

PRIVACY POLICY

FOR USERS WHO APPLY OR SIGN UP FOR A CHEXOLOGY ACCOUNT

For users who DO NOT apply or sign up for a Chexology Account, [click here](#).

Last updated: August 15, 2017

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Chexology is a platform company that is reinventing how your possessions are checked in and checked out. We start by eliminating the claim ticket and this is our privacy policy for users who apply or sign up for a Chexology account.

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The Privacy Policy describes the information Chexology, LLC and our affiliates (collectively, "Chexology," "we," and "us") collect when a person or business ("you," "your") applies or signs up for a Chexology account.

Scope and Consent

By applying or signing up for a Chexology account, including through a computer or mobile device ("device"), you accept the terms of this Privacy Policy and consent to our collection, use, disclosure and retention of your information as described herein (including to contact you), and for all other purposes permitted under applicable personal information privacy statutes, credit bureau reporting rules, anti-spam legislation, and consumer protection laws.

Amendment

We may amend this Privacy Policy from time to time by posting a revised version and updating the "Last updated" date above. The revised version will be effective at the time we post it. We will provide you with reasonable prior notice of substantial changes in how we use your information, including by email at the email address you provide. Where these changes would cause material detriment to you, you may of course cancel your account at any time. We encourage you to review this Privacy Policy whenever you use our Services to stay informed about our information practices and the choices available to you and to contact us if you have any questions about these changes. Your continued use of our Services constitutes your acceptance of any amendment of this Privacy Policy.

Collection of Information

Our Services can be used by a broad range of industries in connection with their products, services, activities and administrative functions, whether they are involved in government, retail, health, politics, human resources, technology or anything else. Accordingly, a broad range of information (including information about you) may be uploaded to or sent through our Services.

Without information about you, we may not be able to provide you with the Services or the support you request.

Our website and Services are not targeted or directed at children under the age of 13. We do not knowingly collect or store any personal information from children under the age of 13.

Information You Provide

We collect information you provide when you apply or sign up for a Chexology account and when you provide information as part of our identity or account verification process. We collect information about you, including:

- Identification information, such as your name, email address, mailing address, phone number, photograph, birthdate, passport, driver's license, Social Security, Taxpayer Identification, or other government-issued identification number;
- Financial information, including bank account and payment card numbers;
- Tax information, including withholding allowances and tax filing status; and
- Other historical, contact, and demographic information.

We also collect information you upload to or send through our Services, including:

- Information about your products and services (including inventory, pricing and other data);
- Information you provide about you or your business (including business name, properties, hours of operation, event schedules, staffing availability, employee, payroll and contact data); and
- Information you provide to a Seller using our Services, for example if you are an employee whose employer uses Chexology Payroll (including hours worked and other timecard data).

Some of the information we collect is collected to comply with applicable laws and regulations, including anti-money laundering laws.

We collect information you provide when you participate in contests or promotions offered by Chexology or our partners, respond to our surveys or otherwise communicate with us.

Information We Collect from Your Use of our Services

We collect information about you when you use our Services, including:

- **Transaction Information.** When you use our Services to make, accept, request or record bailment or rental transactions, we collect information about when and where the transactions occur, the names of the transacting parties, a description of the transactions, the payment or transfer amounts, billing and shipping information, and the devices and payment methods used to complete the transactions.
- **Location Information.** Through our applications, we collect information about the location of your device. For more information and to learn how to disable collection of location information, please see “Your Choices” below.
- **Device Information.** We collect specific information about your device when you access our Services, including your hardware model, operating system and version, unique device identifier, mobile network information, and information about the device’s interaction with our Services. We may also identify other software running on the device for anti-fraud and malware-prevention purposes (but will not collect any content from such software).
- **Use Information.** We collect information about how you use our Services, including your access time, browser type and language, and Internet Protocol (“IP”) address.
- **Information Collected by Cookies and Web Beacons.** We use various technologies to collect information when you use our Services, including sending cookies to your device and using web beacons. Cookies are small data files that are stored on your hard drive or in your device memory when you visit a website or view a message. Among other things, cookies support the integrity of our registration process, retain your preferences and account settings, and help evaluate and compile aggregated statistics about user activity. For more information and to learn how to block or delete cookies used in the Services, please see “Your Choices” below. We also may collect information using web beacons. Web beacons are electronic images that may be used in our Services or emails. We may use web beacons to deliver cookies, track the number of visits to our website, understand usage and campaign effectiveness, and determine whether an email has been opened and acted upon.

Information We Collect from Other Sources

We also collect information about you from third parties, including third-party verification services, credit bureaus, mailing list providers, and publicly available sources. In some circumstances, where lawful, this information may include your government-issued identification number. By applying or signing up for a Chexology account, you authorize and consent to our obtaining from, and disclosing to, third parties, from time to time, any

information about you in connection with the processing of any credit investigation, identity or account verification, fraud detection, or collection procedure, or as may otherwise be required by applicable law. This includes, without limitation, the receipt and exchange of account or credit-related information with any credit reporting agency or credit bureau, where lawful, and any person or corporation with whom you have had, currently have, or may have a financial relationship, including without limitation past, present, and future places of employment and personal reporting agencies.

Third-Party Advertising and Analytics

We may allow third-party service providers to deliver content and advertisements in connection with our Services and to provide anonymous site metrics and other analytics services. These third parties may use cookies, web beacons, and other technologies to collect information, such as your IP address, identifiers associated with your device, other applications on your device, the browsers you use to access our Services, webpages viewed, time spent on web pages, links clicked, and conversion information (e.g., transactions entered into). This information may be used by Chexology and third-party service providers on behalf of Chexology to analyze and track usage of our Services, determine the popularity of certain content, deliver advertising and content targeted to your interests, and better understand how you use our Services. The third-party service providers that we engage are bound by confidentiality obligations and other restrictions with respect to their use and collection of your information.

This Privacy Policy does not apply to, and we are not responsible for, third-party cookies, web beacons, or other tracking technologies, which are covered by such third parties' privacy policies. For more information, we encourage you to check the privacy policies of these third parties to learn about their privacy practices. For more information about targeted advertising specifically, please visit <http://www.aboutads.info/choices>. To learn about how to manage cookies, please see "Your Choices" section below.

Use of Information

We may use information about you to provide, maintain, and improve our Services, such as:

- Processing or recording bailment or rental transactions;
- Displaying historical transaction or bailment or rental information;
- Processing or recording payments for the Services
- Developing new products and Services; and
- Delivering the information and support you request, including technical notices, security alerts, and support and administrative messages.

We may use information about you to improve, personalize and facilitate your use of our Services. For example, when you sign up for a Chexology account, we may associate certain information with your new account, such as information about other accounts you had or currently have with Chexology, and prior transactions you made using our Services. We also may use information about you to measure, customize, and enhance our Services, including the design, content, and functionality of our applications and websites, or to track and analyze trends and usage in connection with our Services.

We may use information about you to send you news and information, or to conduct surveys and collect feedback, about our Services and to communicate with you about products, services, contests, promotions, discounts, incentives, and rewards offered by us and select partners, based on your communication preferences and applicable law. We also may contact you to resolve disputes, collect fees, and provide assistance for problems with our Services or your Chexology account.

We may use information about you:

- To protect our rights or property, or the security or integrity of our Services;
- To enforce the terms of our General Terms or other applicable agreements or policies;
- To verify your identity (e.g., some of the government-issued identification numbers we collect are used for this purpose);
- To investigate, detect, and prevent fraud, security breaches, and other potentially prohibited or illegal activities;
- To comply with any applicable law, regulation, legal process, or governmental request;
- For any other purpose disclosed to you in connection with our Services.

We may, and we may use third-party service providers to, process and store your information in the United States..

Sharing of Information

We may share information about you as follows:

- With our group companies, including our parent company, Chexology, LLC, and other affiliates, for the purposes outlined above;
- With third parties to provide, maintain, and improve our Services, including service providers who access information about you to perform services on our behalf (e.g., fraud prevention, identity verification, and fee collection services), as well as financial institutions, payment networks, payment card associations, and other entities in connection with the payment or money transfer process;

- With third parties that run advertising campaigns, contests, special offers, or other events or activities in connection with our Services;
- With other users of our Services with whom you interact through your own use of our Services. For example, we may share information when you exchange an item using using our Services;
- In connection with, or during the negotiation of, any merger, sale of company stock or assets, financing, acquisition, divestiture, or dissolution of all or a portion of our business;
- If we believe that disclosure is reasonably necessary (i) to comply with any applicable law, regulation, legal process or governmental request (e.g., from tax authorities), (ii) to enforce or comply with the terms of our General Terms or other applicable agreements or policies, (iii) to protect our rights or property, or the security or integrity of our Services, or (iv) to protect us, users of our Services or the public from harm or potentially prohibited or illegal activities; or
- With your consent.

We also may share aggregated information with third parties that does not specifically identify you or any individual user of our Services.

Your Choices

Personal Information

You may access, change, or correct information about you by logging into your Chexology account at any time or by making a request to us using the contact details below, in which case we may need to verify your identity before granting access or otherwise changing or correcting your information.

Deactivating Your Account

If you wish to deactivate your Chexology account, you may do so by emailing us using the contact details provided below. Chexology generally retains information about you only as long as reasonably necessary to provide you the Services. However, even after you deactivate your Chexology account, we may retain archived copies of information about you and any transactions or Services in which you may have participated for a period of time that is consistent with applicable law, or as we believe is reasonably necessary to comply with applicable law, regulation, legal process, or governmental request, to prevent fraud, to collect fees owed, to resolve disputes, to address problems with our Services, to assist with investigations, to enforce our General Terms or other applicable agreements or policies, or to take any other actions consistent with applicable law.

Location Information

In order to provide certain mobile applications, we may require location information, so if you do not consent to collection of this information, then you cannot use our corresponding Services. You can stop our collection of location information at any time by changing the preferences on your mobile device. If you do so, some of our mobile applications will no longer function. You also may stop our collection of location information via mobile application by following the standard uninstall process to remove all Chexology mobile applications from your device.

Cookies

We try to make your experience with Chexology simple and meaningful. When you access or use the Services, our web server may send a cookie to your device. Certain cookies we use last only for the duration of your web or application session and expire when you close your browser or exit the application. Other cookies are used to remember you when you return to use the Services and, as such, will last longer.

We may use cookies to:

- Remember that you have visited us or used the Services before. This means we can identify the number of unique visitors we receive, which allows us to make sure we have enough capacity to accommodate all of our users.
- Customize elements of the promotional layout and/or content of our website or application.
- Collect anonymous statistical information about how you use the Services (including the length of your web or application session) and the location from which you access the Services, so that we can improve the Services and learn which elements and functions of the Services are most popular with our users.

Some of the cookies used in the Services are set by us, and others are set by third parties who deliver services on our behalf.

Most web and mobile device browsers are set to automatically accept cookies by default. However, you can change your browser settings to prevent automatic acceptance of cookies, or to notify you each time a cookie is set.

You also can learn more about cookies by visiting <http://www.allaboutcookies.org>, which includes additional useful information on cookies and how to block cookies on different types of browsers and mobile devices. Please note, however, that by blocking or deleting cookies used in the Services, you may not be able to take full advantage of the Services.

Do Not Track

Do Not Track (“DNT”) is an optional browser setting that allows you to express your preferences regarding tracking across websites. We currently do not respond to DNT signals. We may continue to collect information in the manner described in this Privacy Policy from web browsers that have enabled DNT signals or similar mechanisms.

Promotional Communications

You may opt out of receiving promotional messages from Chexology by following the instructions in those messages or by changing your notification settings by logging into your Chexology account. If you decide to opt out, we may still send you non-promotional communications, such as digital receipts and messages about your account or our ongoing business relations.

California Privacy Rights

California law permits residents of California to request certain details about information we disclose to third parties for direct marketing purposes. If you are a California resident and would like to request this information, please contact us at the address listed below.

Security

We take reasonable measures, including administrative, technical, and physical safeguards, to protect your information from loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction. We hold information about you at our own premises and with the assistance of third-party service providers. We restrict access to personal information to those Chexology employees, contractors, and agents who need to know that information in order to transmit, store, or process it, who are subject to contractual confidentiality obligations consistent with this Privacy Policy, and who may be disciplined or terminated if they fail to meet these obligations. Our third-party service providers store and transmit personal information in compliance with this Policy and other appropriate confidentiality and security measures.

Nevertheless, Chexology cannot guarantee that unauthorized third parties will never be able to defeat our security measures or use your personal information for improper purposes. In the event that any information in our possession or under our control is compromised as a result of a security breach, we will take reasonable steps to investigate the situation and, where appropriate, notify those individuals whose information may have been compromised and take other steps in accordance with applicable laws or regulations.

Contact

Please contact our Privacy Department with any questions or concerns regarding this Privacy Policy.

Chexology, LLC
33 W 17th St, 6th Floor
New York, NY 10011
privacy@chexology.com

If you have any questions or concerns regarding our policy, or if you believe our policy or applicable laws relating to the protection of your personal information have not been respected, you may file a complaint with our Privacy Department listed above, and we will respond to let you know who will be handling your matter and when you can expect a further response. We may request additional details from you regarding your concerns and may need to engage or consult with other parties in order to investigate and address your issue. We will keep records of your request and any resolution.