



***CALIFORNIA CONSUMER PRIVACY ACT NOTICE -- NOTICE AT COLLECTION

LAST UPDATED: September 2, 2025

In this notice, we are addressing specific disclosure requirements under the California Consumer Privacy Act (CCPA) (Cal. Civ. Code § 1798.100, et seq.), and the California Consumer Privacy Act Regulations (CCPA Regulations) (11 CCR § 7000, et seq.) for California residents even though the CCPA and the CCPA Regulations do not currently apply to us. Although PopID does not currently meet the definition of a "business" as defined in the CCPA (Civil Code § 1798.140(d)), and is therefore a "nonbusiness," as defined in 11 CCR § 7001(p), PopID endeavors to implement best practices, including those provided in the CCPA and the CCPA Regulations.

This notice should be read together with PopID's Privacy Policy and applies to all California residents who visit our Sites or use the Service. Capitalized terms have the meaning given in the Privacy Policy. Terms in ALL CAPS have the meanings given to them in the CCPA, including Cal. Civil Code § 1798.140, and the CCPA Regulations, including 11 Cal. Code Reg. § 7001.

All references in this notice regarding rights you may have under the CCPA and CCPA Regulations will only apply to California residents if and when we meet the definition of BUSINESS as defined in the CCPA (Civil Code § 1798.140(d).) Until that point in time, however, we will use commercially reasonable efforts to provide the rights described in this notice, but are not legally obligated to do so.

Personal Information Collection and Purposes of Use

We COLLECT and USE PERSONAL INFORMATION, including Biometric Information (images of your face and/or palms, and information we generate from those Images, including vectors (sometimes referred to as signatures or templets), regarding California residents, as described in this notice (also 16-25 of the PopID Privacy Policy) and the above Privacy Policy, including the section titled "THE INFORMATION WE COLLECT". Biometric Information that we COLLECT and USE from California residents constitutes SENSITIVE PERSONAL INFORMATION as that term is defined in California Civil Code section 1798.140(ae).

One type of "Personal Information" you share with us the details regarding your bank account from your financial institution ("Open Banking Data") when you enroll your bank account as a Payment Method. When you add your bank account a Payment Method through Plaid (or a similar service we use), you agree to Plaid (or similar entity) establishing a connection between your bank account and us so that we may obtain Open Banking Data regarding your account as long as you maintain that bank account as a Payment Method. We use the Open Banking Data you share with us to make decisions regarding you and your PopID Account, including whether or not to approve transactions you attempt to make, establishing and adjusting limits on your account and transaction, as well as for us to decide, in our sole and absolute discretion, to offer or provide you with interest free, cash flow advances.

Sensitive Personal Information Collection and Use

We collect and use your SENSITIVE PERSONAL INFORMATION, including Biometric Information, only the purposes stated below, and not for the purpose of inferring characteristics about you.

We only use or disclose the SENSITIVE PERSONAL INFORMATION, including Biometric Information, as follows:

- (a) To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services;
- (b) To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, or confidentiality of stored or transmitted personal information;
- (c) To resist malicious, deceptive, fraudulent, or illegal actions directed at PopID and to prosecute those responsible for those actions.
- (d) To ensure the physical safety of natural persons.
- (e) For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with PopID, and we do not as part of this process (i) use that SENSITIVE PERSONAL INFORMATION to build a profile about you, or (2) disclose this SENSITIVE PERSONAL INFORMATION to another THIRD PARTY.
- (f) To perform services on behalf of PopID.
- (g) To verify or maintain the quality or safety of a product, service, or device that is owned, manufactured, manufactured for, or controlled by PopID, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by PopID.
- (h) To collect or process SENSITIVE PERSONAL INFORMATION where the collection or processing is not for the purpose of inferring characteristics about a consumer.

Because our collection and use of your SENSITIVE PERSONAL INFORMATION is already limited to what is allowed following a REQUEST TO LIMIT the collection and use of your SENSITIVE PERSONAL INFORMATION (i.e. what is permitted by California Civil Code

section 1798.121(a), and CCPA Regulations section 7027(m)), you do not have a right to request to limit our collection and use of your SENSITIVE PERSONAL INFORMATION.

CONSENT TO POPID'S VAULTING OF BIOMETRIC DATA WITH THIRD PARTY

As part of our efforts to continuously improve and enhance the Service, in the future, we may transfer all user's registration image(s), along with certain personal information collected from each user including your First Name, Last Name, phone number, email address, and a unique identification number ("Biometric Vault Data"), to a third party, selected in our sole discretion, to vault this data for us. By registering for a PopID account, or using the Service, your expressly consent to us electing at some point in the future, to vault the Biometric Vault Data collected from you, including your registration image(s), with a third party, selected in our sole discretion, without obtaining further consent from you.

Prior to us transferring the Biometric Vault Data, we will provide you notice regarding the transfer and the date they will begin. However, you agree that we will not need to obtain further consent from you to proceed with the transfer of the Biometric Vault Data to the third party we select.

If you do not consent to PopID's right to transfer the Biometric Vault Data collected from you, including your registration image(s), to a third party in the future you must not register for a PopID account, and if you already have one, you must stop using and deactivate your PopID Account prior to the deadline stated. If you register for a PopID account, or continuing using the Service, and consent at this time, you can still avoid the transfer of your Biometric Vault Data to any third party selected by PopID by deactivating your PopID account prior to the date PopID identifies for when the transfers will begin.

We do not SELL PERSONAL INFORMATION to THIRD PARTIES

We do not SELL PERSONAL INFORMATION, including Biometric Information, of any of our users, including California residents, to THIRD PARTIES as those terms are defined in the CCPA and CCPA Regulations. We did not SELL any PERSONAL INFORMATION, including Biometric Information, of any California residents to any THIRD PARTY in the preceding 12 months.

SELL is defined by the CCPA as "selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information by the business to a third party for monetary or other valuable consideration."

THIRD PARTY is defined by the CCPA as "a person who is not any of the following: (1) The business with whom the consumer intentionally interacts and that collects personal information from the consumer as part of the consumer's current interaction with the business under this title," "(2) A service provider to the business," or "(3) A contractor."

We do not SHARE PERSONAL INFORMATION with THIRD PARTIES

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SHARE is defined by the CCPA as "sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information by the business to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between a business and a third party for cross-context behavioral advertising for the benefit of a business in which no money is exchanged." (Cal. Civ. Code § 1798.140(ah).

Because our collection and use of your SENSITIVE PERSONAL INFORMATION is already limited to what is allowed following a REQUEST TO LIMIT the collection and use of your SENSITIVE PERSONAL INFORMATION (i.e. what is permitted by California Civil Code section 1798.121(a), and CCPA Regulations section 7027(m)), you do not have a right to request to limit our collection and use of your SENSITIVE PERSONAL INFORMATION.

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California Residents' CCPA Rights – How to Make Requests to Exercise Rights

When the CCPA applies, California residents have the right to:

- (a) request information (RIGHT TO KNOW) about the PERSONAL INFORMATION we have COLLECTED, SOLD, or SHARED about them;
- (b) request the correction (RIGHT TO CORRECT) inaccurate personal information we maintain about them; and
- (c) request the deletion (RIGHT TO DELETE) of PERSONAL INFORMATION collected from them, with certain exceptions.

To exercise any of these rights, you or your authorized agent may contact us at privacy@popid.com or by logging into your account and use the Contact Us form. We may require you to provide additional personal information to verify your identity before we process your request. We may not process your request if we are unable to verify your identity.

California Privacy Rights Act Non-Discrimination Notice.

We will not discriminate against any consumer for exercising their rights under the California Privacy Rights Act.

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To exercise any of these rights, you or your authorized agent may contact us at privacy@popid.com or by logging into your account and using the Contact Us form. We may require you to provide additional personal information to verify your identity before we process your request. We may not process your request if we are unable to verify your identity.

California Privacy Rights Act Non-Discrimination Notice.

We will not discriminate against any consumer for exercising their rights under the California Privacy Rights Act.

In the preceding 12 months, we have collected the following categories of PERSONAL INFORMATION from California Residents:	We have collected such PERSONAL INFORMATION from the following categories of sources:	We collected such PERSONAL INFORMATION to use for the following purposes:	In the preceding 12 months, we SOLD or SHARED such PERSONAL INFORMATION to, or with, the FOLLOWING categories of THIRD PARTIES (with the definitions of ALL CAPS terms provided by the CCPA):	In the preceding 12 months, we shared (as the word is commonly understood) such PERSONAL INFORMATION with the following categories of third parties (as the term is commonly understood):
a. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, other similar identifiers.	from you when you use our Service merchants service providers financial institutions	 provide the Service and customer support process transactions and send notices about your transactions or your network activity resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement 	• NONE	 PopID and affiliates and subsidiaries it controls service providers financial institutions merchants third party accounts or platforms parties to the transaction other PopID users internet users (some personal information is public information

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		 create an account connection between your PopID account and a third-party account or platform customize, personalize, measure, and improve our services and the content and layout of our website send you updates about new products and services that we are offering to customers compare information for accuracy and verify it with third parties perform other duties as required by law 		including your PopID username, PopID profile photo, PopID profile first and last name, month, and year of PopID account creation, and public transactions in which you've been involved, and may be seen by anyone on the internet, whether or not they have a PopID account) third parties for our business purposes or as permitted or required by law law enforcement, government officials, or other third parties
b. Any categories of personal information described in subdivision (e) of	from you when you use our Servicemerchants	provide the Service and customer support	• NONE	PopID and affiliates and subsidiaries it controls

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Section 1798.80: "Personal information" means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, or any other financial	service providers financial institutions	 process transactions and send notices about your transactions or your network activity resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement create an account connection between your PopID account and a third-party account or platform customize, personalize, measure, and improve our services and the content and layout of our website send you updates about new products and services that we 		 service providers as permitted by law financial institutions as permitted by law merchants third party accounts or platforms that you authorize parties to the transaction other PopID users certain internet users (some personal information is public information including your PopID username, PopID profile photo, PopID profile first and last name, month, and year of PopID account creation, and public transactions in which you've been involved (if any), and

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information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.		are offering to customers • compare information for accuracy and verify it with third parties • perform other duties as required by law		may be seen by anyone on the internet, whether or not they have a PopID account); third parties for our business purposes or as permitted or required by law law enforcement, government officials, or other third parties
c. Any categories of SENSITIVE PERSONAL INFORMATION, as defined in California Civil Code section 1798.135(ae), including Biometric Information (including your Images [face and/or palms]).	 from you when you use our Service, including during registration, when logging into your account, and making a transaction, as you otherwise provide to us 	 provide the Service and customer support process transactions and send notices about your transactions or your network activity resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, 	• NONE	 PopID and affiliates and subsidiaries it controls service providers as permitted by law financial institutions as permitted by law third parties for our business purposes as permitted or required by law

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		prohibited, or illegal activities, and enforce our User Agreement • create an account connection between your PopID account and a third-party account or platform • customize, personalize, measure, and improve our services and the content and layout of our website • send you updates about new products and services that we are offering to customers • compare information for accuracy and verify it with third parties • perform other duties as required by law		law enforcement, government officials, or other third parties as permitted or required by law.

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d. Characteristics of protected classifications under California or federal law.	from you when you use our Service service providers	 provide the Service prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement send you updates about new products and services that we are offering to customers compare information for accuracy and verify it with third parties perform other duties as required by law 	• NONE	 PopID and affiliates and subsidiaries it controls service providers as permitted by law financial institutions as permitted by law third parties for our business purposes or as permitted or required by law; law enforcement, government officials, or other third parties only as permitted or required by law.
e. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or	 from you when you use our Service merchants service providers financial institution 	 provide the Service and customer support process transactions and send notices about your transactions or your network activity 	• NONE	 PopID and affiliates and subsidiaries it controls service providers financial institutions merchants

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consuming histories or tendencies.		 resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement create an account connection between your PopID account and a third-party account or platform customize, personalize, measure, and improve our services and the content and layout of our website send you updates about new products and services that we are offering to customers compare information for 		 third party accounts or platforms parties to the transaction other PopID users internet users (some personal information is public information including your PopID profile photo, PopID profile first and last name, month, and year of PopID account creation, and public transactions in which you've been involved, and may be seen by anyone on the internet, whether or not they have a PopID account) third parties for our business purposes or as

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		accuracy and verify it with third parties • perform other duties as required by law		permitted or required by law • law enforcement, government officials, or other third parties only as permitted or required by law.
f. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.	from you when you use our Service merchants service providers	 provide the Service and customer support process transactions and send notices about your transactions or your network activity resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement create an account connection between 	• NONE	 PopID and affiliates and subsidiaries it controls service providers financial institutions third party accounts or platforms third parties for our business purposes or as permitted or required by law law enforcement, government officials, or other third parties

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		your PopID account and a third-party account or platform • customize, personalize, measure, and improve our services and the content and layout of our website • send you updates about new products and services that we are offering to customers • compare information for accuracy and verify it with third parties • perform other duties as required by law		only as permitted or required by law.
g. Geolocation data.	 from you if you elect to share this information service providers 	• to enhance the security of the Service, provide you with location-specific options, functionality, offers, advertising, search results, or other	• NONE	 PopID and affiliates and subsidiaries it controls service providers third parties for our business

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		location-specific content • prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement		purposes or as permitted or required by law • law enforcement, government officials, or other third parties as permitted or required by law.
h. Audio, electronic, visual, thermal, olfactory, or similar information.	from you when you use our Services	 provide the Service and customer support process transactions resolve disputes, collect fees, and troubleshoot problems prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement compare information for accuracy and verify it with third parties 	• NONE	 PopID and affiliates and subsidiaries it controls service providers third parties for our business purposes or as permitted or required by law law enforcement, government officials, or other third parties only as permitted or required by law.

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i. Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitude.	from you when you use our Service merchants service providers	perform other duties as required by law provide the Service prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement customize, personalize, measure, and improve our services and the content and layout of our website send you updates about new products and services that we are offering to customers perform other duties as required by law	• NONE	PopID and affiliates and subsidiaries it controls service providers third parties for our business purposes or as permitted or required by law law enforcement, government officials, or other third parties only as permitted or required by law.