

Sable Online Privacy Policy

Protecting your privacy is important to Sable and our employees. This Privacy Policy (“Policy”) explains how we may collect, use and disclose information we obtain through the Sable Service. “*Nonpublic Personal Information*” means information about you that we obtain in connection with providing financial products or services to you. For example, nonpublic personal information includes information regarding your account holder information, account balance or payment history.

1. How We Collect Your Information

We collect information, including Nonpublic Personal Information when you:

- register to use the Sable Service;
- process transactions through your Sable account;
- connect your social media account(s);
- use one or all of Sable’s services; and
- communicate with us.

We may also collect nonpublic personal information about you from the following sources:

- information about your transactions with others;
- information about your transactions with nonaffiliated third parties;
- and Information we receive from a consumer reporting agency, such as credit bureaus.

Our Security Procedures

We take all necessary steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

1.1. Creating a Sable Account.

You must register to use the Sable Service. When you choose to create an account, we are required to collect information which may include your date of birth, social security number (if you have one), email address and phone number. You may decline to provide this information, however, doing so may prevent you from engaging with and using the Sable Service.

1.2. Using the Sable Service.

We collect information from you as you use the Sable Service; when you initiate a transaction, when you send payments or otherwise engage with or use the Service.

1.3. Customer Support.

We may collect information, including Personal Information from you through your communications with our customer support team.

1.4. Mobile Device Information.

We collect information about the computer or mobile device you use to access our Services which may include the hardware model, operating system and version, unique device identifiers and mobile network information. We may also collect other device identification information for the purposes of detecting and preventing fraud.

1.5. Location Data.

If you have 'background location' turned on, the Sable app will, from time to time, tell us about your device's location even if you are not directly interacting with the application.

When we have location information, we use it to tailor our Services for you and others, like helping reduce card fraud by matching your card activity with your location.

1.6. Cookies, Automatic Data Collection, and Related Technologies.

When you visit Sable, we and third parties that provide certain functionality on the Sable Service may engage, receive and record information from your use of the Sable Service and server logs from your browser, including your IP address, cookies and similar technology. This information is used for security purposes to authenticate your identity and improve the quality of our services such as storing your account preferences.

Cookies are commonly used on websites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. Most browsers allow you to block and delete cookies however by blocking cookies on our site it may impact the services we can provide you.

2. How We Use Your Information

We use the information we collect, including Personal Information to:

- Facilitate and improve the Sable Service; and communicate with you.
- Provide and deliver the products and services you request, process transactions and send you related information, including confirmations
- Verify your identity and prevent fraud;
- Monitor and analyze trends, usage and activities in connection with our Services;

2.1. Internal and Service-Related Usage.

We use information, including Personal Information, for internal and service-related purposes and may provide it to third parties to allow us to facilitate the Sable Service. We may use and retain any data we collect to provide and improve our services.

2.2. Communications.

We may send email to the email address you provide to us to verify your account and for informational and operational purposes, such as account management, customer service, or system maintenance. We may store your email address, your message and our response for quality assurance. We may also do this to meet legal and regulatory requirements.

2.3. Marketing.

We do not rent, sell, or share Personal Information about you with other individuals or non-affiliated companies for their direct marketing purposes, unless we have your permission. We also do not provide any Personal Information to any third-party ad networks. We may use your Personal Information and other information to communicate with you by email to provide you with information and services we think may be of interest to you.

2.4. Aggregate Data.

We may cleanse and aggregate data collected through the Sable Service and use it for any purpose. We do not consider information that has been cleansed to be Personal Information.

We may share your information, including cleansed Personal Information:

- with our third-party service providers;
- to comply with legal obligations;
- to protect and defend our rights and property; and

- with your permission.

3. How We May Disclose Your Information

We are permitted under law to disclose nonpublic information about you to other third parties in certain circumstances. For example, we may disclose nonpublic information about you to third parties to assist us in servicing your account with us, We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

3.1. Vendors and Service Providers.

We may share any information we receive with vendors and service providers retained in connection with the provision of the Sable Service.

3.2. As Required By Law and Similar Disclosures.

We may disclose your personal Information, other account information, and content if we believe doing so is required or appropriate to comply with law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect yours', ours' or others' rights, property, or safety.

3.3. Merger, Sale, or Other Asset Transfers.

If we are involved in a merger, acquisition, reorganization, sale of company assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We cannot control how such entities may use or disclose such information.

4. Security of Your Information

We take steps to ensure that your information is treated securely and in accordance with this Policy. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any information you provide to us. We do not accept liability for unintentional disclosure.

By using the Sable Service or providing Personal Information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Sable Service. If we learn of a security system breach, we may attempt to notify you electronically by posting a notice on the Sable Service or sending an email to you. You may have a legal right to receive this notice in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice), please notify us at help@sablecard.com

5. Links to Third Party Services

The Sable Services may allow you to access third party services to provide information about you, including Personal Information, to the Sable Service. This Policy applies only to the information collected by the Sable Service. When logging into a third party service or following a link to third party websites from the Sable Service, please be aware that the privacy practices of those services may differ. We encourage you to carefully read the privacy policy for each website you visit. We are not responsible for the privacy policies or practices of linked third party sites or services.

6. International Users

If you are visiting from the European Union or other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your information to the United States and processing globally. By providing your information you consent to any transfer and processing in accordance with this Policy.

7. Update Your Information or Pose a Question

If you have any questions or concerns about this Policy or the use of your information, or to modify or update any information we have received, please contact help@sablecard.com

7.1. Modifying Your Information.

If you are a registered user of the Sable Service, you may modify your account settings and information through the Settings portal within the Service.

7.2. Deleting Your Sable Account.

You can delete your Sable account through the Settings portal. When you delete your account, you will no longer be able to view your account or profile information, but we may continue to have access to your information for a period of time in order to comply with applicable legal or service obligations.

7.3. Data Retention.

We will retain your account and associated information for as long as your account is active or as needed to provide you the Sable Service. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

8. Changes to Our Policy and Practices

8.1. Posting of Revised Policy.

We may update this Policy to reflect changes to our information practices. If we make any change in how we use Personal Information we will notify you by means of a notice on the Sable Service prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

8.2. New Uses of Personal Information.

From time to time, we may desire to use Personal Information for uses not previously disclosed in our Policy. If our practices change regarding previously collected Personal Information in a way that would be materially less restrictive than stated in the version of this Policy in effect at the time we collected the information, we will make reasonable efforts to provide notice and obtain consent to any such uses as may be required by law.

9. Contact Information

You may contact us by emailing us at help@sablecard.com or by calling us at 1-833-583-8383.