

California Privacy Rights

Effective Date: February 17, 2026

If you are a California resident, you have specific rights under the California Consumer Privacy Act (CCPA), which became effective January 1, 2020, and the California Privacy Rights Act (CPRA), which became effective on January 1, 2023. These rights pertain to the personal data we collect and process. Below is a summary of your rights and how you can exercise them:

YOUR RIGHTS

Right to Know: You have the right to request that we disclose the categories and specific pieces of personal information we have collected about you, the sources of that information, the purposes for collecting it, and the categories of third parties with whom we share it.

Right to Delete: You can request the deletion of personal information we have collected from you, subject to certain exceptions.

Right to Correct: If you believe that any personal information we maintain about you is inaccurate, you have the right to request correction.

Right to Opt-Out of Sale or Sharing: You may direct us not to sell or share your personal information with third parties for cross-context behavioral advertising. You may exercise this right via the “Do Not Sell or Share My Personal Information” link available on our homepage or by contacting us using the methods listed below.

Right to Limit Use and Disclosure of Sensitive Personal Information: You can request that we limit the use and disclosure of your sensitive personal information to only those uses necessary to perform the services or provide the goods reasonably expected by an average consumer.

Right to Non-Discrimination: We will not discriminate against you for exercising any of your privacy rights, including denying you goods or services, charging different prices or rates, or providing a different level or quality of goods or services.

Please note: We may share personal information as those terms are defined under the CCPA/CPRA. California residents have the right to opt out of the sale or sharing of their personal information. If you exercise your right to opt out, we will honor your request in accordance with applicable law.

CATEGORIES OF PERSONAL INFORMATION COLLECTED AND DISCLOSED

We have collected and, where applicable, disclosed the following categories of personal information in the past 12 months:

Identifiers (e.g., name, postal address, email address, phone number)



Commercial Information (e.g., records of purchases or transactions)

Internet or Other Electronic Network Activity (e.g., browsing history, interaction with our website)

Geolocation Data (e.g., general or precise location, depending on services used)

Audio/Visual Data (e.g., voicemails, messages, or photos submitted to us)

Professional or Employment-Related Information (e.g., job title or employer if provided)

Inferences Drawn from Other Personal Information (e.g., profiles reflecting preferences or behavior)

We may disclose these categories of information to service providers, affiliates, and other parties as outlined in our general Privacy Policy under Sharing of Personal Information.

SOURCES OF PERSONAL INFORMATION

We collect personal information from the following sources:

Directly from you: When you register for an account, use our Services, contact customer support, respond to surveys, or otherwise provide information to us. For more details, see the “Information You Give Us or That You Authorize Others to Give to Us” section of our Privacy Policy.

Automatically: When you access or use our Services, we automatically collect certain information through cookies, pixels, SDKs, log files, and similar technologies. This includes technical information (such as IP address, browser type, and device information) and usage data (such as pages accessed and features used). For more details, see the “Automatically Collected Information” and “Cookies and Web Beacons” sections of our Privacy Policy.

From third parties: We may receive information from service providers, business partners, and other third parties who help us provide the Services or who you authorize to share information with us.

RETENTION PERIODS

We retain each category of personal information for as long as reasonably necessary to fulfill the purposes described in our Privacy Policy, including to satisfy legal, accounting, or reporting requirements. Criteria used to determine retention periods include, but are not limited to:

The duration of your relationship with us;

The nature and sensitivity of the data; and

Legal obligations and dispute resolution needs.



NOTICE AT COLLECTION

We provide notice at or before the time we collect personal information as required by the CCPA/CPRA, which may include the following:

The categories of personal information to be collected;

The purposes for which the information will be used;

Whether that information is sold or shared;

The retention period or criteria used to determine it; and

A link to our Privacy Policy and a link to your privacy rights under the CCPA and CPRA.

HOW TO EXERCISE YOUR RIGHTS

To exercise any of your rights under the CCPA and CPRA, please contact us at:

Email: privacyconcerns@payground.com

Mailing Address: ATTN: PayGround, 365 E Germann Rd., Ste 280, Gilbert, AZ 85297

For security purposes, we may need to verify your identity before processing your request. This may include confirming details such as your email address or other account-related information.

We will respond to a verifiable request within 45 days of receipt. If we require additional time (up to 90 days total), we will inform you of the reason and extension period in writing.

AUTHORIZED AGENT

You may designate authorized agents to submit a request to exercise your privacy rights on your behalf. To do so, you must provide the authorized agent with written permission to act on your behalf. For security purposes, we may require a copy of the written authorization; verification of your identity directly from you; and, if applicable, documentation showing that the agent is registered with the appropriate state authority (e.g., under a power of attorney or as a business representative).

SHINE THE LIGHT

California Civil Code Section 1798.83 permits California residents to request information regarding the disclosure of their personal information by PayGround to third parties for those parties' direct marketing purposes. To make such a request, please contact us at privacyconcerns@payground.com and include "Shine the Light Request" in the subject line.

