



Jiko Securities, Inc.

Brokerage Account Agreement

Revised September 3, 2020

The terms and conditions of this Brokerage Account Agreement (“Agreement”) will control the brokerage account you are opening with us and any other brokerage account you open with us in the future. Each account you open is a cash account where all trades are fully paid for; we do not currently offer margin accounts.

This Agreement contains a pre-dispute arbitration agreement. By tapping "I agree" on the bottom of the screen on the Jiko App on which a link to this Agreement is provided, you agree to certain provisions concerning your rights in any dispute with us. See Section 9 of this Agreement.

1. General Account Terms and Conditions

1.1 Relationship In consideration of us opening, maintaining or servicing the Account for you, you agree to the terms and conditions of this Agreement. This Agreement includes these terms and conditions, and applicable Disclosure Documents related to your Account (“Account Disclosures”), together with any additions, amendments, or supplements to such documents. There may be additional terms, account disclosures or agreements which may be applicable to a particular feature, program, account, or service related to your Account.

1.2 Nature of Relationship We (“Broker”) will act as your Introducing Broker. Clearing Broker will act as the clearing broker. Clearing Broker has established one or more proprietary accounts and an omnibus account for trading of U.S. Treasury bills and other investment products by Introducing Broker on behalf of itself (i.e., the proprietary account(s)) or its customers (i.e., the omnibus account). Introducing Broker shall introduce Introducing Broker’s customers to Clearing Broker on an undisclosed basis through the omnibus account, pursuant to the terms of a clearing agreement between Introducing Broker and Clearing Broker. The omnibus account shall be carried in the name of Introducing Broker and Introducing Broker shall effect all customer transactions to be executed and cleared by Clearing Broker for Introducing Broker through the omnibus account. Please note that funds and securities from the Account will be held at Clearing Broker in an omnibus account in our name as Introducing Broker (and not in your name) together with the funds and securities of our other customers. Your beneficial interest in such omnibus account will be recorded on Introducing Broker’s books and records.

1.3 Effect of Submission By tapping "I agree" on the bottom of the screen on the Jiko App on which a link to this Agreement is provided, you agree to this Agreement and any



additional terms, agreements or account disclosures we may provide you, which are incorporated into this Agreement by reference.

1.4 Investments and Liquidations Monies deposited into the Account, other than the Cash Cushion, shall be promptly invested into the latest issuance of U.S. Treasury bills of the duration set forth in the Jiko U.S. Treasuries Risk Disclosures (as amended from time to time and made available on the Jiko App and at <https://jiko.io/disclosures>), and held in the omnibus account described in Section 1.2. Liquidations of your securities shall be effected as authorized by you to cover transfers and withdrawals out of your Bank Account, as described in Section 3.6 hereof, to the extent your Cash Cushion is not sufficient. You also acknowledge that your orders will be executed by us, as principal, and are subject to best execution standards.

1.5 Maximum Balance. ~~The balance of in your Account shall be no more than \$500,000. Deposits that would cause your Account balance to exceed the Maximum Balance may be rejected by us in our sole discretion.~~

1.6 Continuing Trading Authorization By tapping "I agree" on the bottom of the screen on the Jiko App on which a link to this Agreement is provided, you agree and authorize us to invest or re-invest funds into the latest issuance of U.S. Treasuries as set forth in the Jiko U.S. Treasuries Risk Disclosures, as described in Section 1.4.

2. Definitions

"Account Disclosures" has the meaning set forth in Section 1.1 hereto.

"Agreement" means this Agreement, together with any supplemental agreements.

"Account" means, collectively or individually, any brokerage account you have with us, including any and all funds, money, Securities or Other Property that you have with us pursuant to this Agreement at any time.

"Bank" means Jiko Bank, a division of Mid-Central National Bank .

"Bank Account" has the meaning set forth in Section 3.6 hereto.

"Broker" has the meaning set forth in Section 1.2 hereto.

"Business Day" means Monday through Friday, excluding New York Stock Exchange holidays.

"Cash Cushion" means the amount of excess cash in your Account that remains below the minimum investment trade size of \$100.

"Clearing Broker" means a broker-dealer that has entered into an omnibus clearing arrangement with Broker under which Clearing Broker holds the funds and securities in your Account on an omnibus basis, and clears and settles your transactions.



“Introducing Broker” means the Broker when it acts in the capacity of a broker-dealer who opens an Account on your behalf and introduces the account to a Clearing Broker that will carry the Account and clears and settles your transactions.

“Jiko App” means the mobile application owned and operated by our affiliate, Jiko Technologies, Inc.

“Maximum Balance” has the meaning set forth in Section 1.5 hereto.

“SEC” has the meaning set forth in Section 5.2 hereto.

“Securities or Other Property” means money, securities, and financial instruments of every kind and nature, and related contracts and options, distributions, proceeds, products, and accessions of all property.

“We,” “Our,” “Ours,” and “Us” mean the Broker.

“You,” “Yours,” “the Undersigned,” and the “Account Holder” mean the person(s) who accepts this Agreement by tapping "I agree" on the bottom of the screen on the Jiko App on which a link to this Agreement is provided.

3. Authority and Ownership

3.1 Representations By accepting this Agreement, you represent and warrant that you and any other individuals who sign on behalf of the named account holder have the authority to open the Account and effect all transactions and other investments for the Account.

3.2 Additional Certifications You also certify that:

- you are of legal age to enter into contracts in the state where you live;
- no one has any interest in the Account unless such interest is shown in the title of the Account;
- you are not employed by a broker-dealer or other employer whose consent is required to open and maintain this Account by regulation or otherwise, unless you have so indicated to us; and such consent has been provided to you and that you can provide us a copy of the written consent if requested by us;
- you are not a director, 10% beneficial owner, policy making officer, or otherwise an “affiliate” (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company, unless you have so indicated to us; and
- you are not insolvent.

3.3 Agency You appoint us as your agent for the purpose of carrying out your instructions, including those relating to the purchase or sale of securities. You assume all investment risk with respect to such transactions. All transactions will be executed only on



your order or the order of your authorized representative, except as provided by this Agreement or otherwise agreed to. As your agent, we are authorized to establish relationships with clearing brokers and to appoint and use sub-agents. You authorize us and our sub-agents to, among other things, open or close brokerage accounts; maintain customer records; hold securities in bearer, registered, or book entry form; place and withdraw orders; and take other reasonable steps in connection with our duties. We may, at our sole discretion and without prior notice to you, refuse, cancel or restrict your orders.

3.4 No Liability We shall not be liable in connection with entering, executing, handling, selling, or purchasing securities or orders for your Account except as a result of gross negligence or willful misconduct on our part.

3.5 Customer Identification Program Notice In order to help the government fight the funding of terrorism and money laundering activities, we are required under federal law to obtain, verify, and record information that identifies each person who opens an account with us. When you open an Account, we are required to collect information such as your name, date of birth, permanent physical address, and identification number (typically, your social security number or taxpayer identification number). You may also need to provide your driver's license or other identifying documents. You authorize us to verify your identity and other information and to provide information about you and your Account to consumer and collection agencies as part of the verification process.. We may deny your application to open an Account or refuse to provide you with certain services available under this Agreement in our sole discretion for any reason.

3.6 Transfers In and Out of Your Account In connection with the opening of your Account you will also maintain a bank deposit account (your "Bank Account") at Bank. Your Bank Account will be subject to separate terms and conditions between you and Bank. You understand that in accordance with the terms of your agreement with the Bank, your Account will be funded through deposits in your Bank Account. You also understand and agree that in accordance with the terms of your agreement with Bank, cash balances in your Bank Account will be used to honor third party electronic funds transfers you make (including, but not limited to, ACH debits and ACH credits), and to honor ATM or other withdrawals you make. You also understand and agree that if the balance in your Bank Account is insufficient to pay any of those amounts when due, U.S. Treasury bill holdings in your Account will be liquidated to the extent required to generate proceeds sufficient to pay the amounts due, and such proceeds will be promptly transferred to Bank to pay the amounts you owe. **By tapping "I agree" at the bottom of the screen on the Jiko App on which this Agreement is provided, you acknowledge that you have received the following disclosures and understand that the funds deposited into your Account: are not insured by the FDIC; are not deposits or other obligations of Bank and are not guaranteed by Bank; and are subject to investment risks, including possible loss of the principal invested.**

4. RESERVED.

5. Communications



5.1 Account Statements and Confirmations From time to time, but no less frequently than quarterly, we will send you statements for your Account, which will be electronically as agreed to by you pursuant to Section 6.1 hereof. We will also send you transaction confirmations as required by law or regulation. We will keep on file for you a mailing address that you provide (including an email address), and will use the address specified by you or any updated address you provide, to send you written communications by mail or other methods (including, without limitation, electronically via the Jiko mobile application). We will consider any communication delivered to that address as delivered to you personally. You must notify us immediately of any change to your mailing or email address. If we become aware of a change of your mailing address through notification from the U.S. Postal Service, we may update our records accordingly, however, we have no obligation to you to update your mailing address unless you have personally notified us of the address change.

5.2 Accuracy of Address You acknowledge that the rules of the Securities and Exchange Commission (the "SEC") require that certain communications be sent to you rather than to an agent acting on your behalf. You warrant that the address specified by you is an address where you personally receive communications unless it is the address of a qualified custodian as defined by the SEC.

5.3 Indemnity You further agree to indemnify and hold us and our affiliates', and our and their officers, directors, and employees harmless from any and all liabilities arising from our compliance with any instructions given by you or persons authorized to act on your behalf, and from exercising our discretionary rights to purchase U.S. Treasury bills for your account and you hereby specifically waive any claims from your election to grant discretion to us or to not promptly review transactions posted to your Account.

5.4 Accuracy of Confirmations Transactions entered for your Account shall be confirmed in writing to you when required by applicable law or regulation. You agree that transactions on your statements and confirmations shall conclusively be deemed accurate, binding, and authorized by you unless you notify us in writing, for confirmation, within three (3) days of when the confirmation is first made available to you and, for statements ten (10) days of when the statement is first made available to you. Even if you have orally advised us of any inaccuracy or unauthorized activity, you must send written notice by letter or mail of the believed inaccuracy to us. Failure to so notify us in writing will preclude you from asserting at a later date that such transaction was inaccurate or unauthorized.

5.5 Abandoned Property You understand and agree that the Securities and Other Property in your Account may be transferred to the appropriate state if we are unable to contact you by mail or email and no activity has occurred in the account within the time period specified by state law.

6. Electronic Delivery of Communications

6.1 Means of Delivery By accepting the terms of the Electronic Communications Disclosure Statement and Consent, you consent to electronic delivery of all communications relating to your Account by:



- posting the communication on the Jiko mobile application, where it can be viewed and downloaded by you (via your mobile device with appropriate printing software as may be installed by you);

6.2 Effective Delivery You acknowledge that such delivery will be effective delivery for the purpose of any applicable rules whether or not you access or review such communication.

6.3 Other Means of Delivery Regardless of your consent to electronic delivery, you agree that we may deliver communications relating to your Account by other means that do not affect your consent.

7. Fees, Commissions, and Other Charges We may assess your Account with charges to cover our services, or the termination of services, including, but not limited to, an annual household fee, operational and service fees, custodial fees, and transaction fees and commissions. You agree to pay the fees and charges specified in our current Fee Schedule (see Appendix A), and we agree to notify you before changing the schedule. You agree that we may debit your Account for any fees or charges that you incur, or any reasonable out-of-pocket expenses we may incur on your behalf. You agree to pay or reimburse us for all applicable state and local excise taxes.

8. No Investment Advice You understand and acknowledge that neither we nor our affiliates provide any investment recommendations in connection with your Account, nor do we give advice or offer any opinion with respect to the suitability, profitability or appropriateness for you of any security, investment, financial product, or investment strategy. You understand and acknowledge that you are responsible for determining whether an investment in or strategy of investing in U.S. Treasury bills is suitable for you. All transactions will be done only on your order or the order of your authorized delegate, except as otherwise provided in this Agreement.

9. Pre-Dispute Arbitration Agreement

9.1 This Agreement contains a pre-dispute arbitration provision. For the purpose of this provision, "Party" or "Parties" means you and us, together with our affiliates, collectively. By tapping "I agree" on the bottom of the screen on the Jiko App on which a link to this Agreement is provided, you agree to this Agreement and the Parties agree as follows.

- All of the Parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which the claim is filed.
- Arbitration awards are generally final and binding; a Party's ability to reverse or modify an arbitration award is very limited.
- The ability of the Parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.



- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators typically will include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration.
- In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

9.2 No Party shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any Party who has initiated in court a putative class action or against any Party who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until the:

- class certification is denied by the court; or
- class is decertified by the court; or
- client is excluded from the class by the court.

9.3 Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

9.4 It is agreed that all controversies or disputes which may arise between you and us, including controversies or disputes with our clearing agent (collectively, “us”), concerning any transaction or the construction, performance or breach of this Agreement or any other agreement between us, whether entered into prior to, on, or subsequent to the date of this Agreement, including any controversy concerning whether an issue is arbitrable, shall be determined by arbitration conducted before, and only before, an arbitration panel set up by the Financial Industry Regulatory Authority (“FINRA”) in accordance with its arbitration procedures.

9.5 Any of us may initiate arbitration by filing a written claim with FINRA. Any arbitration under this Agreement will be conducted pursuant to the Federal Arbitration Act and the Laws of the State of California. The state or federal statute of limitations, statute of repose, non-claim statute or any other time bar that would be applicable to any claim filed in a court of competent jurisdiction shall be applicable to any claim filed in arbitration.

10. No Tax or Legal Advice We do not provide tax or legal advice with regard to your Account. You should consult with your personal tax advisor before making tax-related investment decisions. We



do not render legal advice, nor are we obligated to take any action with respect to legal proceedings, including bankruptcy, that may arise regarding securities held or formerly held in your Account or the issuer of those securities.

11. SIPC Coverage We are a member of the Securities Investor Protection Corporation (“SIPC”). SIPC protects client accounts against the loss of their securities in the event of the member’s insolvency and liquidation by replacing missing securities and cash up to a maximum of \$500,000 per client, including \$250,000 for claims for cash. SIPC does not protect you against losses from changes in the market values of your investments.

For more information on SIPC coverage, please see the explanatory brochure available at <http://www.sipc.org> or contact SIPC at 202-371-8300.

12. General Provisions

12.1 No Waiver Unless specifically permitted in this Agreement, no provision of this Agreement can be, nor will be deemed to be, waived, altered, modified, or amended unless agreed to in writing signed by us. Our failure to insist at any time upon strict compliance with any term contained in this Agreement, or any delay or failure on our part to exercise any power or right given to us in this Agreement, or a continued course of such conduct on our part, shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any further exercise.

12.2 Privacy You understand and agree that in connection with the Account and the services provided related to the Account and in accordance with applicable law, we may share information with Bank and our other affiliates and service providers that perform services on our behalf. The Introducing Broker’s privacy practices are set forth in our Privacy Policy, made available to you through the Jiko App and at <https://jiko.io/privacy>.

12.3 Severability If any condition or provision of this Agreement shall be held to be invalid or unenforceable by any court, or regulatory or self-regulatory agency or body, such invalidity or unenforceability shall affect only such condition or provision. The validity of the remaining provisions and conditions shall not be affected and this Agreement shall be carried out as though such invalid or unenforceable condition or provision were not contained herein.

12.4 Indemnification You will indemnify us, our employees, and agents and hold us, our employees, and agents harmless from any loss, damage, or liability arising out of any transaction in which we act, either directly or indirectly, or as your agent (or the agent of one of you), absent any willful or grossly negligent conduct by us.

12.5 Modification of Agreement We may unilaterally change the terms and conditions of this Agreement at any time upon providing notice to you.

12.6 Headings All headings in this Agreement and other Account Disclosures are for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such document.



12.7 Survivability The provisions of this Agreement governing arbitration, choice of law, liability, and indemnification will survive the termination of this Agreement.

12.8 Governing Law This Agreement shall be deemed to have been made in the State of California and shall be construed, and the rights and liabilities of the parties determined, in accordance with the laws of the State of California without regard to choice of law provisions.

13. Account Termination

13.1 Right to Terminate You understand that you or we may terminate any Account, account feature or service at any time for any reason including, without limitation, upon the termination of your Bank Account. You remain responsible for debits and charges whether they arise before or after the Account is terminated. You agree to pay us promptly for all outstanding amounts owed to us. You and we agree to promptly liquidate all outstanding US Treasury bills beneficially owned by you and to distribute any net proceeds thereof to you. Upon termination, you authorize us to:

- cancel any open orders and close any outstanding contracts;
- distribute the assets in your Account to you; or
- sell your Securities or Other Property at your risk and expense.

13.2 No Responsibility for Losses We cannot be held responsible for losses if we sell any of your Securities or Other Property, even if liquidation or distribution would cause taxable consequences to you, or for the tax consequences of liquidating assets or distributing them to you.

13.3 Withholding for Taxes and Losses You further agree that we may withhold any amounts that we reasonably believe are necessary to pay any federal, state or local tax withholding obligations and outstanding debts to us.

[APPENDICES FOLLOW]



Appendix A

Fee Schedule

At present, we do not charge your Account for commissions on trades pursuant to this Agreement. However, our affiliates Jiko Technologies, Inc. and Bank (with respect to your Bank Account), may earn a fee for services under agreements that you separately execute.



Appendix B

Jiko Technologies, Inc.
Jiko Securities, Inc.

Privacy Policy

Effective as of July 3, 2019

Welcome to our Privacy Policy. Jiko Technologies, Inc. and/or its affiliate, Jiko Securities, Inc. (“we,” “our” or “us”) provide you the use of features, widgets, plug-ins, applications, content, downloads and other services (collectively, referred to herein as “Service”). This Privacy Policy governs your use of any online Service location (e.g., website or mobile app) and also applies to your use of all Services provided by us and/or that post a link to this Privacy Policy, regardless of how you access or use the Service, whether via personal computers, mobile devices or otherwise.

This Privacy Policy does not apply to our data collection activities offline or otherwise outside of our Service (unless otherwise stated below) and does not apply to services provided on our site by Jiko Bank, a division of Mid-Central National Bank (“Jiko Bank”), which services are covered by Jiko Bank’s Privacy Notice that is separately provided to you.

To the extent we provide you notice on our Service of different or additional privacy policies or practices (e.g., at the point of our collection), those additional terms shall govern such data collection and use.

In addition, please review the Service’s Terms of Use, which governs your use of the Service. By using our Service, you consent to our Privacy Policy and Terms of Use and our collection, use and sharing of your information and data, and other activities, as described below.

1. What Information Does our Service Collect?

(a) Information You Provide to Us

Personal Information and Demographic Information. On the Service, we may ask you to provide certain categories of information such as: (1) personally identifiable information, which is information that identifies you personally, such as your name, date of birth, social security number, residential address, telephone number, e-mail address, employment status, employer name, occupation, whether you are a “politically exposed person,” whether you are a “control person” (pursuant to FINRA Rule 3210), annual personal income range, and average net worth range (“Personal Information”); and (2) demographic information, such as information about your gender and age (“Demographic Information”). We may collect this information through various forms and in various places on the Service, including through “contact us” forms, if you request to receive information from us or when you otherwise interact with the Service. If we combine Demographic Information with the Personal Information we collect directly from you on the Service, we will treat the combined data as Personal Information under this Privacy Policy.



(b) Information We Collect and Store As You Access and Use the Service

In addition to any Personal Information or other information that you choose to submit to us via our Service, we and our third-party service providers may use a variety of technologies that automatically (or passively) collect and store certain information whenever you visit or interact with the Service (“Usage Information”). This Usage Information may be stored or accessed using a variety of technologies that may be downloaded to your personal computer, browser, laptop, tablet, mobile phone or other device (a “Device”) whenever you visit or interact with our Service. Usage Information may be non-identifying or may be associated with you. Whenever we associate Usage Information with your Personal Information, we will treat it as Personal Information. This Usage Information may include:

- your IP address, UDID or other unique identifier (“Device Identifier”). A Device Identifier is a number that is automatically assigned to your Device used to access the Service, and our computers identify your Device by its Device Identifier;
- your Device functionality (including browser, operating system, hardware, mobile network information);
- the URL that referred you to our Service;
- the areas within our Service that you visit and your activities there, including remembering you and your preferences;
- your Device location;
- your Device characteristics; and
- certain other Device data, including the time of day, among other information.

We may use various methods and technologies to collect and store Usage Information (“Tracking Technologies”). Tracking Technologies may set, change, alter or modify settings or configurations on your Device. A few of the Tracking Technologies include, without limitation, the following (and subsequent technology and methods later developed):

Cookies. A cookie is a data file placed on a Device when it is used to visit the Service. A Flash cookie (or locally shared object) is a data file placed on a Device via the Adobe Flash plug-in that may be built into or downloaded by you to your Device. HTML5 cookies can be programmed through HTML5 local storage. Unlike Flash cookies, HTML5 cookies do not require a plug-in. Regular cookies may generally be disabled or removed by tools that are available as part of most commercial browsers, and in some but not all instances can be blocked in the future by selecting certain settings. Each browser you use will need to be set separately and different browsers offer different functionality and options in this regard. Also, these tools may not be effective with regard to Flash cookies or HTML5 cookies. Please be aware that if you disable or remove cookies, Flash cookies, or HTML5 cookies on your Device, some parts of our Service may not function properly, and that when you revisit our Service your ability to limit cookies is subject to your browser settings and limitations.



Web Beacons. Small graphic images or other web programming code called web beacons (also known as “1x1 GIFs” or “clear GIFs”) may be included in our Service’s pages and messages. Web beacons may be invisible to you, but any electronic image or other web programming code inserted into a page or e-mail can act as a web beacon. Web beacons or similar technologies may be used for a number of purposes, including, without limitation, to count visitors to the Service, to monitor how users navigate the Service, to count how many e-mails that were sent were actually opened or to count how many particular articles or links were actually viewed.

Embedded Scripts. An embedded script is programming code that is designed to collect information about your interactions with the Service, such as the links you click on. The code is temporarily downloaded onto your Device from our web server or a third-party service provider, is active only while you are connected to the Service, and is deactivated or deleted thereafter.

Browser Fingerprinting. Collection and analysis of information from your Device, such as, without limitation, your operating system, plug-ins, system fonts and other data, for purposes of identification.

ETag, or entity tag. A feature of the cache in browsers. It is an opaque identifier assigned by a web server to a specific version of a resource found at a URL. If the resource content at that URL ever changes, a new and different ETag is assigned. Used in this manner, ETags are a form of Device Identifier. ETag tracking may generate unique tracking values even where the consumer blocks HTTP, Flash and/or HTML5 cookies.

Recognition Technologies. Technologies, including application of statistical probability to data sets, which attempt to recognize or make assumptions about users and devices (e.g., that a user of multiple devices is the same user).

We may use Tracking Technologies for a variety of purposes, including:

Strictly Necessary. We may use cookies or other Tracking Technologies that we consider are strictly necessary to allow you to use and access our Service, including cookies required to prevent fraudulent activity, improve security or allow you to make use of Service functionality.

Performance-Related. We may use cookies or other Tracking Technologies that are useful in order to assess the performance of the Service, including as part of our analytic practices or otherwise to improve the content, products or services offered through the Service.

Functionality-Related. We may use cookies or other Tracking Technologies that are required to offer you enhanced functionality when accessing the Service, including identifying you when you visit our Service or keeping track of our specified preferences, including in terms of the presentation of content on our Service.

Targeting-Related. We may use Tracking Technologies to deliver content relevant to your interests on our Service and third-party sites based on how you interact with our content. This includes using Tracking Technologies to understand the usefulness to you of the content that have been delivered to you.

There may be other Tracking Technologies now and later devised and used by us in connection with the Service. Further, third parties may use Tracking Technologies in connection with our Service, which may include the collection of information about your online activities over time and across third-party web sites or online services. We may not control those Tracking Technologies and we are not responsible for them. However, you consent to potentially encountering third-party Tracking Technologies in connection with use



of our Service and accept that our statements under this Privacy Policy do not apply to the Tracking Technologies or practices of such third parties.

(c) Information Third Parties Provide About You

We may, from time to time, supplement the information we collect directly from you on our Service with outside records from third parties for various purposes, including to enhance our ability to serve you, to tailor our content to you and to offer you opportunities that may be of interest to you. To the extent we combine information we receive from those sources with your Personal Information we collect on the Service, it will be treated as Personal Information and we will apply this Privacy Policy to such combined information, unless we have disclosed otherwise. In no other circumstances do our statements under this Privacy Policy apply to information we receive about you from third parties.

(d) Interactions with Third Party Services

The Service may include functionality that allows certain kinds of interactions between the Service and your account on a third-party web site, application or other service. The use of this functionality may involve the third-party operator providing certain information, including Personal Information, to us. For example, we may provide third-party sites' interfaces or links on the Service to facilitate your sending a communication from the Service. For example, we may use third parties to facilitate emails, Tweets or Facebook postings. These third parties may retain any information used or provided in any such communications or other activities and these third parties' practices are not subject to our Privacy Policy. Jiko may not control or have access to your communications through these third parties. Further, when you use third-party sites or services, you are using their services and not our services and they, not we, are responsible for their practices. You should review the applicable third-party privacy policies before using such third-party tools on our Service.

(e) California Do Not Track Disclosures

Various third parties are developing or have developed signals or other mechanisms for the expression of consumer choice regarding the collection of information about an individual consumer's online activities over time and across third-party web sites or online services (e.g., browser do not track signals). Currently, we do not monitor or take any action with respect to these signals or other mechanisms.

2. How Do We Use the Information Collected?

We may use your Personal Information, Demographic Information or Usage Information for various purposes, including:

- to provide you with information such as to send you electronic newsletters or to provide you with special offers or promotional and marketing materials on our behalf, including to let you know about upcoming events;
- to enable you to participate in a variety of the Service's features such as to enable you to participate in online surveys, entry sweepstakes, contests or other promotions;
- to improve the Service or our Service offerings;



- to customize your experience on the Service or to serve you specific content that we believe is relevant to you;
- to provide customer support;
- to contact you with regard to your use of the Service and, in our discretion, changes to the Service and/or Service's policies;
- to improve the overall experience at the Service;
- for internal business purposes; and
- for purposes disclosed at the time you provide your information or as otherwise set forth in this Privacy Policy.

3. How and When Do We Disclose Information to Third Parties?

We may share non-Personal Information, such as aggregated user statistics, with third parties. Further, we may share your Device Identifiers with third parties along with data related to you and your activities. In addition, we may share the information we have collected about you, including Personal Information, as disclosed at the time you provide your information and as described below or otherwise in this Privacy Policy. We may disclose your information as follows:

(a) Third Parties Providing Services on our Behalf. We may use third-party vendors to perform certain services on behalf of us or the Service, such as: (i) to assist us in Service operations; (ii) hosting the Service; (iii) designing and/or operating the Service's features; (iv) tracking the Service's activities and analytics; (v) enabling us to perform other administrative services; and (vi) other services designed to assist us in maximizing our business potential. We may provide these vendors with access to user information, including Device Identifiers and Personal Information, to carry out the services they are performing for you or for us.

(b) Administrative and Legal Reasons. We may access, use, preserve, transfer and disclose your information (including Device Identifiers and Personal Information) to third parties: (i) to satisfy any applicable law, regulation, subpoenas, governmental requests or legal process if in our good faith opinion such is required or permitted by law; (ii) to protect and/or defend the Service's Terms of Use or other policies applicable to the Service, including investigation of potential violations thereof; (iii) to protect the safety, rights, property or security of the Service or any third party; and/or (iv) to detect, prevent or otherwise address fraud, security or technical issues. Further, we may use IP addresses or other Device Identifiers, to identify users, and may do so in cooperation with third parties such as copyright owners, internet service providers, wireless service providers and/or law enforcement agencies, including disclosing such information to third parties, all in our discretion, subject to applicable law. Such disclosures may be carried out without notice to you.

(c) Affiliates and Business Transfer. We may share your information, including your Device Identifiers and Personal Information, Demographic Information and Usage Information with our parent, subsidiaries and affiliates. We also reserve the right to disclose and transfer all such information: (i) to a subsequent owner, co-owner or operator of the Service or applicable database; or (ii) in connection with a



merger, consolidation, restructuring, the sale of substantially all of our interests and/or assets or other corporate change, including, during the course of any due diligence process.

4. Ads and Information About You

Data about your activities online is being collected on our Service for use in providing advertising tailored to your individual interests. We may use third parties such as network advertisers and ad exchanges to serve advertisements across the Internet and may use third-party analytics service providers to evaluate and provide us and/or third parties with information about the use of these ads on third-party websites and viewing of ads and of our content. Third parties may offer you a choice as to whether or not to have your information collected for that purpose. This section of the privacy policy provides details and explains how to exercise that choice.

You may see certain ads on our Service as well as on other third-party websites across the Internet because we participate in advertising networks administered by third parties. These networks track your online activities over time and across third-party websites by collecting information through automated means, including through the use of the tracking technologies described elsewhere in this Privacy Policy, and they use this information to show you advertisements (including our ads) that are tailored to your individual interests. The information they collect includes information about your visits to our Service, such as the pages you have viewed. These third-party tracking technologies may be set to, among other things: (a) help deliver advertisements to you that you might be interested in; (b) prevent you from seeing the same advertisements too many times; and (c) understand the usefulness to you of the advertisements that have been delivered to you. You acknowledge and agree that associated technology may access and use your device and may set or change settings on your device in connection with the associated operations. Note that any images (or any other parts of content) served by third parties in association with third-party ads or other content may act as web beacons, which enable third parties to carry out the previously described activities.

5. How Do I Change My Information and Communications Preferences?

You are responsible for maintaining the accuracy of the information you submit to us, such as your contact information provided as part of registration. The Service may allow you to review, correct or update Personal Information you have provided through the Service's forms, and you may provide updates and changes by calling us toll free at 1-833-333-JIKO (1-833-333-5456) or if calling from outside the United States at 1-510-788-8810 or mailing us c/o Jiko Technologies, Inc., at 2000 Allston Way, PO Box 327, Berkeley, CA 94701. If so, we will make good faith efforts to make requested changes in our active databases as soon as reasonably practicable (but we may retain prior information as business records). Please note that it is not always possible to completely remove or delete all of your information from our databases and that residual data may remain on backup media or for other reasons.

You may cancel or modify our email marketing communications you receive from us by following the instructions contained within our promotional emails or, if available, by logging into your Service account and changing your communication preferences. If your opt-out is limited to certain types of emails, the opt-out will be so limited. Subsequent or different subscriptions will be unaffected. Please note that we reserve the right to send you certain communications relating to your account or use of our Service, such as



administrative and Service announcements and these transactional messages may be unaffected if you choose to opt-out from receiving our marketing communications. If you have any questions about the Privacy Policy or practices described in it, you should call us toll free at 1-833-333-JIKO (1-833-333-5456) or if calling from outside the United States at 1-510-788-8810 or mail us c/o Jiko Technologies, Inc., at 2000 Allston Way, PO Box 327, Berkeley, CA 94701.

6. What About Transfer of Information to the United States?

Our Service is operated in the United States and intended for users located in the United States. If you are located outside of the United States, please be aware that information we collect, including Personal Information, will be transferred to, and processed, stored and used in the United States. The data protection laws in the United States may differ from those of the country in which you are located, and your Personal Information may be subject to access requests from governments, courts, or law enforcement in the United States according to laws of the United States. By using the Service or providing us with any information, you consent to the transfer to, and processing, usage, sharing and storage of your information, including Personal Information, in the United States as set forth in this Privacy Policy.

7. What Should Parents Know About Children?

The Service includes a general audience web site and mobile application and we do not knowingly collect any personal information from children younger than the age of eighteen (18) as required by U.S. law. We will delete any personal information collected that we later determine to be from a user younger than the age of eighteen (18). If you are a parent or guardian of a child under the age of eighteen (18) and believe he or she has disclosed personal information to us, please call us toll free at 1-833-333-JIKO (1-833-333-5456) or if calling from outside the United States at 1-510-788-8810 or mailing us c/o Jiko Technologies, Inc., at 2000 Allston Way, PO Box, 327, Berkeley, CA 94701

8. What About Security?

We endeavor to incorporate commercially reasonable safeguards to help protect and secure your Personal Information. However, no data transmission over the Internet, mobile networks, wireless transmission or electronic storage of information can be guaranteed to be 100% secure. Please note that we cannot ensure the security of any information you transmit to us, and you use our Service and provide us with your information at your own risk.

9. What About Changes to the Privacy Policy?

We reserve the right to change this Privacy Policy at any time without notice to you. Any changes will be effective immediately upon the posting of the revised Privacy Policy and your use of our Service indicates your consent to the privacy policy posted at the time of use. However, we will not use your previously collected Personal Information in a manner materially different than indicated at the time it was collected without your consent. To the extent any provision of this Privacy Policy is found by a competent tribunal to be invalid or unenforceable, such provision shall be severed to the extent necessary for the remainder to be valid and enforceable.

