

# Privacy Policy

Effective date: May 29, 2025

At Pie, we take your privacy seriously. Please read this Privacy Policy to learn how we treat your personal data. **By using or accessing our Services in any manner, you acknowledge that you accept the practices and policies outlined below, and you hereby consent that we will collect, use and disclose your information as described in this Privacy Policy.**

Remember that your use of Pie's Services is at all times subject to our Terms of Use, <https://joinpie.app/terms>, which incorporates this Privacy Policy. Any terms we use in this Policy without defining them have the definitions given to them in the Terms of Use.

You may print a copy of this Privacy Policy by clicking [here](#).

As we continually work to improve our Services, we may need to change this Privacy Policy from time to time. We will alert you of material changes by placing a notice on the Pie website, by sending you an email and/or by some other means. Please note that if you've opted not to receive legal notice emails from us (or you haven't provided us with your email address), those legal notices will still govern your use of the Services, and you are still responsible for reading and understanding them. If you use the Services after any changes to the Privacy Policy have been posted, that means you agree to all of the changes.

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## What this Privacy Policy Covers

This Privacy Policy covers how we treat Personal Data that we gather when you access or use our Services. "Personal Data" means any information that identifies or relates to a particular individual and also includes information referred to as "personally identifiable information" or "personal information" or "sensitive personal information" under applicable data privacy laws, rules or regulations. This Privacy Policy does not cover the practices of companies we don't own or control or people we don't manage.

## Personal Data

### *Categories of Personal Data We Collect*

This chart details the categories of Personal Data that we collect and have collected over the past 12 months:

| Category of Personal Data (and Examples)   | Business or Commercial Purpose(s) for Collection  | Categories of Third Parties With Whom We Disclose this Personal Data  |
|--|---|---|
| <b>Profile or Contact Data</b> such as first and last name, email, phone number, and unique identifiers.   | <ul style="list-style-type: none"><li>- Providing, Customizing and Improving the Services</li><li>- Marketing the Services</li><li>- Corresponding with You</li></ul> | <ul style="list-style-type: none"><li>- Service Providers</li><li>- Business Partners</li><li>- Parties You Authorize, Access or Authenticate</li></ul> |
| <b>Identifiers</b> such as social security number, driver's license number, state identification card, passport number, cultural or social identifiers | <ul style="list-style-type: none"><li>- Providing, Customizing and Improving the Services</li><li>- Marketing the Services</li><li>- Corresponding with You</li></ul> | <ul style="list-style-type: none"><li>- Service Providers</li></ul>   |
| <b>Payment</b> such as financial account information, payment card type, last 4 digits of  | <ul style="list-style-type: none"><li>- Providing, Customizing and Improving the Services</li></ul>   | <ul style="list-style-type: none"><li>- Service Providers</li><li>- Business Partners</li></ul>   |

| Category of Personal Data (and Examples)  | Business or Commercial Purpose(s) for Collection  | Categories of Third Parties With Whom We Disclose this Personal Data  |
|---|---|---|
| payment card, and billing address, phone number, and email.   | <ul style="list-style-type: none"> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul>  | <ul style="list-style-type: none"> <li>- Parties You Authorize, Access or Authenticate</li> </ul>   |
| <b>Financial Data</b> such as financial institutions, financial account information, loan account information, retirement account information, health savings account information, investment account information, account balance, account status, account terms and payment status. | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul> |
| <b>Commercial Data</b> such as purchase history and consumer profiles.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul> |
| <b>Device/IP Data</b> such as IP address, device ID, domain server, and type of device/ operating system/ browser used to access the Services.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |
| <b>Web Analytics</b> such as web page interactions, referring webpage/source through which you accessed the Services, and statistics associated with the interaction between device or browser and the Services.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |
| <b>Social Network Data</b> such as email, phone number, user name, IP address, and device ID.   | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul>                              |
| <b>Consumer Demographic Data</b> such as age and/or date of birth, and zip code.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul> |
| <b>Professional or Employment-Related Data</b> such as job title, job history, salary and employer  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul> |

| Category of Personal Data (and Examples)  | Business or Commercial Purpose(s) for Collection  | Categories of Third Parties With Whom We Disclose this Personal Data  |
|---|---|---|
| <b>Non-Public Education Data</b> such as, student financial information.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |
| <b>Geolocation Data</b> such as IP-address-based location information   | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |
| <b>Sensory Data</b> such as photos, videos, or recordings of you and/or of your environment.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> <li>- Parties You Authorize, Access or Authenticate</li> </ul> |
| <b>Categories of Data Considered “Sensitive” Under the State Privacy Laws (as defined below)</b> such as:<br><ul style="list-style-type: none"> <li>- A person’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account</li> </ul> | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Corresponding with You</li> </ul>                                   | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |
| <b>Inferences Drawn From Other Personal Data Collected</b> such as attributes, user behavior, and predispositions.  | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> <li>- Business Partners</li> </ul>  |
| <b>Other Identifying Information that You Voluntarily Choose to Provide</b> such as emails, letters, texts, or other communications you send us such as support messages or feedback.   | <ul style="list-style-type: none"> <li>- Providing, Customizing and Improving the Services</li> <li>- Marketing the Services</li> <li>- Corresponding with You</li> </ul> | <ul style="list-style-type: none"> <li>- Service Providers</li> </ul>   |

*Our Commercial or Business Purposes for Collecting Personal Data*

- **Providing, Customizing and Improving the Services**
  - Creating and managing your account or other user profiles.
  - Processing orders or other transactions; billing.

- Providing you with the products, services or information you request.
- Meeting or fulfilling the reason you provided the information to us.
- Providing support and assistance for the Services.
- Improving the Services, including testing, research, internal analytics and product development.
- Personalizing the Services, website content and communications based on your preferences.
- Doing fraud protection, security and debugging.
- **Marketing the Services**
  - Marketing and selling the Services.
- **Corresponding with You**
  - Responding to correspondence that we receive from you, contacting you when necessary or requested, and sending you information about Pie or the Services.
  - Sending emails and other communications according to your preferences.

#### *Other Permitted Purposes for Processing Personal Data*

In addition, each of the above referenced categories of Personal Data may be collected, used, and disclosed with the government, including law enforcement, or other parties to meet certain legal requirements and enforcing legal terms including: fulfilling our legal obligations under applicable law, regulation, court order or other legal process, such as preventing, detecting and investigating security incidents and potentially illegal or prohibited activities; protecting the rights, property or safety of you, Pie or another party; enforcing any agreements with you; responding to claims that any posting or other content violates third-party rights; and resolving disputes.

We will not collect additional categories of Personal Data or use the Personal Data we collected for materially different, unrelated or incompatible purposes without providing you notice or obtaining your consent.

#### *Categories of Sources of Personal Data*

We collect Personal Data about you from the following categories of sources:

- **You**
  - ***When you provide such information directly to us.***

- When you create an account or use our interactive tools and Services.
- When you voluntarily provide information in free-form text boxes through the Services or through responses to surveys or questionnaires.
- When you send us an email or otherwise contact us.
- ***When you use the Services and such information is collected automatically.***
  - Through Cookies (defined in the “Tracking Tools, Advertising and Opt-Out” section below).
  - If you download our mobile application or use a location-enabled browser, we may receive information about your location and mobile device, as applicable.
  - If you download and install certain applications and software we make available, we may receive and collect information transmitted from your computing device for the purpose of providing you the relevant Services, such as information regarding when you are logged on and available to receive updates or alert notices.
- **Third Parties**
  - ***Vendors***
    - We may use analytics providers to analyze how you interact and engage with the Services, or third parties may help us provide you with customer support.
  - ***Third-Party Credentials***
    - If you provide your third-party account credentials, such as your Plaid account credentials, to us or otherwise sign in to the Services through a third-party site or service, some content and/or information in those accounts may be transmitted into your account with us.
    - Pie uses Plaid Inc. (“Plaid”) to gather your data from financial institutions. By using the Service, you grant Pie the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid.

## How We Disclose Your Personal Data

We disclose your Personal Data to the categories of service providers and other parties listed in this section. Depending on state laws that may be applicable to you, some of these disclosures may constitute a “sale” of your Personal Data. For more information, please refer to the state-specific sections below.

- **Service Providers.** These parties help us provide the Services or perform business functions on our behalf. They include:
  - Hosting, technology and communication providers.
  - Analytics providers for web traffic or usage of the site.
  - Security and fraud prevention consultants.
  - Support and customer service vendors.
  - Product fulfillment and delivery providers.
- **Business Partners.** These parties partner with us in offering various services. They include:
  - Businesses that you have a relationship with.
  - Companies that we partner with to offer joint promotional offers or opportunities.
- **Parties You Authorize, Access or Authenticate**
  - Third parties you access through the services.
  - Other users.

### *Legal Obligations*

We may disclose any Personal Data that we collect with third parties in conjunction with any of the activities set forth under "Other Permitted Purposes for Processing Personal Data" section above.

### *Business Transfers*

All of your Personal Data that we collect may be transferred to a third party if we undergo a merger, acquisition, bankruptcy or other transaction in which that third party assumes control of our business (in whole or in part).

### *Data that is Not Personal Data*

We may create aggregated, de-identified or anonymized data from the Personal Data we collect, including by removing information that makes the data personally identifiable to a particular user. We may use such aggregated, de-identified or anonymized data and disclose it with third parties for our lawful business purposes, including to analyze, build and improve the Services and promote our business, provided that we will not disclose such data in a manner that could identify you.

## **Tracking Tools, Advertising, and Opt-Out**

The Services use cookies and similar technologies such as pixel tags, web beacons, clear GIFs and JavaScript (collectively, "Cookies") to enable our servers to recognize your web browser, tell us how and when you visit and use our Services, analyze trends, learn about our user base and operate and improve our Services. Cookies are small pieces of data— usually text files – placed on your computer, tablet, phone or similar device when you use that device to access our Services. We may also supplement the information we collect from you with information received from third parties, including third parties that have placed their own Cookies on your device(s).

Please note that because of our use of Cookies, the Services do not support "Do Not Track" requests sent from a browser at this time.

We use the following types of Cookies:

- **Essential Cookies.** Essential Cookies are required for providing you with features or services that you have requested. For example, certain Cookies enable you to log into secure areas of our Services. Disabling these Cookies may make certain features and services unavailable.
- **Functional Cookies.** Functional Cookies are used to record your choices and settings regarding our Services, maintain your preferences over time and recognize you when you return to our Services. These Cookies help us to personalize our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- **Performance/Analytical Cookies.** Performance/Analytical Cookies allow us to understand how visitors use our Services. They do this by collecting information about the number of visitors to the Services, what pages visitors view on our Services and how long visitors are viewing pages on the Services. Performance/Analytical Cookies also help us measure the performance of our advertising campaigns in order to help us improve our campaigns and the Services' content for those who engage with our advertising. For example, Google LLC ("Google") uses cookies in connection with its Google Analytics services. Google's ability to use and disclose information collected by Google Analytics about your visits to the Services is subject to the Google Analytics Terms of Use and the Google Privacy Policy. You have the option to opt-out of Google's use of Cookies by visiting the Google advertising opt-out page at [www.google.com/privacy\\_ads.html](http://www.google.com/privacy_ads.html) or the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout/>.

You can decide whether or not to accept Cookies through your internet browser's settings. Most browsers have an option for turning off the Cookie feature, which will prevent your browser from accepting new Cookies, as well as (depending on the sophistication of your browser software) allow you to decide on acceptance of each new Cookie in a variety of ways. You can also delete all Cookies that are already on your device. If you do this, however, you may have to manually adjust some preferences every time you visit our website and some of the Services and functionalities may not work.

To find out more information about Cookies generally, including information about how to manage and delete Cookies, please visit <http://www.allaboutcookies.org/>.

## Data Security

We seek to protect your Personal Data from unauthorized access, use and disclosure using appropriate physical, technical, organizational and administrative security measures based on the type of Personal Data and how we are processing that data. You should also help protect your data by appropriately selecting and protecting your password and/or other sign-on mechanism; limiting access to your computer or device and browser; and signing off after you have finished accessing your account. Although we work to protect the security of your account and other data that we hold in our records, please be aware that no method of transmitting data over the internet or storing data is completely secure.

## Data Retention

We retain Personal Data about you for as long as necessary to provide you with our Services or to perform our business or commercial purposes for collecting your Personal Data. When establishing a retention period for specific categories of data, we consider who we collected the data from, our need for the Personal Data, why we collected the Personal Data, and the sensitivity of the Personal Data. In some cases we retain Personal Data for longer, if doing so is necessary to comply with our legal obligations, resolve disputes or collect fees owed, or is otherwise permitted or required by applicable law, rule or regulation. We may further retain information in an anonymous or aggregated form where that information would not identify you personally.

For example:

- We retain your profile information and credentials for as long as you have an account with us.
- We retain your device/IP data for as long as we need it to ensure that our systems are working appropriately, effectively and efficiently.

## Personal Data of Children

As noted in the Terms of Use, we do not knowingly collect or solicit Personal Data from children under 16 years of age; if you are a child under the age of 16, please do not attempt to register for or otherwise use the Services or send us any Personal Data. If we learn we have collected Personal Data from a child under 16 years of age, we will delete that information as quickly as possible. If you believe that a child under 16 years of age may have provided Personal Data to us, please contact us at [support@joinpie.app](mailto:support@joinpie.app).

# Other State Law Privacy Rights

## *California Resident Rights*

Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to contact us to prevent disclosure of Personal Data to third parties for such third parties' direct marketing purposes; in order to submit such a request, please contact us at [support@joinpie.app](mailto:support@joinpie.app).

Your browser may offer you a "Do Not Track" option, which allows you to signal to operators of websites and web applications and services that you do not wish such operators to track certain of your online activities over time and across different websites. Our Services do not support Do Not Track requests at this time. To find out more about "Do Not Track," you can visit [www.allaboutdnt.com](http://www.allaboutdnt.com).

## *Nevada Resident Rights*

If you are a resident of Nevada, you have the right to opt-out of the sale of certain Personal Data to third parties. You can exercise this right by contacting us at [support@joinpie.app](mailto:support@joinpie.app) with the subject line "Nevada Do Not Sell Request" and providing us with your name and the email address associated with your account.

## Contact Information

If you have any questions or comments about this Privacy Policy, the ways in which we collect and use your Personal Data or your choices and rights regarding such collection and use, please do not hesitate to contact us at:

- 424-209-9671
- <https://joinpie.app/>
- [support@joinpie.app](mailto:support@joinpie.app)
- 2 Embarcadero Center, 8th Floor, San Francisco, CA 94111

