



SOUNDMONEY PRIVACY POLICY

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PRIVACY POLICY

I. INTRODUCTION & SUMMARY

A. Sound Money, LLC, a Delaware limited liability company doing business as SOUNDMONEY values the privacy of its users. SOUNDMONEY's sole objective is to provide exceptional service and a premier user experience. Consistent with applicable consumer protection and data privacy laws, and to honor User expectations of privacy, this Privacy Policy applies to all information collected or provided to SOUNDMONEY in connection with the SOUNDMONEY® Services from or regarding any current and former SOUNDMONEY Users, including you.

B. SOUNDMONEY collects personal information from its Members (e.g., name, address, email, phone number, date of birth, information on private vault holdings, banking information, order or transaction history, and tax identification number), and shares personal information with its affiliates, contracted vendors, and 3rd Party Licensees for the sole purpose of providing or facilitating the provision of the SOUNDMONEY® Services, and to comply with applicable anti-money laundering laws, tax and business reporting obligations, or judicial or administrative orders.

C. SOUNDMONEY may be compelled to provide Member information in response to subpoenas, court orders, or other regulatory or legal processes. In some circumstances, SOUNDMONEY may be required to report certain cash or precious metal transactions to the U.S. Internal Revenue Service (IRS), the Financial Crimes Enforcement Network (FINCEN), or other taxing or regulatory agencies, as required by applicable law.

D. SOUNDMONEY does not sell or otherwise voluntarily disclose information about its Members or their holdings to third parties for any other purpose. Similarly, SOUNDMONEY does not share your mobile information with third parties/affiliates for marketing/promotional purposes.

E. To resolve concerns about how SOUNDMONEY uses personal information, this Privacy Policy is available from the SOUNDMONEY home page at <https://sound.money> (the "website"). You may also email us at support@sound.money with any privacy-related questions.

F. SOUNDMONEY® Services or "Services" means any products, services, content, features, technologies, or functions, and all related websites, applications and services offered to you by in connection with a SOUNDMONEY account. When you are no longer a User, SOUNDMONEY will continue to store, use, and disclose your information only as provided in this Privacy Policy.

G. SOUNDMONEY is continuously innovating and improving. As the Services develop, change, or expand, SOUNDMONEY will occasionally update this Privacy Policy to reflect changes to our business, Services, or applicable laws. If any revision requires notice in accordance with applicable law, we will provide you with any required prior notice, and post the revised Privacy Policy on the SOUNDMONEY website. Otherwise the revised Privacy Policy will be effective as of the published effective date. Continued use of the SOUNDMONEY® Services after the date of publication constitutes acceptance of this Privacy Policy and the

SOUNDMONEY User Agreement.

In this Privacy Policy the term "personal information" describes information that can be associated with a specific person and can be used to identify that person. Personal information does not include information that is aggregated or anonymized so that it does not identify a specific person.

II. WHAT PERSONAL INFORMATION DOES SOUNDMONEY COLLECT?

A. When you visit the SOUNDMONEY website, SOUNDMONEY collects your IP address, and standard web log information, such as your browser type and the pages you accessed on our website. SOUNDMONEY may collect Geolocation Information (defined below). If you do not agree to our collection of this information, you may not be able to use our Service.

B. If you enroll as a Member of SOUNDMONEY®, open a SOUNDMONEY account, purchase a Membership from a 3rd Party Licensee that includes a SOUNDMONEY® Membership, or otherwise use SOUNDMONEY® Services, SOUNDMONEY collects the following information from or about you:

1. Identification Information, including your name, billing and shipping addresses, email address, date of birth, and tax identification number ("TIN"), including Social Security Number ("SSN"), VAT number, or other governmental issued verification numbers.
2. Communication Information, including text-enabled cellular/wireless telephone numbers, machine or mobile device IDs, and other similar information.
3. Device Information including information from (1) from mobile device or computers used to access the Services or website, such as device type, machine or mobile device identification number, Geolocation Information, time zone, language setting, browser type, and IP address, and (2) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
4. Geolocation Information that identifies your relative location by using, longitude and latitude coordinates obtained through GPS, Wi-Fi, or cell site triangulation. When collected, this information is used for fraud and risk detection and prevention purposes. In addition, some Services may ask permission to disclose your current location within your device settings to enhance the SOUNDMONEY® Services. If you do not agree to the collection of Geolocation Information, the Services may not function properly. Refer to the settings available in your device to adjust settings restricting the collection and use of Geolocation Information.
5. Social Network and Single Sign-On Information may be collected, at your direction or with your consent, such as Google Single Sign-on, Facebook Connect, or similar credentials and email account information. If you authorize these services, relevant plug-ins may allow SOUNDMONEY to access to your email address, friends list, and public profile (including profile picture).
6. SOUNDMONEY may also develop functionality to allow you to import data from other social network services, including but not limited to Facebook, Google, Twitter, and other email service providers. Social and e-mail contact information may enhance your user experience, but SOUNDMONEY may use such information to improve the Services and detect and prevent fraud.

7. Financial Information like bank account online login information, bank account and routing numbers and tokens representing credit cards linked to your SOUNDMONEY® account through third party financial institutions and credit card processors, such as Plaid Link, VISA, Mastercard, American Express, CMS, Nexio, or other authorized providers. Except where required or necessary to provide SOUNDMONEY® Services, SOUNDMONEY does not store or disclose financial information to third parties.

8. Tokenized information from 3rd Party Credit Card processors relating to your use of credit cards to purchase SOUNDMONEY products or services. However, SOUNDMONEY does not store credit card numbers, which are securely stored by the third-party credit card processors who must be fully PCI compliant.

9. SOUNDMONEY may also collect data from other third parties, including service providers, internet service providers, merchants, credit reporting agencies, government entities, data brokers, data analytics providers, advertising networks and financial institutions.

10. Before permitting you to use the SOUNDMONEY® Services, we may require additional information from you, including mobile information, to verify your identity, address, method of payment, or other information to comply with applicable laws or to manage compliance and fraud risk, and protect your account information. SOUNDMONEY may also obtain information about you from third parties such as identity verification, fraud prevention, Know Your Customer diligence providers, and similar services.

11. When you are using the SOUNDMONEY® Services, we collect information about your order history, information on vaulted holdings physically stored in 3rd party Private Vaults and provided to SOUNDMONEY to facilitate use of the SOUNDMONEY® dashboard, and account transactions and transfers. SOUNDMONEY may collect Geolocation Information and/or information about your computer or your operating systems or other access device for fraud prevention and other similar purposes.

12. SOUNDMONEY may also collect additional information from or about you in other ways not specifically described here. For example, we collect information provided by you when you contact the SOUNDMONEY Member Support team, we store results when you respond to a customer satisfaction or other survey, or when you use Services that may, by contract, be provided by licensed 3rd Parties.

III. INFORMATION FROM CHILDREN

A. The SOUNDMONEY Services are not generally available to individuals who have not attained the age of majority, or 18 years of age. SOUNDMONEY® Services are not directed to, intended for, or authorized for children under the age of 13. If SOUNDMONEY obtains actual knowledge that we have collected personal information from a child under the age of 13, such information will be promptly deleted, unless we are legally obligated to retain such data. Contact support@sound.money if you believe that SOUNDMONEY may have mistakenly or unintentionally collected information from a child under the age of 13.

IV. HOW WE USE COOKIES

A. When you visit the SOUNDMONEY® website, use SOUNDMONEY® Services, or visit a third-party website for which SOUNDMONEY receives or provides online services, SOUNDMONEY and certain business partners and vendors may use cookies and other tracking technologies (collectively, "Cookies"). SOUNDMONEY uses Cookies to recognize customers;

provide customized Services, present relevant or helpful content and advertising; measure or analyze the effectiveness of promotions; perform usage and marketing analytics; mitigate risk and detect or prevent potential fraud; and to promote safety and security across the Services. Certain Services and website functionality are only available through the use of Cookies. If you choose to disable or decline Cookies, your use of certain SOUNDMONEY® Services may be limited or not functional.

B. Do Not Track ("DNT") is an optional browser setting in some web browsers you might use to access the SOUNDMONEY® Services. DNT may allow you to express preferences about the use of Cookies or tracking by other third-parties. SOUNDMONEY does not respond to DNT signals.

V. HOW DOES SOUNDMONEY PROTECT AND STORE PERSONAL INFORMATION?

A. SOUNDMONEY stores and processes your personal information using third party servers located in data centers in the United States, and where required within countries where SOUNDMONEY Members reside. Personal Information is protected by electronic, procedural, and physical safeguards in compliance with applicable laws and regulations.

B. SOUNDMONEY also uses computer safeguards such as firewalls and data encryption, and we enforce physical access controls to files within SOUNDMONEY offices. Authorized SOUNDMONEY personnel are able to access personal information only when required to fulfill their job responsibilities. In the ordinary course of business, SOUNDMONEY contracts with or relies on third parties to provide or facilitate fraud detection and prevention, Know Your Customer (KYC) diligence, OFAC compliance, or other anti-money laundering compliance services. When using third parties to provide required services, SOUNDMONEY provides personal information and transaction information securely to authorized personnel providing these important functions.

C. SOUNDMONEY strives to ensure security in our systems. Despite our efforts, SOUNDMONEY cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by unauthorized breaches of our administrative, managerial and technical safeguards. Users are expected to take adequate precautions to protect your personal information and account credentials as well, including never sharing your SOUNDMONEY password with anyone.

D. If SOUNDMONEY learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Services, you agree that SOUNDMONEY may communicate with you electronically. SOUNDMONEY may post notice on its website or mobile application if a security breach occurs. We may also send an email to you at the email address you have provided to us. You also authorize SOUNDMONEY to contact you via SMS/text messaging – applicable messaging rates may apply. Depending on where you reside, applicable law may require SOUNDMONEY to send you notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach), please email us at support@sound.money.

VI. HOW LONG DOES SOUNDMONEY STORE PERSONAL INFORMATION?

A. SOUNDMONEY retain Personal Information for as long as reasonably needed or permitted in context of the purpose for which it was collected and consistent with applicable law. SOUNDMONEY uses the following criteria to determine the applicable retention period:

1. Personal Information used for an ongoing business relationship between you and

SOUNDMONEY is stored so long as the relationship continues, plus a period of 10 years, unless required to keep it longer, including for:

- a) Any legal obligation or compliance with laws applicable to SOUNDMONEY or its 3rd Party Vendors, such as tax reporting or Anti-Money Laundering obligations;
 - b) Document preservation obligations required by pending or potential litigation, investigations, audits, and ordinary compliance practices, or to protect against legal claims.
2. Personal Information contained in required tax reporting or returns is stored so long as the relationship continues, plus a period of 7 years, unless required to keep it longer, including for:
- a) Any legal obligation or compliance with laws applicable to SOUNDMONEY or its 3rd Party Vendors, such as tax reporting or Anti-Money Laundering obligations;
 - b) Document preservation obligations required by pending or potential litigation, investigations, audits, and ordinary compliance practices, or to protect against legal claims.

VII. HOW DOES SOUNDMONEY USE PERSONAL INFORMATION?

A. SOUNDMONEY collects personal information solely to facilitate the provision of SOUNDMONEY® Services, enhance the user experience, comply with applicable laws, including anti-corruption, sanction lists, and anti-money laundering requirements, and to provide a safe and secure user experience. Specifically, SOUNDMONEY may use your personal information to:

1. provide the SOUNDMONEY® Services, process transactions, and members support you request;
2. provide required and helpful notices about transactions or your network activity;
3. investigate and resolve complaints or disputes, collect fees, and troubleshoot problems;
4. detect and prevent potentially fraudulent, prohibited or illegal activities, and enforce the SOUNDMONEY User Agreement through the use of risk and fraud tools and services provided by SOUNDMONEY or contracted third-parties, which including the use of Account Information, Identification Information, Financial Information, Device Information, Social Network Information and Geolocation Information;
5. link or create an account connection between your SOUNDMONEY® and third-party accounts or platforms, including methods of payments (e.g., credit card processors, banks and other financial institutions);
6. personalize, monitor, and improve the SOUNDMONEY® Services and the user interface, content , and layout of the SOUNDMONEY website;
7. send you updates and important news about products and services that SOUNDMONEY or its partners offer to SOUNDMONEY users;
8. analyze and validate information for accuracy and to verify through third parties;
9. satisfy other obligations and perform duties required or permitted by law; and
10. enhance the security of the SOUNDMONEY® Services by using Geolocation Information (when enabled) and to provide or accommodate location-specific functionality, options, taxes, offers, advertising, search results, or other location-specific

content or services.

VIII. HOW DOES SOUNDMONEY SHARE PERSONAL INFORMATION AMONG ITS PARTNERS AND AFFILIATES?

A. To complete required KYC diligence and anti-money laundering compliance and to provide the SOUNDMONEY® Services, SOUNDMONEY must disclose some of your personal information with contracted third-party vendors, affiliates, or partners of SOUNDMONEY and with financial institutions and service providers that link your methods of payment to your SOUNDMONEY® account. For example, SOUNDMONEY shares and receives personal information about you to facilitate funding the SOUNDMONEY® dashboard, processing purchases or bullion buyback requests, syncing vault ledgers and accounting for private Vault Holdings, vault transfers, or physical disbursements, reporting Vault Holdings and activity history to you through the SOUNDMONEY® dashboard, and to the person or company to whom or from whom you make/receive transfers of vaulted precious metal or SOUNDMONEY® stored value (i.e., funds you transfer to your SOUNDMONEY® to purchase precious metal bullion). Your contact information, date of sign-up, the number of transfers you make/receive, and other identity verification data may be provided to users or companies with whom you link accounts or make or receive transfers through SOUNDMONEY.

B. SOUNDMONEY works with or as an agent for third-party vendors and financial institutions to enable you to link payment accounts to your SOUNDMONEY® and to facilitate other services. In doing so, a vendor or financial institution may disclose information about you with SOUNDMONEY, such as your name, account information, email, or mobile phone number. SOUNDMONEY uses this information to confirm that you are a SOUNDMONEY customer and that the vendor or financial institution should enable SOUNDMONEY as linked Service or account.

C. SOUNDMONEY does not store credit card information and will not disclose credit card number or bank account number to anyone with whom you make/or receive a transfer, except with your express permission or when required to comply with a subpoena or other legal process.

IX. HOW DOES SOUNDMONEY DISCLOSE PERSONAL INFORMATION WITH OTHER PARTIES

A. SOUNDMONEY does not sell or disclose your personal information with third parties for their promotional or marketing purposes. Some of your personal information may be public information and may be seen by anyone on the internet (e.g., profile pictures from linked social network accounts), whether or not they have a SOUNDMONEY account. SOUNDMONEY typically does not publish information provided by its users, but some Public Information may be seen, accessed, reshared or downloaded through SOUNDMONEY's APIs or third-party services that integrate with SOUNDMONEY® Services. Specifically, SOUNDMONEY's KYC and anti-money laundering compliance vendors and staff may search for, find, share, and rely on Public Information about you to satisfy its legal and compliance obligations.

B. Public Information from personal profiles might include your username, profile photo, first and last name, and month and year of account creation.

Public information for businesses (including non-profit corporations) might include username, profile and background photos, business or charity name, business or charity description, tax exempt status, and non-profit tax ID (where applicable).

C. In addition to any public information, your SOUNDMONEY user name and profile may be searchable or seen by other SOUNDMONEY users to facilitate the ability of

SOUNDMONEY users to initiate transfers of vaulted holdings to other SOUNDMONEY users. You may adjust or turn off this setting in the privacy section in your account settings.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

D. Additionally, SOUNDMONEY may disclose your personal information with:

1. Our parent company, SOUND MONEY, LLC or its affiliates, subsidiaries, partners, employees, and licensed 3rd Party providers it controls, but only for purposes allowed by this document.
2. Companies that SOUNDMONEY or its affiliates, subsidiaries, partners, and licensed 3rd Party providers may plan to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this Privacy Policy, you will receive prior notice and the opportunity to communicate preferences you may have, if applicable.
3. Law enforcement, government officials, or other third parties if PayPal is compelled to do so by a subpoena, court order or similar legal procedure; when it is necessary to do so to comply with law; or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the SOUNDMONEY User Agreement, or as otherwise required by law.
4. Third party service providers who assist us in providing Services to you or who provide fraud detection or similar services on our or any vendor's behalf.
5. The other SOUNDMONEY user participating in the transaction and, depending on the privacy setting of each SOUNDMONEY account transaction, your SOUNDMONEY friends and the SOUNDMONEY friends of the other user participating in the transaction, or the public, through the SOUNDMONEY feed on our website and mobile application and elsewhere on the internet.
6. Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
7. Other third parties with your consent or at your direction to do so, including if you authorize an account connection with a third-party account or platform.
 - a) For the purposes of this Privacy Policy, an "account connection" with such a third party is a connection you authorize or enable between your SOUNDMONEY account and a non-SOUNDMONEY account, payment instrument, or platform that you lawfully control or own. When you authorize such a connection, SOUNDMONEY and the third-party will exchange your personal information and other information directly. Examples of account connections include, without limitation: linking your SOUNDMONEY account to a social media account or social messaging service; connecting your SOUNDMONEY account to a third-party data aggregation or financial services company, if you provide such company with your SOUNDMONEY account log-in credentials; or using your

SOUNDMONEY account to make payments to a merchant or allowing a merchant to charge your SOUNDMONEY account.

b) If you connect your SOUNDMONEY account to other financial accounts, directly or through a third-party service provider, we may have access to your account balance and account and transactional information, such as purchases and funds transfers. If you choose to create an account connection, we may receive information from the third-party about you and your use of the third-party's service. For example, if you connect your SOUNDMONEY account to a social media account, we will receive personal information from the social media provider via the account connection. We will use all such information that we receive from a third-party via an account connection in a manner consistent with this Privacy Policy.

c) Information that we disclose with a third-party based on an account connection will be used and disclosed in accordance with the third-party's privacy practices. Before authorizing an account connection, you should review the privacy notice of any third-party that will gain access to your personal information as part of the account connection. For example, personal information that SOUNDMONEY discloses with a third-party account or platform such as a social media account may in turn be disclosed with certain other parties, including the general public, depending on the account's or platform's privacy practices.

d) If you choose to use Siri or iMessage to send payments via SOUNDMONEY or to otherwise use the Services, such use is subject to Apple's terms and conditions for use of iMessage and/or Siri, as applicable, and the terms of the SOUNDMONEY User Agreement. By using Siri or iMessage, you authorize us to disclose some of your SOUNDMONEY account data (including your friends list, list of persons you have transacted with most recently and most frequently, transaction instructions, and transaction notes) with Apple to allow it to facilitate transaction requests made through Siri or iMessage on iOS. Data disclosed with Apple will be used pursuant to Apple's then-current user agreements and privacy policies. You can grant or revoke Apple's access to SOUNDMONEY on iOS at any time under the "Siri" or "iMessage" settings on your iPhone.

E. SOUNDMONEY does not share your mobile information with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

F. SOUNDMONEY does not send your personal information to third-party social networks unless you have specifically requested or authorized us to do so. When you broadcast information to such third-party social networks, such information is no longer under the control of SOUNDMONEY and is subject to the terms of use and privacy policies of such third parties.

X. HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

You can review and update your personal information in your account settings at any time by logging in to your account.

XI. LINKS TO OTHER SERVICES OR SITES

The Services may contain links to (or allow you to link to) other third-party services or websites. SOUNDMONEY does not control the information collection of third-party services or websites that can be reached through such links. We encourage our users to be aware when they are linking to a third-party service or website and to read the Privacy Policy of any third-party service or website that collects personally identifiable information.

XII. HOW TO CONTACT US

A. If you have questions or concerns regarding this Privacy Policy, or any feedback pertaining to your privacy and the Services that you would like us to consider, please email us at support@sound.money.

XIII. MISCELLANEOUS

A. Links. The SOUNDMONEY® websites and Services may contain or present links to other sites. SOUNDMONEY® is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects Personal Information. This privacy statement applies solely to information collected by SOUNDMONEY® websites and SOUNDMONEY® Services.

B. Security of Personal Information. SOUNDMONEY® maintains administrative, technical, and physical safeguards to protect against unauthorized access, use, modification and disclosure of Personal Information in our custody and control. We are committed to using technology to protect the security of SOUNDMONEY Services and your Personal Information. However, even with the best technology, no website or service is 100% secure. We will take reasonable measures that we believe appropriate to protect your Personal Information from loss, misuse, alteration, or destruction, and, where possible, will ask that any third to whom we may transfer such information to take comparable steps to protect that security.

C. Secure Shopping. When you place an order through SOUNDMONEY Services, all of your order information, including your debit/credit card number and delivery address, is transmitted through the Internet using Secure Sockets Layer (SSL) technology. SSL technology causes your browser to encrypt your order information before transmitting it to our secure server. SSL technology, an industry standard, is designed to prevent someone other than the operators of the SOUNDMONEY Services from capturing and viewing your Personal Information. Since any order information you provide to us will be transmitted using a secure connection, if your Web browser cannot support this level of security, you will not be able to order products through our Websites. The most recent versions of Google Chrome, Netscape Navigator, Apple Safari, and Microsoft Internet Explorer can support a secure connection and can be downloaded for free from the Google, Netscape, Apple, or Microsoft website respectively. SOUNDMONEY® does not store your credit card information.

D. Passwords. To provide you with an increased level of security, online access to your Personal Information is protected with a password you select. We strongly recommend that you do not disclose your password to anyone. SOUNDMONEY® will never ask you for your password in any unsolicited communication (including unsolicited correspondence such as letters, phone calls or e-mail messages).

E. Lost or Stolen Information. You must promptly notify us if your credit, banking, other financial information, username or password is lost, stolen, or used without permission. In such an event, we will remove that credit card number, bank account information, other financial institution information, username, or password from your account.

F. Promotional Activities. From time to time, SOUNDMONEY® may conduct

contests, giveaways, and other promotions (collectively, “Promotional Activities”). Any information submitted in connection with Promotional Activities will be treated in accordance with this Privacy Policy. From time to time, SOUNDMONEY® may also ask you to participate in surveys designed to help SOUNDMONEY® improve the Websites, its products, or services. Any Personal Information provided to SOUNDMONEY® in connection with any survey will be used only in relation to that survey and will be disclosed to third parties not bound by this Privacy Policy only in aggregated form.

G. Changes to this Privacy Policy. SOUNDMONEY® reserves the right to amend or change this Privacy Policy at any time at its sole discretion. It is your responsibility to periodically access this Privacy Policy by clicking on the Privacy Policy link at our home page. You can determine the date this Privacy Policy was last updated by referring to the effective date found at the end of the policy. When material changes or amendments are made to the Privacy Policy, we will publish the amended Privacy Policy on our website at <https://sound.money>, and you may cancel your account at any time if you disagree with such amendments.

H. Making Changes to Your Personal Information. SOUNDMONEY Members may update their personal information as necessary by logging into their SOUNDMONEY® account, which allows them to access and edit their registration account information. In addition, Members may contact us at support@sound.money to update their profiles.

I. Information Sharing Disclosure Requests. If you are a California resident, you have the right to request one Notice of Information-Sharing Disclosure per year which will identify the third parties with whom SOUNDMONEY® or any of our affiliates has shared the Personal Information we have collected from you. You may request the Notice of Information-Sharing Disclosure by writing to us by e-mailing support@sound.money. We will respond to your request for a Notice of Information-Sharing Disclosure within 30 days.

XIV. DISPUTE RESOLUTION

This Privacy Policy is governed by the laws of the State of Idaho. The use of SOUNDMONEY® Services or the SOUNDMONEY® Websites shall occur in Bonneville County, State of Idaho. Any dispute arising from or relating to this Privacy Policy shall be brought solely in the courts of the State of Idaho in and for Bonneville County. Each party to a dispute arising from or relating to this privacy policy shall bear his/her/its own attorney’s fees, costs, and expenses. If a visitor to this site wishes to bring an action for the breach of this privacy policy, he/she shall do so on an individual basis and not as part of a class or in any representative capacity, including as a Private Attorney General. Visitors waive all rights to bring an action on a class or consolidated basis. If a visitor to this site is also a SOUNDMONEY® Member and combines claims under this privacy policy with claims that are subject to the SOUNDMONEY User Agreement, the dispute resolution provisions of such agreement shall govern, which each include an obligation to resolve all disputes in binding arbitration on an individual basis.

XV. NOTICE TO CALIFORNIA RESIDENTS

A. Your Privacy Rights. Residents of the State of California (under California Civil Code Section 1798.83) have the right to request from companies conducting business in California a list of all third parties, if any, to which the company has disclosed personal information during the preceding year for direct marketing purposes (e.g., requests made in 2019 will receive information about 2018 sharing activities). We comply with this law by offering California residents the ability to tell us not to share your personal information with

third parties for their direct marketing purposes. To make such a request, please email us at support@sound.money. You must include the name of this Site and “California Resident” as the subject line, and your full name, e-mail address, and postal address in your message. Please note that any request under this paragraph will be limited to our use and disclosure of your Personal Information.

B. California Consumer Privacy Act Notice. Residents of California have certain rights with respect to their Personal Information.

1. We do not sell your Personal Information to any third party or parties. Although we do not sell your Personal Information to any third parties, you have the right to request that we not sell your Personal Information. To make this request email support@sound.money or click on the link in the footer of our website.
2. You have the right to request that we disclose to you the specific items of Personal Information that we have collected about you. To request such information, submit a request to us at . You will be required to verify your identity. Upon receipt of your request and verification of your identity, we will provide you with all the information that we have that is responsive to your request. Such information will be provided to you at no charge to you and within 45 days of your request.
3. You have the right to request that we permanently delete your Personal Information from our records. To request that your Personal Information be deleted from our records, submit your request to us via support@sound.money. You will be required to verify your identity.
4. Below are the categories of Personal Information that we have collected about California consumers, the categories of sources from which the information was collected, the business or commercial purposes for which the information was collected, and the categories of parties with whom we share Personal Information.
5. In the 12 months preceding the revision date of this Privacy Policy, we have not sold any Personal Information.
6. We do not discriminate against consumers who exercise any of their rights listed in this section. For example, we will not, as a result of a consumer’s exercise of any rights listed in this section:
 - a) Deny goods or services to the consumer;
 - b) Charge different prices or rates for goods or services;
 - c) Provide a different level or quality of goods or services; or
 - d) Suggest in any way that a consumer will receive a different price or rate for goods or services or a different level or quality of goods or services.
7. We may provide discounts or other incentives to customers who provide us with certain of their Personal Information. For example, we may offer a discount to a consumer who provides her contact information and payment information in order to register with us.
8. To exercise any of your rights under this section, contact us SOUNDMONEY® , 1340 Enterprise St. Idaho Falls Idaho 83402, Attn: Privacy Manager or by e-mailing support@sound.money.

XVI. NOTICE TO NEVADA RESIDENTS

A. Residents of Nevada have certain rights with respect to your Personal Information. You have the right to know that we do not sell any of your Personal Information to any third party or parties.

B. You have the right to request that we not sell any of your Personal Information. Although we do not sell your Personal Information to any third parties, you have the right to submit a request to us directing us not to sell any of your Personal Information that we have collected from you or will collect from you in the future to any third party or parties. You may make such a request by sending an email to us at support@sound.money. Please include the following information in your request: Your name, your email address, and, if applicable, your SOUNDMONEY user ID. Upon our receipt and verification of your identity, we will not sell your Personal Information. We will respond to your request within 60 days.

C. We collect or use the following types of Personal Information from visitors who browse our website: Cookies and Traffic Data.

D. We collect the following types of Personal Information (“Covered Information”) from visitors who purchase products from us or enroll as Associates through our websites:

1. First name, middle name or middle initial, and last name;
2. Home or other physical mailing address;
3. Payment information;
4. Email address;
5. Telephone number; and
6. Social Security Number (affiliates only).

E. We share Covered Information only as specified in this Privacy Policy. If you wish to review, update or otherwise make changes or request that changes be made to the Information you have provided to us, you may do so by logging into your SOUNDMONEY Account or by contacting support@sound.money.

F. If we ever change the types of Information that we collect from you, with whom we share it, or the process by which you may review and request or make changes to your Information that is collected and maintained by us, we will notify you as described in the “Changes to this Privacy Policy”.

G. No third party or third parties may collect Information about your online activities over time when you use any of our websites.