

**LOYALTY, AWARD, OR PROMOTIONAL CARD  
GIFTOGRAM Mastercard® Rewards Cardholder Agreement**

**CUSTOMER SERVICE CONTACT INFORMATION:**

**Address:** 1221 W. 103rd Street #256, Kansas City, Missouri 64114  
**Website:** www.getmybalance.com  
**Phone Number:** 1.866.304.1959

**IMPORTANT NOTICES:**

- (1) This Card has been issued for loyalty/award/promotional purposes pursuant to a conditional offer and is not a gift card.
- (2) Any funds remaining after expiration of this Card will not belong to you or be available to you for additional use. You do not have rights to the funds beyond the authorized use provided for in this Agreement.
- (3) Always know the exact dollar amount available on the Card. Merchants may not have access to determine the Card balance.
- (4) If you do not agree to these terms, do not use the Card and cancel the Card by calling Customer Service. Any refunds or exchanges are subject to the policy of the Corporate Sponsor.

**Fees and Expiration**

This Card will expire on the "Valid Thru" date identified on the front of the Card. The funds on the Card will not be available to you after expiration, so you should use the funds prior to the expiration date on the Card.

**Foreign Transaction Fee:** 3.00% of total transaction

This Cardholder Agreement ("Agreement") sets forth the terms and conditions under which a GIFTOGRAM Mastercard Rewards Card ("Card") has been issued for your use by Pathward®, National Association. By accepting and using this Card, signing the back of the Card, activating the Card, or authorizing any person to use the Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "You" and "your" means the person who has received and is authorized to use the Card. "We," "us," and "our" mean collectively, Pathward, National Association, a federally chartered bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. "Program Manager" refers to EML Payments USA, LLC, who performs certain services related to the Card on Pathward, National Association's behalf. "Corporate Sponsor" means the company who has directly or indirectly established this Card for the purpose of disbursing funds to you. You should sign the back of the Card immediately upon receipt. The Card may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

**1. ABOUT THE CARD**

The Card is a prepaid Card loaded by the Corporate Sponsor, redeemable to buy goods and services anywhere Debit Mastercard is accepted. The Card is NOT a credit Card. The Card is not a checking account or connected in any way to any account other than a stored value account where your funds are held. You may register the Card by logging into www.getmybalance.com. Pathward, N.A. will act as custodian of your funds upon its receipt of your funds. Once your Card is activated, you will be able to provide Pathward, as custodian, with instructions about the funds accessible through the Card. Activation of the Card authorizes us to hold your funds at Pathward or as custodian to place your funds at one or more participating banks (each a "Program Bank"). If you do not agree to your funds being held by us at Pathward or placed by Pathward as custodian at other Program Banks, please immediately spend *all* the funds on your Card [or contact Customer Service above to cancel the Card and request your funds in the form of a paper check at no charge]. Card funds are not FDIC insured.

**2. USING THE CARD**

**a. Accessing Funds and Limitations**

The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to the Card. Each time you use the Card, you authorize us to reduce the value available on the Card by the amount of the transaction. The Card cannot be: (1) redeemed for its cash value; (2) used for illegal

transactions; (3) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.; or (4) used to obtain cash at an automated teller machine ("ATM"). For security reasons, we may limit the amount or number of transactions you can make on the Card. We may refuse to process any transaction that we believe may violate the terms of this Agreement. **YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON THE CARD.** If you attempt to use the Card when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on the Card occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. If you do not have enough funds available on the Card, you may be able to instruct the merchant perform a "split transaction" to charge part of the purchase to the Card and pay the remaining amount with another form of payment.

**b. Foreign Transactions**

If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which the Card was issued ("Foreign Transaction"), the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of the Card. The rate they choose is either: (i) selected from the range of rates available in wholesale currency markets (which may vary from the rate the association itself receives), or (ii) the government-mandated rate in effect for the applicable central processing date. The conversion rate selected by the network is independent of the Foreign Transaction Fee that we charge as compensation for our services. You will be charged a Foreign Transaction Fee in U.S. dollars equal to 3.00% on the total amount of the transaction. If the Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

**c. Personal Identification Number ("PIN")**

You are able to set a Personalized Identification Number ("PIN") To set your PIN, visit www.getmybalance.com to register your Card. CARDS ARE NOT ACCEPTED AT ATMS AND CANNOT BE USED TO OBTAIN CASH IN ANY PURCHASE TRANSACTION. You should not write or keep your PIN with the Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious.

**d. Obtaining Card Balance Information**

You may obtain information about the amount of money you have remaining on the Card at no charge by contacting Customer Service. A history of Card transactions may also be available by contacting Customer Service or visiting our Website.

**e. Authorization Holds**

You do not have the right to stop payment on any purchase transaction originated by use of the Card. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), the Card may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

**f. Returns and Refunds**

If you are entitled to a refund for any reason for goods or services obtained with the Card, the return and refund will be handled by the merchant. If the merchant credits the Card, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

**g. Receipts**

You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

**3. REPLACEMENT CARD**

If you need to replace the Card for any reason, please contact Customer Service. See the table above for applicable fees. Please note that there is an expiration date on the front of the Card. You cannot use the Card or have access to the funds after the expiration date, and whether you may obtain a replacement Card is subject to the policy of the Corporate Sponsor.

**4. COMMUNICATIONS**

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

**5. UNAUTHORIZED TRANSACTIONS**

If you believe the Card has been lost or stolen or an unauthorized transaction has been made using the information from the Card without your permission, contact Customer Service IMMEDIATELY. We will ask for the Card number and other identifying details. **We may not be able to assist you if you do not have the Card number.** We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee as noted in the fee table above (subject to applicable law) for any lost/stolen Card, which will be deducted from the balance on the Card. A reissued Card may take up to 30 days to process.

**6. NO WARRANTIES AND LIMITATION OF LIABILITY**

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Card. Further, we will not be liable: (1) If, through no fault of ours, you do not have enough funds available on the Card to complete the transaction; (2) If a merchant refuses to accept the Card; (3) If an electronic terminal where you are making a transaction does not operate properly; (4) If access to the Card has been blocked after you reported the Card lost or stolen; (5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; (6) If there is a hold or your funds are subject to legal process or the encumbrance restricting their use; (7) If we have reason to believe the transaction is unauthorized; or (8) For any other exception stated in our Agreement with you.

**7. LEGAL NOTICES**

**a. English Language Controls**

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

**b. Other Terms**

If you allow another person to use the Card, you will be responsible under this Agreement for all transactions made by that person. You may not assign or transfer the Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in the Card. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota (without regard to the laws regarding conflicts of laws) except to the extent governed by federal law. With the exception of disputes subject to the Arbitration Clause below, any disputes relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the state of South Dakota. You acknowledge and agree that we shall have a right of setoff to apply the funds in your Card Account to any debt that you owe to us. You further grant us a security interest in all of your funds in our possession as collateral for any sums that you owe us under this Agreement.

## 8. PRIVACY

We may provide information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Card, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register a Card, or for replacement Cards, or when you contact us with customer service issues, such as name, address, phone number.

We may also disclose information about the Card or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of the Card for a third party, such as merchant; (3) provide customer services; (4) process claims for lost or stolen Cards; (5) help protect against fraud and to conduct research and analysis; or (5) comply with government agency or court orders, or other legal reporting requirements.

## 9. JURY TRIAL WAIVER AND ARBITRATION

**Because you have a limited right to use of these funds, any dispute regarding loss of funds should be handled with the Corporate Sponsor. However, to the extent you pursue action or claim against us, you agree to the following clauses.**

a. **Jury Trial Waiver:** To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. **Arbitration Clause:** You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Card. You must send the opt out notice in writing to Pathward, N.A., Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Card is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

Prepaid card is issued by Pathward, National Association, Member FDIC, pursuant to license by Mastercard International Incorporated.

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## EML E.U. PRIVACY STATEMENT

Effective Date: January 26, 2023

EML Payments USA, LLC ("**EML**" or "**we**") adopted this EML E.U. Privacy Statement ("**E.U. Privacy Statement**") to reflect our commitment to protecting personal privacy.

## 10. WHEN THIS E.U. PRIVACY STATEMENT APPLIES

This E.U. Privacy Statement is in addition to our general Privacy Policy and applies to the personal data of residents of and other individuals in the European Economic Area ("**EEA Residents**") who are protected by the EU's General Data Protection Regulation ("**GDPR**"). If you are not an EEA Resident, then the terms of this E.U. Privacy Statement do not apply to you. If this E.U. Privacy Statement and our general Privacy Policy conflict or are inconsistent, then our general Privacy Policy applies to the extent of the conflict or inconsistency.

When we refer to "**personal data**" in this E.U. Privacy Statement, we mean information that directly or indirectly identifies an EEA Resident.

**To the extent you arrived at our products or services through our service provider's website:** This policy only applies with respect to information you submit or we collect to offer our product or service, and the provisions regarding automatic collection of data through cookies and similar technologies by our service providers do not apply. The collection of any information, whether actively or passively that is done on the service provider website outside of our product page is governed by the privacy notice of the service provider website. We do not get any of this information and do not have any control over how the service provider website processes it.

## 11. DATA CONTROLLER

EML is the data controller for the personal data that is provided to us or that we or our service providers collect from or about EEA Residents and is used in connection with the provision of our products and services. With respect to data collected by a service provider outside of the enrollment or account center page – the service provider is the data controller for personal data, and we do not have any access to such data.

## 12. PERSONAL DATA WE COLLECT AND HOW WE COLLECT IT

The personal data we collect depends on our relationship with you.

**Personal data you give us in order to use our services or**

**products:** The types of personal data we collect depends on the product or service you have with us. In order to be able to provide you with our products and services, we may require that you provide us with: your name, government issued identification number, date of birth, street address and email address. This information is necessary for the provision of the product or service. In the course of your use of our product and services, we also collect account transaction information. We also may collect feedback, questions and information that you provide to us when you call or write for customer service.

**When you use our website:** If you use one of our websites, we collect information about which features you use, how you use them and how you access the website. Some of this information is collected through cookies and other data collection technology.

- **Usage Information.** We may collect information about your activity on the website, such as date and time you logged in, features you've been using, search queries, webpages you viewed and referring webpage address.
- **Device information.** We may collect information from and about the computer, tablet or mobile telephone ("**Device**") you use to access the website, including hardware and software information such as IP address, device ID and type, identifiers associated with cookies or other technologies that may uniquely identify your Device or browser, and information on your wireless and mobile network connection.
- **Location Information.** If you give us permission, we may collect data about the location of the Device that you use to access the website ("**Location Data**") using your IP address.

**From other sources:** EML may collect personal data about you from third parties:

- **Through service providers:** Third parties that assist us with our business operations or to offer our products and services also collect and use your personal data and may share the collected personal data with us to assist us in servicing and marketing our products, detecting and preventing fraud or analyzing or performing market research on our products and services.
- **When you connect with social media:** our websites may link with social media platforms and social media plug-ins (e.g., the Facebook "Like" button). We may (depending on your social media account settings) automatically receive personal data from the social media platform. You can change your

- settings in your social media accounts at any time.
- With your consent: We may from time ask you for your consent to collect personal data that is not described in this E.U. Privacy Statement. You may revoke your consent at any time.

### 13. COOKIES AND OTHER DATA COLLECTION TECHNOLOGY

Cookies are small text files that are sent to or accessed from your web browser or your computer's hard drive. A cookie typically contains the name of the domain (internet location) from which the cookie originated, the "lifetime" of the cookie (i.e., when it expires) and a randomly generated unique number or similar identifier. A cookie also may contain information about your computer, such as user settings, browsing history.

Our websites may use the following cookies:

- Essential cookies. EML uses essential cookies to authenticate users (both our customers and our customers' end-users) and prevent fraudulent use of user accounts.
- Preferences cookies. EML uses preferences cookies to remember information that changes the way the product or service behaves or looks, such as the "remember me" functionality of a registered user or a user's language preference.
- Analytics cookies. EML uses analytics cookies to track information how our website is used so that we can make improvements. Analytics cookies allow EML to recognize and count the number of visitors and learn how visitors navigate our websites
- Targeting cookies. EML uses targeted cookies to record your visits to its websites, the pages you visited and the links you followed. EML may also share information collected through targeting cookies with third parties that send you targeted advertisements.

EML may also use web beacons (also called pixel tags or clear GIFs). A web beacon is computer code that communicates information from your Device to a server. Some of EML's content and emails may contain embedded web beacons that allow a server to read certain types of information from your Device, allow us to count the number of people who have viewed content, to know when you opened an email message and the IP address of your Device. Web beacons help EML develop statistical information to provide better and more personalized content. To learn more about cookies and web beacons, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).

EML may also use tracking services (such as HotJar) to

collect information. Generally tracking services do not identify individual users. Some tracking and analytics services allow you to opt out of data collection. More information may be found on <https://www.hotjar.com/policies/do-not-track/>.

#### ***How does EML use cookies and other data collection technology?***

Cookies and other data collection technology may help us improve your experience of our websites by, for example, measuring the success of marketing campaigns, compiling statistics, and helping us analyze technical and navigational information and to detect and prevent fraud.

#### ***How can you control cookies?***

- Browser settings: Some web browsers (including some mobile web browsers) provide settings that allow you to control or reject cookies or to alert you when a cookie is placed on your Device. You also may be able to reject mobile device identifiers by activating the appropriate setting on your mobile device. Although you are not required to accept cookies or mobile device identifiers, if you block or reject them, you may not have access to all features.
- Advertising: To opt out of interest based advertising or to learn more about the use of this information by our service providers you can visit the Network Advertising Initiative ([http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp)) or the Digital Advertising Alliance (<http://www.aboutads.info/choices/>) or <http://www.youronlinechoices.com/uk/your-ad-choices>. If you choose to opt out, we will place an "opt-out cookie" on your computer. The "opt-out cookie" is browser specific and device specific and only lasts until cookies are cleared from your browser or device. The opt-out cookie will not work for some cookies that are important to how our websites and mobile apps work ("essential cookies"). If the cookie is removed or deleted, if you upgrade your browser or if you visit us from a different computer, you will need to return to the links above to re-select your preference.

### 14. HOW WE USE PERSONAL DATA

EML uses the personal data that we collect for the following purposes as necessary to provide you with our products and services. The legal basis for this is the performance of a contract with you or to take steps at your request prior to entering into a contract:

- respond to your inquiries and fulfill your requests for

information, products or services;

- verify your identity;
- provide you with important notices about our products or services and policies or other administrative information;
- evaluate your eligibility for products or services;
- identify you when you access and use our websites

As part of EML's legitimate interest in the improvement and marketing of EML's products and services, compliance with our legal and contractual obligations, as well in the security of EML's products and services, EML processes your personal data in order to:

- deliver marketing communications to you;
- help us understand the types of products and services that interest you and present you with offers for them;
- personalize your experience on the website and when you use our services;
- conduct data analysis, identify usage trends and determining the effectiveness of promotional campaigns;
- develop and improve our products and services;
- detect and prevent fraud;
- comply with applicable laws and regulations and legal process and law enforcement requirements; and
- enforce our agreements with you
- share your personal data as described below

### 15. HOW WE SHARE PERSONAL DATA:

We share personal data as follows:

- **Service Providers**: EML shares personal data with EML's third-party service providers that help us provide our products and services for you, marketing, providing customer service, industry benchmarking and market research.
- **Corporate Transactions**: EML may share and transfer personal data if EML is or intends to be involved, in a merger, sale, acquisition, divestiture, restructuring, reorganization, dissolution, bankruptcy or other change of ownership or control by EML (in each case, whether in whole or in part).
- **Other Lawful Disclosures**: EML also shares personal data: (i) as permitted by law; (ii) if we determine that disclosure of specific personal data is necessary to comply with the request of a law enforcement or regulatory agency or other legal process; (iii) to protect the rights, privacy, property, interests or safety of our company or our affiliates,

customers, business partners, employees or the general public; (iv) to pursue available remedies or limit the damages; (v) to enforce our agreements with customers and others; and (vi) to respond to an emergency.

- **With Your Consent:** Apart from the reasons identified above, EML may request your permission to share your personal data for a specific purpose. EML will notify you and request consent before you provide the personal data or before the personal data you have already provided is shared for such purpose. You may revoke your consent at any time.

## 16. HOW WE PROTECT AND RETAIN PERSONAL DATA

We use physical, technical and organizational measures designed to protect your personal data against unauthorized access, theft and loss. Although we take precautions intended to help protect personal data that we process, no system or electronic data transmission is completely secure. Any transmission of your personal data is at your own risk and we expect that you will use appropriate security measures to protect your personal data.

If we determine that the security of your personal data in our possession or control was subject to unauthorized access or us, applicable law may require that we notify you. If you have provided us with your email address, you agree to our use of email as a means of notification.

## 17. TRANSFERS OF PERSONAL DATA

EML transfers, processes, and stores personal data about you on servers located in the United States. Therefore, your personal data may be transferred to, stored, or processed by staff who work for us, or for one of our service providers in the United States whose data protection, privacy, and other laws may not provide the same level of protection as those in your country of residence. For example, government entities in the United States may have certain rights to access your personal data. If EML transfers your personal data outside of the EU in this way, EML will take steps to ensure that appropriate security measures are taken with the aim of ensuring that your privacy rights continue to be protected as outlined in this policy.

By using our products or services, you understand and consent to the collection, storage, processing, and transfer of my personal data to EML's facilities in the United States or in other non-EU countries. You also understand and consent to EML's sharing personal data as described in this E.U. Privacy Statement with third parties in the United States or in other non-EU countries.

## 18. YOUR CHOICES ABOUT YOUR PERSONAL DATA

If you would like to review, amend, correct or update personal data that you have previously provided to us or if you would like to restrict, delete or receive an electronic copy of your personal data for purposes of transmitting it to another company (when these rights are provided to you by law), please contact us at the address or phone number provided below.

In your request, please make clear what personal data you would like to have changed or other limitations you would like to put on our use of your personal data. For your protection, we only fulfill requests for the personal data associated with the particular accounts you identify and we may need to verify your identity before fulfilling your request. We will try to comply with your request as soon as reasonably practicable.

Your rights include:

- **The right to access:** You have the right to ask us for copies of your personal data. This right has some exemptions, which means you may not always receive all the personal data we process.
- **The right to rectification:** You have the right to ask us to rectify personal data you think is inaccurate. You also have the right to ask us to complete personal data you think is incomplete.
- **The right to erasure:** You have the right to ask us to erase your personal data in certain circumstances.
- **The right to restrict processing:** You have the right to ask us to restrict the processing of your personal data in certain circumstances.
- **Right to object to automated processing, including profiling:** the right to not be subject to the legal effects of automated processing or profiling.
- **The right to lodge a complaint with the supervisory authority:** A list of Supervisory Authorities is available here: [https://ec.europa.eu/info/law/law-topic/data-protection\\_en](https://ec.europa.eu/info/law/law-topic/data-protection_en).

Please note that we often need to retain certain personal data for recordkeeping purposes and/or to complete any transaction that you began prior to requesting a change or deletion. Our databases and other records may have residual personal data that is not removed. In addition, we also may not allow you to review certain personal data for legal, security or other reasons.

## 19. HOW LONG WE KEEP YOUR PERSONAL DATA

We will retain your personal data for the period necessary to fulfill the purposes outlined in this E.U. Privacy Statement

unless a longer retention period is required or permitted by law. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you and provide services to you;
- Whether there is a legal obligation to which we are subject; and
- Whether retention is advisable considering our legal position (such as, for statutes of limitations, litigation or regulatory investigations).

## 20. LINKS TO OTHER SITES

Our website may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over, and assume no responsibility for the content, privacy policies or practices of any third party sites or Services.

## 21. CHANGES TO THIS PRIVACY STATEMENT

The effective date of this E.U. Privacy Statement is set forth at the top of this page. We reserve the right to change this E.U. Privacy Statement as business needs require. We will post the changes to this page, and will indicate the date they go into effect. We encourage you to review our website terms, E.U. Privacy Statement, and Privacy Policy to stay informed. If we make changes that materially affect your privacy rights, we will notify you of the changes by posting a prominent notice on our website or using other methods that we select, as required by law. Any amended E.U. Privacy Statement supersedes all previous versions.

## 22. CONTACT US

If you have any questions about this E.U. Privacy Statement, please contact us at: EML, 1221 W. 103<sup>rd</sup> Street, #256, Kansas City, Missouri 64114, [privacy@emlpayments.com](mailto:privacy@emlpayments.com), or 1-800-755-5001.