

## **NetSpend Online Privacy Policy**

This NetSpend Online Privacy Policy applies to any websites owned or operated by NetSpend Corporation, and its subsidiaries and affiliates (each, a “Site”). If you are a cardholder or have applied for a card through a Site, the principal privacy policy governing your card program belongs to the bank that issued your card and for which NetSpend serves as a program manager.

Please read this NetSpend Online Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use a Site. By accessing or using a Site, you agree to this NetSpend Online Privacy Policy.

### **Information We Collect**

We collect personally identifiable information (“Personal Information”) about you from the following sources: (i) information you provide us in a card application submitted through this Site, and (ii) information you otherwise choose to provide us through the Site. Additionally, we collect information relating to the payments you make with your card and related payment data (“Payment Information”).

### **How We Use Your Personal Information and Payment Information**

Personal Information provided through a card application is used solely to evaluate your application and is subject to this NetSpend Online Privacy Policy and the privacy policy of the bank issuing the card for which you have applied.

Personal Information provided through other venues on the Site is used and disclosed solely to respond to your inquiries or requests.

NetSpend may aggregate or de-identify your Personal Information and then use or disclose that aggregated or de-identified information to evaluate the Site’s effectiveness, to improve our products or services, or for other activities to the extent permitted by law.

NetSpend may also de-identify, aggregate or anonymize your Payment Information. We may share that de-identified, aggregated or anonymized Payment Information with third parties for marketing or other purposes, to the extent permitted by law.

### **Security**

We maintain administrative, technical and physical safeguards designed to protect the Personal Information you provide against accidental, unlawful or unauthorized destruction, loss,

alteration, access, disclosure or use. SSL encryption also is used on our Site when you are asked to enter confidential information as part of your application. You can tell you have entered an encrypted session in several ways. Whenever you see an unbroken key or a locked padlock icon on the bottom of your browser screen, you have entered an encrypted session. In addition, when your session changes from "http" to "https," you are in an encrypted session.

## **Children**

We do not knowingly collect or use personal information from children under 13 years of age without obtaining verifiable consent from their parents. We are not responsible for the data collection and use practices of non-affiliated third parties to which our Site may link.

## **Links to Other Websites**

We are not responsible for the information collection practices of third-party links you click to from our Site. We cannot guarantee how these third parties use cookies or whether they place cookies on your computer that may identify you personally. We urge you to review the privacy policies of each of the linked websites you visit before you provide them with any personal information.

## **Use of Cookies and Web Beacons**

"Cookies" are alphanumeric identifiers in the form of text files that are inserted and stored by your browser on your device. Web beacons are small pieces of data that are embedded in images on the pages of websites. NetSpend and certain third parties may set and access cookies or web beacons to track and store information about you.

We use two types of cookies, namely "persistent cookies" and "session cookies." Session cookies will normally expire when you close your browser, while persistent cookies will remain on your device after you close your browser, and can be used again the next time you visit our site.

We may also allow our business partners to place web beacons on our site or to place cookies on your device for advertising or other purposes.

Third parties that use cookies and other tracking technologies to deliver targeted advertisements on our platform or third-party sites may offer you a way to prevent such targeted advertisements by opting-out at the websites of industry groups such as the Network Advertising Initiative (<http://www.networkadvertising.org/choices/>) or the Digital Advertising Alliance (<http://www.aboutads.info/choices/>).

## **Disabling Cookies and Do-Not-Track**

While you may disable the usage of cookies through your browser settings, we do not change our practices in response to a "Do Not Track" signal in the HTTP header from your browser or

mobile application. We track your activities if you click on advertisements for NetSpend services on third-party platforms such as search engines and social networks and may use analytics to track what you do in response to those advertisements. We may also use web beacons and tracking URLs in our messages to you to determine whether you have opened a certain message or accessed a certain link.

### **Questions?**

If you have questions about this NetSpend Online Privacy Policy or about which privacy policy applies to you, please contact us at:

NetSpend  
Customer Service  
P.O. Box 2136  
Austin, TX 78768-2136  
Email: [customerservice@netspend.com](mailto:customerservice@netspend.com)  
Tel: 1-86-NETSPEND (1-866-387-7363)