

# Privacy Policy for United States, Canada, and The World

## Introduction

This Privacy Policy outlines how Vendors First Inc., (Hereafter Vendors First), operates through its mobile application Vendors First, collects, uses, stores, manages, and disposes of certain information that you, as a user of our services, provide to us. You have specific rights, described below, to understand what information we collect, how it is used, and how you can access and correct it.

## Collection of Information

Vendors First collects information about you and your Beneficiary, the person to whom you are sending money based on the data you supply through the Vendors First application ("the App"). By providing information to Vendors First, either through the App or other means, you warrant that all information submitted about yourself, and your Beneficiary is accurate and complete. Vendors First relies on this warranty when delivering its services. The information provided includes Personally Identifiable Information, which refers to data that can identify you either on its own or in combination with other information.

In addition to information you provide, Vendors First may possess or acquire additional information about you or your Beneficiary from third parties, some of which may be Personally Identifiable Information. Details about these third parties are provided later in this policy. Vendors First uses this information to deliver its services, and to protect users, the Vendors First service, Beneficiaries, and the general public from errors, fraud, money laundering, and other issues. Vendors First Digital Inc. is a wholly owned subsidiary of Vendors First Inc.

The initial information collected comes from the data you enter on the Vendors First App or website. This includes your full legal name, address, date of birth, telephone number, email address, the last four digits of your social security number (if you are a U.S. citizen), and other information or documentation necessary to verify your identity. You are also required to provide details about an approved payment source, such as your debit card, and information about your Beneficiary, which may include sensitive personal details like their name, address, mobile phone number, and/or bank account information.

If you grant Vendors First access to your mobile phone contacts, this information is used solely to auto-populate fields when you add a new Beneficiary; your contacts are not uploaded to our servers. Vendors First may also collect data from your mobile phone or other devices used to access the App, including your IP address, operating system, device identification, and other

relevant information about your use of the App. Information about websites you visited prior to accessing Vendors First may also be collected, stored, and associated with your use to help facilitate future access to our service.

Vendors First may verify and confirm all information provided (or otherwise collected through your use of the App) with third parties, such as the financial institution that issued your payment card, and the telecommunications or financial institutions through which money is sent to your Beneficiary. Additional verification may be performed with identity verification services, electronic databases, social media companies, and credit reporting agencies. Information may be shared with banks, telecommunications providers, and other financial service firms facilitating payments to your Beneficiary. At times, Vendors First may request supplementary information or documentation from you or your Beneficiary to confirm identity and eligibility to use the Vendors First service.

While using the Vendors First app, we may collect and store information about your use of the App and the service, including how often you access the App, the duration of use, navigation within the site, transfer history, the amounts transferred, and information about your Beneficiaries. If you contact Vendors First by telephone, email, text, or other means, we may record and store these communications.

## Use of Information

Vendors First maintains and utilizes all information and documentation you provide, as well as information gathered from your service usage and from third parties, to deliver the Vendors First service to you. This includes compliance with laws and regulations intended to prevent fraud, money laundering, and misuse of the financial system. Your information may also be used to contact you for transaction confirmation or completion, and to enable our agents, partners, and service providers to fulfill their obligations in providing the Vendors First service.

Vendors First may use your information to improve its services, resolve issues, develop new products, and create advertising, marketing, and promotional campaigns. Your consent will be sought before sending you marketing communications about Vendors First products and services via email, SMS, push notifications, or mail. More details about the use of your data for marketing and promotion are provided below. Vendors First may disclose your information to third parties, including government agencies, when required by law, such as in response to subpoenas or information requests from law enforcement, financial regulators, or national security authorities.

Vendors First does not sell, rent, or disclose your information to third-party marketers or unaffiliated parties for the purpose of advertising, promoting, or selling other services to you. However, where permitted by law, Vendors First may collaborate with third parties to analyze information collected from your online interactions with us, including on our website and social media. This information, which may include Personally Identifiable Information, may be used to

advertise and promote Vendors First services to you and others. We may tailor our marketing messages based on algorithms that anticipate your potential needs, using the information you provide and data from other users. If your jurisdiction requires permission for such marketing uses, Vendors First will only use your data for these purposes if you “opt in.”

## Opting Out of Marketing Communications

If you have a Vendors First account, you may opt out of receiving marketing communications by adjusting your email or SMS subscriptions, clicking the unsubscribe link, or following the opt-out instructions in the message.

Alternatively, you may email [compliance@vendorsfirst.club](mailto:compliance@vendorsfirst.club) with “URGENT - UNSUBSCRIBE REQUEST” in the subject line and include the email address to be removed. Please note that unsubscribing from marketing communications, does not affect service and administrative messages, such as transfer updates and important transaction information.

## Protection of Personal Information

Vendors First implements advanced security measures to protect your Personally Identifiable Information. All such information is stored on servers equipped with state-of-the-art data protection technology and is accessible only to Vendors First employees who require access for business purposes. We use 128-bit encryption and encode your debit card information immediately upon entry into the Vendors First app, overwriting your details to prevent unauthorized access.

While no internet transmission or electronic storage method is completely secure, Vendors First employs robust protection methods and regularly tests its technology and practices. We cannot guarantee absolute security, but will notify you promptly of any breach or compromise affecting your data, in accordance with applicable law.

## International Transfer of Personal Information

Due to the international scope of our business, your personal information may be transferred to other Vendor First entities and third parties, as outlined in the “Use of Information” section, and to recipients in connection with the purposes described in this policy. Consequently, your personal information may be transferred to countries with different data protection laws and compliance requirements from those in your current location.

## Use of Cookies and Tracking Devices

Vendors First uses “cookies” and other tracking technologies to recognize you, remember your preferences, and facilitate future transactions and interactions. These tools also help us

understand consumer behavior on our App, enabling us to improve the user experience. Disabling cookies may hinder or slow your use of the Vendors First service.

## Your Right to Access and Correct Personal Information

You have the right to access your personal information stored by Vendor First, subject to applicable laws and our policies designed to prevent fraud and abuse of financial services. To request access, contact us at [compliance@vendorfirst.club](mailto:compliance@vendorfirst.club). If your information is incorrect or incomplete, you may request correction, or make necessary updates directly in the App.

## Special Notice for California Customers

This section provides additional information for California consumers regarding the personal information collected and the rights afforded under the California Consumer Privacy Act ("CCPA").

Details about the information we collect can be found in the "Collection of Information" section, and how it is used is described in the "Use of Information" section. We may disclose and share personal user information with third-party partners as outlined above.

Vendors First will not sell, rent, or otherwise disclose your information to third-party marketers or unaffiliated parties for the purpose of advertising, promoting, or selling other services to you, as defined by the CCPA. However, affiliated Vendors First companies may use your information, to opt out of such sharing, which may be considered a "sale" under the CCPA, contact us at [compliance@vendorfirst.club](mailto:compliance@vendorfirst.club).

Subject to certain limitations, the CCPA gives California consumers the right to request details about the categories or specific pieces of personal information collected (including how it is used and disclosed), to delete their personal information, to opt out of any "sales," and to not be discriminated against for exercising these rights.

To exercise these rights, California consumers may contact us at [compliance@vendorfirst.club](mailto:compliance@vendorfirst.club). We will verify requests using account information, including your email address, and may require government identification. Consumers may also designate an authorized agent to exercise these rights on their behalf.

## Destruction of Information

Vendors First generally retains information about each transaction for five years. After this period, the information may be destroyed and will no longer be accessible to you or others. However, certain circumstances may require Vendors First to retain information for longer as mandated by law or regulation.

## Changes to This Privacy Policy

Vendors First's privacy policy may change in the future. Revised versions will be posted on our website at [www.vendorsfirst.club](http://www.vendorsfirst.club) and sent to current users at the email addresses associated with their Vendors First App registrations.