

MOO-NO'S PRIVACY POLICY

Last updated: 1/26/2026

California consumers can find specific disclosures, including "Notice at Collection" details, in Section 5.

Protecting your privacy is extremely important to Moo-No, Inc. ("**Moo-No**", "**we**", "**us**", or "**our**"). "**You**" or "**your**" means an individual who visits or uses the Site or App. With this in mind, we're providing this Privacy Policy to explain our practices regarding the collection, use and disclosure of information that identifies, relates to, or could be reasonably linked, directly or indirectly, to you or your household ("**Personal Information**") and to help you understand and exercise your privacy rights.

This Privacy Policy contains the following sections:

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1. Scope

Moo-No's Privacy Policy applies to Personal Information processed by us, including on our website located at <https://moo-no.com/> (the "**Site**"), our [mobile device application ("**App**")], and other online and offline offerings (together, the "**Services**").

By using, accessing or submitting information through the Services, you agree to the terms of Moo-No's Privacy Policy. Moo-No's Privacy Policy does not apply to any third-party websites, services or applications, even if they are accessible through our Services. Also, please note that, unless we define a term in this Privacy Policy, all capitalized terms used in this Privacy Policy have the same meanings ascribed to them in our Terms of Use. So, please make sure that you have read and understand our Terms of Use available here: <https://moo-no.com/terms.pdf>.

Our Services may contain links or direct you to websites and services that are owned or operated by third parties. Any information that you provide to a third party or that is collected by a third party is subject to their privacy policy, not Moo-No's. We're not responsible for the content,

privacy or security practices and policies of any third party. To protect your information, we recommend that you carefully review the privacy policies of all third-party website and services that you access.

2. Information Collected or Received from You

When you use the Services, we may collect Personal Information and other information from you as further described below.

Moo-No Account Information

If you create a Moo-No Account, we'll collect certain information that can be used to identify you, such as your name, email address, postal address and phone number. For compliance purposes, and in order to provide the Services to you, we may collect these and other pieces of information from time to time.

Purchases

Moo-No does not process or settle payments. Payment transactions are executed directly on blockchain networks between users and merchants, or through third-party financial providers such as Coinbase for fiat conversion. Any payments made via our Services are processed by third-party payment processors. We do not directly collect or store any payment card information entered through our Services, but we may receive information associated with your payment card information (e.g., your billing details).

Verification Information

For compliance purposes and in order to provide the Services to you, we may obtain information from you or a third party, including the financial institution providing your Bank Account, to help us to verify your identity or Bank Account details. For example, we may ask you to provide a copy of your government-issued photo ID, a copy of a utility bill or bank statement, or such other documentation that contains Personal Information.

In most cases, identity and bank verification related to fiat onramp and offramp transactions is performed directly by our financial services partners (such as Coinbase). Moo-No typically receives only verification results and does not receive or store full identity documents or bank credentials, except where necessary for fraud prevention, account recovery, or legal compliance.

Your Communications with Us

We may collect Personal Information, such as email address, phone number, or mailing address when you request information about our Services, register for our newsletter or referral program, request customer or technical support, apply for a job, or otherwise communicate with us.

Surveys

We may contact you to participate in surveys. If you decide to participate, you may be asked to provide certain information which may include Personal Information.

Interactive Features

We and others who use our Services may collect Personal Information that you submit or make available through our interactive features (e.g., messaging and chat features, commenting functionalities, forums, blogs, and social media pages). Any information you provide using the public sharing features of the Services (referred to herein as “**User Content**”) will be considered “public,” unless otherwise required by applicable law, and is not subject to the privacy protections referenced herein.

Sweepstakes or Contests

We may collect Personal Information you provide for any sweepstakes or contests that we offer. In some jurisdictions, we are required to publicly share information of sweepstakes and contest winners.

Conferences, Trade Shows, and Other Events

We may collect Personal Information from individuals when we attend conferences, trade shows, and other events.

Business Development and Strategic Partnerships

We may collect Personal Information from individuals and third parties to assess and pursue potential business opportunities.

Job Applications

We may post job openings and opportunities on our Services. If you reply to one of these postings by submitting your application, CV and/or cover letter to us, we will collect and use your information to assess your qualifications, as described in the relevant privacy notice posted with the job opening.

Information Collected Using Cookies and other Web Technologies

Like many website owners and operators, we use automated data collection tools such as Cookies and Web Beacons to collect certain information in order to help improve our Services and provide you with a more convenient and customized experience.

“**Cookies**” are small text files that are placed on your device by a Web server when you access our Services. We may use both session Cookies and persistent Cookies to identify that you’ve Logged in to the Services and to tell us how and when you interact with our Services. We may

also use Cookies to monitor aggregate usage and web traffic routing on our Services and to customize and improve our Services. Unlike persistent Cookies, session Cookies are deleted when you Log off from the Services and close your browser. Although most browsers automatically accept Cookies, you can change your browser options to stop automatically accepting prompt you before accepting Cookies. Please note, however, that if you don't accept Cookies, you may not be able to access all portions or features of the Services. Some third-party services providers that we engage (including third- party advertisers) may also place their own Cookies on your hard drive.

“**Web Beacons**” (also known as Web bugs, pixel tags or clear GIFs) are tiny graphics with a unique identifier that may be included on our Services for several purposes, including to deliver or communicate with Cookies, to track and measure the performance of our Services, to monitor how many visitors view our Services, and to monitor the effectiveness of our advertising. Unlike Cookies, which are stored on the user's hard drive, Web Beacons are typically embedded invisibly on web pages (or in an e-mail).

See “Your Choices” below to understand your choices regarding these Cookies and Web Beacons (collectively, “**Technologies**”).

Information Related to Use of the Services

Our servers automatically record certain information about how our users (each, a “**User**”) use our Services (we refer to this information as “**Log Data**”). Log Data may include information such as a User's Internet Protocol (IP) address, user settings, browser type, operating system, device identifiers, the web page that a User was visiting before accessing our Services, the pages or features of our Services to which a User browsed and the time spent on those pages or features, search terms, the links on our Services that a User clicked on and other statistics. We use Log Data to administer the Services and we analyze (and may engage third parties to analyze) Log Data to improve, customize and enhance our Services by expanding their features and functionality and tailoring them to our Users' needs and preferences.

Analytics

We may use third party data collection tools to provide us with analytics data regarding Users' interactions with our Services, including:

- **Google Analytics.** For more information, please visit [Google Analytics' Privacy Policy](#) To learn more about how to opt-out of Google Analytics' use of your information, please click [here](#).
- **Meta.** For more information, please visit [Meta's Data Policy](#). You can object to the collection of your data by Meta pixel, or to the use of your data for the purpose of displaying Meta ads by contacting the following address while logged into your Facebook account: <https://www.facebook.com/settings?tab=ads>

Information Sent by or Collected From Your Mobile Device

We collect certain information that your mobile device sends when you use our Services. For example, we may collect a device identifier, user settings and the operating system of your device, as well as information about your use of our Services. With your consent we may access, collect, and store the names, phone numbers, and email addresses associated with your phone contacts. Access to phone contacts is optional and used only for user-initiated referral features. Moo-No does not upload contact lists for marketing or advertising purposes.

Location Information

When you use our App, we may collect and store information about your Location by converting your IP address into a rough geo-Location or by accessing your mobile device's GPS coordinates or coarse Location if you enable Location services on your device. We may use Location information to improve and personalize our Services for you. If you do not want us to collect Location information, you may disable that feature on your mobile device.

Social Media Platforms

Our Services may contain social media buttons such as Facebook, Instagram, Snapchat, and Twitter (that might include widgets such as the "share this" button or other interactive mini programs). These features may collect your IP address, which page you are visiting on our Services, and may set a Cookie to enable the feature to function properly. Your interactions with these platforms are governed by the privacy policy of the company providing it.

Biometric Information

To verify your identity, and if you consent, we may engage third party vendors that collect facial geometry information from a selfie you submit to determine whether it matches your photo from a government-issued form of identification. We do not directly collect or store any biometric information entered through our Services, but we may receive information associated with your identity verification. We do not receive or store your facial geometry and only receive a verification from our vendor of whether the selfie and government identification photos match.

Information Collected from Other Sources

We may obtain information about you from other sources, including through third-party services and organizations. For example, if you access our Services through a third-party application, such as an app store, a third-party Login service, or a social networking site, we may collect information about you from that third-party application that you have made available via your privacy settings. When you give your consent to obtain your credit score or when you sign up for the Protect service, we may also obtain your credit history from consumer reporting agencies.

3. How We Use Personal Information

Our primary goal in collecting Personal Information is to provide you a secure, smooth, and customized experience. We use your Personal Information for a variety of business purposes, including to provide our Services, for administrative purposes, our products and Services, as described below.

Provide Our Services

We use your information to fulfill our contract with you and provide you with our Services, such as:

- Managing your information and accounts;
- Providing access to certain areas, functionalities, and features of our Services;
- Answering requests for customer or technical support;
- Communicating with you about your account, activities on our Services, and policy changes;
- Coordinating access to third-party payment and digital asset service providers and providing transaction notifications and rewards associated with user purchases.
- Processing applications if you apply for a job we post on our Services; and
- Allowing you to register for events.

Administrative Purposes

We use your information for various administrative purposes, such as:

- Pursuing our Legitimate interests such as direct marketing, research and development (including marketing research), network and information security, and fraud prevention;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent or illegal activity, and prosecuting those responsible for that activity;
- Measuring interest and engagement in our Services;
- Short-term, transient use, such as contextual customization of ads;
- Improving, upgrading or enhancing our Services;
- Developing new products and Services;
- Ensuring internal quality control and safety;
- Authenticating and verifying individual identities, including requests to exercise your rights under this policy or access our Services;
- Debugging to identify and repair errors with our Services;
- Auditing relating to interactions, transactions and other compliance activities;
- Enforcing our agreements and policies; and
- Complying with our Legal obligations.

Marketing and Advertising our Products and Services

We do not sell or share financial, transaction, or wallet-related data for advertising purposes.

In accordance with applicable law, we may use your Personal Information, including your credit history when you request your credit score or enroll in the Protect service, to tailor and provide you with content and advertisements, including offers for additional Services (collectively, the “**Moo-No Content**”). We may provide you with such Moo-No Content as permitted by applicable law.

Some of the ways we market to you include email campaigns, custom audiences advertising, and “interest-based” or “personalized advertising,” including through cross-device tracking. Under certain privacy Laws, these advertising activities may be considered a “sharing” of personal information for “cross-context behavioral advertising” and/or “targeted advertising.”

Data obtained through the short code program will not be shared with any third parties for their marketing purposes.

If you have any questions about our marketing practices, you may contact us at any time as set forth in “Contact Us” below.

Other Purposes

We also use your information for other purposes as requested by you or as permitted by applicable law.

- **Consent.** We may use Personal Information for other purposes that are clearly disclosed to you at the time you provide Personal Information or with your consent.
- **Automated Decision Making.** We may engage in automated decision making, including profiling. Moo-No’s processing of your personal information will not result in a decision based solely on automated processing that significantly affects you unless such a decision is necessary as part of a contract we have with you, we have your consent, or we are permitted by law to engage in such automated decision making. If you have questions about our automated decision making, you may contact us as described below.
- **De-identified and Aggregated Information.** We may use Personal Information and other information about you to create de-identified and/or aggregated information, such as de-identified demographic information, information about the device from which you access our Services, or other analyses we create.
- **Share Content with Friends or Colleagues.** Our Services may offer various tools and functionalities. For example, we may allow you to provide information to your friends about Moo-No through our referral program. Our referral program, if you choose to participate, may allow you to forward or share certain content with a friend or colleague, such as an email inviting your friend to use our Services. The contact information we collect and store with your consent for the individual you choose in relation to your participation in our referral program will be accessed from your phone contacts. Please

only share with us contact information of people with whom you have a relationship (e.g., relative, friend, neighbor, or co-worker).

4. Information that We Share with Third Parties

We do not sell your Personal Information. We share Personal Information that we have collected from or regarding you as described below:

Information Shared with Our Service Providers

We may engage service providers to work with us to administer, market and provide the Services. These service providers have access to your Personal Information and Financial Information only for the purpose of performing services on our behalf.

We may also provide you with the ability to interact with and provide information to the service providers that we partner with. When you leave our App or Site to interact with another service provider, you should also read their privacy policy to understand their privacy practices and how it relates to how they collect and share the information you provide.

Information Shared with our Business Partners and Affiliates

We may share your Personal Information with business partners to provide you with a product or service you have requested or business partners with whom we jointly offer products or services. We may share your Personal Information with our company affiliates for our administrative purposes, including activities such as IT management, for them to provide services to you or support and supplement the Services we provide. We do not sell or share financial, transaction, or wallet-related data for advertising purposes.

When you sign up for an Moo-No Account, Moo-No may collect and use your personal information on behalf of Moo-No's "**Bank Partners**" to facilitate the provision of banking services as applicable. Federal law requires our Bank Partners to provide notice to certain consumers to explain what personal information they collect, how they share it, and how consumers may limit our Bank Partners' sharing of the information. The privacy practices of our Bank Partners are subject to their privacy notices, which we strongly suggest you review. Moo-No is not responsible for our Bank Partners' information practices or privacy notices.

Information Shared with our Marketing Partner

Some of the service providers we use provide us with marketing services such as analytic and reporting tools that help track responses to our advertisements as well as track the performance of our advertising and marketing campaigns. These service providers may also help to optimize our marketing campaigns. The service providers that we use may also use their own Cookies for collecting information about you. For example, the Cookies used by service providers may collect and store information about your App or Site visits, the pages you visited, the actions you took, and the specific advertisement or link you clicked on to visit the Site or App. Moo-No and our service providers then use this information for marketing and analytic purposes. See "Your

Choices” below to understand your choices regarding our marketing practices. If you have any questions about our marketing practices, please contact us as set forth in “Contact Us” below. We will process such requests in accordance with applicable laws.

Information Shared through APIs/SDKs

We may use third-party Application Program Interfaces (“APIs”) and Software Development Kits (“SDKs”) as part of the functionality of our Services.

Aggregated and Non-Identifying Information Shared with Other Third Parties

We may share aggregated information and non-identifying information with third parties for industry research and analysis, demographic profiling and other similar purposes. For example, we may use aggregated and non-identifying information to derive statistics about the spending habits of our users, our users’ purchase choices. and to publish blog posts, articles, or other communications on our Site and social media channels.

Information Disclosed in Connection with Company Transactions

Information that we collect from our users, including Personal Information, is considered to be a business asset. Thus, if we are acquired by a third party as a result of a transaction such as a merger, acquisition or asset sale or if our assets are acquired by a third party in the event we go out of business or enter bankruptcy, some or all of our assets, including your Personal Information, may be disclosed or transferred to a third party acquirer in connection with the transaction.

Information Shared with Financial Services Partners

Moo-No may share limited personal data with third-party financial services partners, such as digital asset onramp providers (e.g., Coinbase), solely to enable Users to complete fiat-to-digital-asset transactions. Such partners act independently and are responsible for their own compliance, including KYC/AML, transaction monitoring, and custody of digital assets, pursuant to their own privacy policies and terms.

Information Disclosed for Our Protection and the Protection of Others

We cooperate with government and law enforcement officials or private parties to enforce and comply with the Law. We may disclose any information about you to government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate: (i) to respond to claims, Legal process (including subpoenas); (ii) to protect our property, rights and safety and the property, rights and safety of a third party or the public in

general; and (iii) to stop any activity that we consider illegal, unethical or Legally actionable activity.

Data We Do Not Control

Blockchain and Wallet Data. Moo-No does not control, custody, or store Users’ private keys, digital assets, or blockchain wallets. Any blockchain transactions occur on public networks and are processed by independent third-party providers. Moo-No does not have the ability to reverse, modify, or control blockchain transactions.

5. California Privacy Rights Notice at Collection and Use of Personal Information

This Supplemental California Privacy Notice only applies to our processing of Personal Information that is subject to the California Consumer Privacy Act of 2018 (as amended) (“CCPA”). The CCPA provides California residents with the right to know what categories of personal information Moo-No has collected about them, whether Moo-No disclosed that personal information for a business purpose (e.g., to a service provider), whether Moo-No “sold” that personal information, and whether Moo-No “shared” that personal information for “cross-context behavioral advertising” in the preceding twelve months. California residents can find this information below:

Category of Personal Information Collected by Moo-No	Category of Third Parties Information is Disclosed to for a Business Purpose	Category of Personal Information That is Shared
<p>Identifiers</p> <ul style="list-style-type: none"> • Name • Postal Address • Internet Protocol address • Email address • Unique personal identifier (i.e. – persistent identifier such as device identifier, cookies, pixel tags, mobile ad identifiers or similar technology; customer number, unique pseudonym or user alias; telephone numbers, or other forms of persistent or probabilistic identifiers) 	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Advertising networks • Data analytics providers • Government entities • Social networks 	<ul style="list-style-type: none"> • Internet Protocol address and persistent identifiers may be shared with advertising networks

Category of Personal Information Collected by Moo-No	Category of Third Parties Information is Disclosed to for a Business Purpose	Category of Personal Information That is Shared
<p>Protected classification characteristics under California or federal law</p> <ul style="list-style-type: none"> • Age (40 years or older) • Gender • Marital status • National origin 	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Data analytics providers • Government entities 	Not Applicable
<p>Commercial Information</p> <ul style="list-style-type: none"> • Products or services purchased, obtained, or considered • Other purchasing or consuming histories or tendencies 	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Advertising networks • Data analytics providers • Government entities • Social networks 	<ul style="list-style-type: none"> • Advertising networks
<p>Internet or other electronic network activity</p> <p>Interaction with internet websites, mobile applications, or advertisements</p>	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Advertising networks • Data analytics providers • Government entities • Social networks 	Advertising networks
<p>Geolocation data</p> <p>Rough location of person or mobile device derived from Internet Protocol address</p>	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Advertising networks • Data analytics providers • Government entities 	Not Applicable
<p>Professional or employment-related information</p> <p>Current or past job history</p>	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Data analytics providers • Government entities 	Not Applicable
<p>Inferences drawn from other Personal Information to create a profile about a consumer</p>	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Advertising networks • Data analytics providers 	<ul style="list-style-type: none"> • Advertising networks

Category of Personal Information Collected by Moo-No	Category of Third Parties Information is Disclosed to for a Business Purpose	Category of Personal Information That is Shared
<ul style="list-style-type: none"> • Preferences • Characteristics • Predispositions • Behavior 		

Category of Sensitive Personal Information Collected by Moo-No	Category of Third Parties Information is Disclosed to for a Business Purpose	Category of Personal Information That is Shared
<p>Sensitive identifiers</p> <ul style="list-style-type: none"> • Social security number • Driver’s license number, passport number or other similar identifiers 	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Government entities 	Not Applicable
<p>Financial Information</p> <ul style="list-style-type: none"> • Bank account number • Other financial information <p>Personal Information does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records. Note: Some Personal Information included in this category may overlap with other categories.</p>	<ul style="list-style-type: none"> • Service providers • Business partners and affiliates • Data analytics providers • Government entities 	Not Applicable
<p>Biometric information</p> <ul style="list-style-type: none"> • Facial geometry 	<ul style="list-style-type: none"> • Identity verification service providers 	Not Applicable

The categories of sources from which we collect Personal Information and our business and commercial purposes for using and disclosing Personal Information are set forth in “Information Collected or Received from You”, “How We Use Personal Information” and “Information that We Share with Third Parties” above, respectively. We will retain personal information in accordance with the time periods set forth in “Retention of Your Information.”

“Sales” and “Sharing” Personal Information under the CCPA

We may “sell” or “share” your Personal Information, as that term is defined in the CCPA, with advertising networks to provide you with “cross-context behavioral advertising” about our services that may be of interest to you.

Disclosure Regarding Individuals Under the Age of 16. Moo-No does not have actual knowledge of any “sale” of personal information of minors under 16 years of age. Moo-No does not have actual knowledge of any “sharing” of personal information of minors under 16 years of age for “cross-context behavioral advertising.”

Non-Discrimination

California residents have the right not to receive discriminatory treatment by us for the exercise of their rights conferred by the CCPA.

Authorized Agent

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child. To designate an authorized agent, please contact us as set forth in “Contact Us” below.

Verification

To protect your privacy, we will take the following steps to verify your identity before fulfilling your requests submitted under the CCPA. When you make a request and as part of the verification process, we will ask you to provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative, which may include asking you to answer questions regarding your account and use of our Services.

If you are a California resident and would like to exercise any of your rights under the CCPA, please contact us as set forth in “Contact Us” below. We will process such requests in accordance with applicable laws.

Opting Out of “Sales” of Personal Information and/or “Sharing” for Cross-Context Behavioral Advertising under the CCPA

California residents have the right to opt out of the “sale” of personal information and the “sharing” of personal information for “cross-context behavioral advertising.” California residents may exercise these rights by following the instructions at the end of “Your Privacy Rights” below.

Disclosure Regarding Use of Sensitive Personal Information

Moo-No only uses and discloses sensitive personal information for the following purposes:

- To perform the Services reasonably expected by an average consumer who requests such Services.
- To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, and or confidentiality of stored or transmitted personal information.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at Moo-No and to prosecute those responsible for those actions.
- For short-term, transient use.
- To verify or maintain the quality or safety of a product, service, or device that is owned, manufactured, manufactured for, or controlled by Moo-No, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by Moo-No.
- For purposes that do not infer characteristics about individuals.

Refer-a-Friend and Similar Incentive Programs

As described above in How We Use Personal Information (“Share Content with Friends or Colleagues”), we may offer referral programs or other incentivized data collection programs. For example, we may offer incentives to you such as discounts or promotional items in connection with these programs, wherein with your consent you provide your Personal Information in exchange for a reward, or provide Personal Information regarding your friends or colleagues (such as their name, phone number, email address, etc.) and may receive rewards when they sign up to use our Services. (The referred party may also receive rewards for signing up via your referral.) These programs are entirely voluntary and allow us to grow our business and provide additional benefits to you. The value of your data to us depends on how you ultimately use our Services, whereas the value of the referred party’s data to us depends on whether the referred party ultimately becomes a customer and uses our Services. Said value will be reflected in the incentive offered in connection with each program.

Accessibility

Moo-No’s Privacy Policy uses industry-standard technologies and was developed in line with the World Wide Web Consortium’s Web Content Accessibility Guidelines, version 2.1. If you wish to print this policy, please do so from your web browser or by saving the page as a PDF.

Right for minors to remove posted content

Where required by law, California residents under the age of 18 may request to have their posted content or information removed from the publicly-viewable portions of the Services by contacting us as set forth in Contact Us below or logging into their account and removing the content or information using our self-service tools.

6. Nevada Privacy Rights

If you are a resident of Nevada, you have the right to opt-out of the sale of certain Personal Information to third parties who intend to License or sell that Personal Information. Please note that we do not currently sell your Personal Information as sales are defined in Nevada Revised Statutes Chapter 603A. If you would like to request that we do not sell your Personal Information going forward, or for any questions, please contact us as set forth in Contact Us below with the subject line “Nevada Do Not Sell Request” and provide us with your name and the email address associated with your account.

7. Your Choices

We offer you choices regarding the collection, use and sharing of your Personal Information. Please note that if you decide not to provide us with the Personal Information that we request, you may not be able to access all of the features of the Services.

Communications and Opt-Out

Our main form of communication with you will be via text message, but we may also send you push notifications and/or emails from time to time. Communications from us may include notifying you about account related information or updates on a technical or customer support request that you submitted. We may periodically send you free newsletters, e-mails and notifications on your mobile device that promote our Services. When you receive such promotional communications from us, you will have the opportunity to “opt-out” (either through your Moo-No Account or by following the unsubscribe instructions provided in the e-mail you receive). To opt out of receiving communications sent by Moo-No through text messages, you can text “Stop” to the current Moo-No phone number saved on your mobile device. However, we do need to send you certain communications regarding the Services and you will not be able to opt out of those communications - e.g., verifying updates or changes to your account information, updates to our Terms of Use or Moo-No’s Privacy Policy.

Cookies and Interest-Based Advertising

You may stop or restrict the placement of Technologies on your device or remove them by adjusting your preferences as your browser or device permits. However, if you adjust your preferences, our Services may not work properly. Please note that cookie-based opt-outs are not effective on mobile applications. However, you may opt-out of personalized advertisements on some mobile applications by following the instructions for Android, iOS and others.

The online advertising industry also provides websites from which you may opt out of receiving targeted ads from data partners and other advertising partners that participate in self-regulatory programs. You can access these and learn more about targeted advertising and consumer choice and privacy by visiting the Network Advertising Initiative and the Digital Advertising Alliance.

Please note you must separately opt out in each browser and on each device.

Your Privacy Rights

In accordance with applicable law, you may have the right to:

- **Access Personal Information** about you, including: (i) confirming whether we are processing your Personal Information; (ii) obtaining access to or a copy of your Personal Information in a structured, commonly used, and machine readable format; and (iii) receiving an electronic copy of Personal Information that you have provided to us, or asking us to send that information to another company in a structured, commonly used, and machine readable format (the “right of data portability”);
- **Request Correction** of your Personal Information where it is inaccurate or incomplete. In some cases, we may provide self-service tools that enable you to update your Personal Information;
- **Request Deletion** of your Personal Information;
- **Request Restriction of or Object to** our processing of your Personal Information;
- **Request to Opt-Out** of certain processing activities including, as applicable, if we process your personal information for “targeted advertising” (as “targeted advertising” is defined by applicable privacy laws), if we “sell” your personal information (as “sell” is defined by applicable privacy laws), or if we engage in profiling in furtherance of certain decisions that produce legal or similarly significant effects concerning you;
- **Withdraw your Consent** to our processing of your Personal Information; and
- **Object to** our processing of your personal data in Automated Individual Decision-Making;
- **Appeal our decision** to decline to process your request.

To exercise any of the rights described above, please submit a request to us by either:

- Contacting us by e-mailing Moo-No at contact@moo-no.com.

In addition, you may opt out of “selling” or “sharing” your Personal Information in ways that we’ve identified may be a sale or sharing under certain state laws, including California, Virginia and Colorado, by changing the setting in your App settings by going to Profile → Settings → Security, and tapping “Control my information sharing.” Alternatively, you can click on our “Do not sell or share my personal information” link at the bottom of Moo-No.com, but please note that if you are not logged into your Moo-No account, this option will only be saved to your browser for the session which you are currently active in and will not change your account settings. Further, using these choices will opt you out of sales and sharing only after the point in time at which you make your selection.

Responding to Do Not Track Signals

California and Colorado residents may opt out by broadcasting the Global Privacy Control (GPC) opt-out preference signal (on the browsers and/or browser extensions that support such a signal). To download and use a browser supporting the GPC browser signal, [click here](#). If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use.

8. Data Transfers

Your Personal Information may be transferred to and maintained on computers Located outside of your state or the United States, where the privacy Laws may not be as protective as those in your jurisdiction. Please note our Services are currently designed for individuals based in the United States. If you're Located outside the United States while accessing the Services and choose to provide your Personal Information to us, we may transfer your Personal Information to the United States and process it there.

9. Retention of Your Information

We store the personal information we collect as described in this Privacy Policy for as Long as you use our Services, or as necessary to fulfill the purpose(s) for which it was collected, provide our Services, resolve disputes, establish Legal defenses, conduct audits, pursue Legitimate business purposes, enforce our agreements, and comply with applicable Laws.

10. Our Policy Toward Children

Our Services are not directed to children under 13 and we do not knowingly collect Personal Information from children under 13. If we learn that we have collected Personal Information of a child under 13 we will take steps to delete such information from our files as soon as possible.

11. Revisions to Moo-No's Privacy Policy

Any information that is collected via our Services is covered by the Privacy Policy in effect at the time such information is collected. We may revise this Privacy Policy from time to time. If we make any material changes to this Privacy Policy, we'll notify you of those changes by posting them on the Services or by sending you an email or other notification and we'll update the "Last Updated" date above to indicate when those changes will become effective.

12. Contact Us

Please contact us via the "Contact Support" link in the help center section of the App, or via email at contact@moo-no.com if you have any questions about our Privacy Policy.