

PRETAX HERO INC PRIVACY POLICY

(Effective: 10/09/2023)

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1. INFORMATION WE COLLECT

Pretax Hero, Inc. (referred to in this Privacy Policy as “Alice,” “Us,” or “We”) receives and stores the information that you provide directly to Us, such as information that you provide to Us during the enrollment process, to receive pre-tax benefits that Alice administers for your employer (the “Program”). We also receive your payroll information, including without limitation, your salary, including employer provided benefits and deductions, from your employer and your employer’s payroll processor (“Payroll Information”).

When you enroll in the Program or purchase or use a Program product or service, We may collect and use information such as your name, social security number, address, phone number and date of birth.name, date of birth, social security number, employee number, email address, phone number and home address (such information to be referred to in this Privacy Policy as “Personally Identifiable Information” or “PII”). Additionally, We may collect and use your credit card, debit card, checking, other bank account or other payment method account numbers, expiration dates, card security codes and other card or account related information. As used in this Privacy Policy all Payroll Information, all PII and the financial, card related and other information described above shall be referred to as “Personal Information”.

2. HOW ALICE USES PERSONAL INFORMATION

Alice uses your Personal Information to administer the Program and to provide Program benefits to you. For example, We use Payroll Information, including your social security number and salary information, to determine and provide your employer and your employer's payroll processor with information regarding amounts you want to withhold from your salary for you to use on a pre-tax basis for Program benefits, such as dependent care and qualified transit expenses. We also need Payroll Information to enable us to use such withheld amounts to reimburse you for or to directly pay for your dependent care and qualified transit expenses.

We use other types of Personal Information to identify expenses and other financial transactions that potentially qualify for pre-tax payment or reimbursement, as Well as to recommend changes to the amounts withheld from salary to pay for such expenses and other financial transactions.

3. WHO ALICE DISCLOSES YOUR PERSONAL INFORMATION TO

Alice never discloses, permits access to, rents or sells your Personal Information to anyone other than your employer, your employer's payroll provider, and to third parties that assist Alice in administering the Program, and then only as needed to assist Alice in administering the Program.

Alice may disclose Personal Information to law enforcement or other government entities pursuant to a subpoena, legal process or applicable state or federal laws or regulations. We may also disclose Personal Information to other third parties pursuant to a subpoena or legal process.

4. HOW TO ACCESS OR CHANGE YOUR INFORMATION

You can review and update your spending card related information in your account settings at any time by logging in to your account.

5. HOW ALICE PROTECTS AND SECURES YOUR INFORMATION

Alice is committed to protecting your information. We maintain administrative, physical, and technical safeguards to help secure your information and comply with industry and regulatory standards. To help ensure the privacy of your information, please regularly update your passwords, review your account information, and do not share your information or passwords with anyone.

6. HOW CHILDREN ARE PROTECTED

Program services are not directed to anyone under 13. Additionally, We do not knowingly collect personal information online, or in any form, from a child under 13 years of age. As a result, We maintain the same level of administrative, physical, and technical safeguards for all personal information

collected in association with the Program.

8. HOW WE DISPOSE OF SSN AND OTHER PERSONAL INFORMATION

Alice maintains Personal Information, including your social security number, for three (3) years after you terminate your enrollment in the Program, or for such a longer period as may be required by tax and other laws. At the end of such retention period such Personal Information is either shredded (if in paper form) or is permanently deleted from our records and systems (if in digital form). Shredding and deletion is performed in accordance with applicable federal and state laws and in accordance with industry best practices.

9. WHEN OUR POLICY CHANGES

Alice may make changes to our Policy from time to time. When We make material changes to the Policy, We will notify you that a change has been made and encourage you to periodically review the Policy to see if any changes may impact you. Your continued use of the Program after changes have been made will constitute your acceptance of the changes. If you have any questions or concerns under new versions of the Policy, please contact us at privacy@pretaxhero.com.

10. STATE PRIVACY NOTICES

Alice complies with all applicable state laws regarding its use, disclosure and protection of your information. The following additional provisions apply to residents of these states:

CALIFORNIA

Alice does not disclose or share your Personal Information with unaffiliated third parties for marketing purposes. We will not disclose or share your Personal Information with affiliated third parties for marketing purposes if you have notified us that you do not want us to do so. You can notify us by logging into your account on thisisalice.com and following the instructions. Under California civil code sections 1798.83-1798.84, California residents are entitled to ask us for a notice identifying the categories of personal information which We share with our affiliates and/or third parties for marketing purposes, and providing contact information for such affiliates and/or third parties. If you are a California resident and would like a copy of this notice, please submit a written request to: privacy@pretaxhero.com.

VIRGINIA

Virginia's Consumer Data Protection Act (VCDPA) extends specific rights to its residents, applicable in personal or household contexts. These rights include confirmation of personal data processing, access to and correction of personal data, data deletion, and obtaining a portable copy of data provided. Virginia residents can also opt out of personal data processing for targeted advertising, sale, or profiling for significant decision-making.

Requests under VCDPA can be made by submitting a request to privacy@pretaxhero.com. We will respond within the legally required timeframe, and may need specific information for identity verification. For data processed by us on behalf of a business customer, please contact the customer directly.

NEVADA

In accordance with Nevada Revised Statutes (NRS) 603A.340, businesses are mandated to provide a specific address for Nevada residents to submit requests. These requests are aimed at preventing the sale of certain personal information collected or anticipated to be collected about the consumer by the business. A "sale" in this context refers to the exchange of personal information for monetary gain, allowing a third party to license or sell this information to others. Nevada consumers wishing to make such a request should submit a request to privacy@pretaxhero.com.

CONNECTICUT

In connection with your use of Alice, Alice collects and uses your social security number to communicate with your employer's payroll system and in connection with processing reimbursements for or direct payment of qualified commuter expenses. We collect, utilize and dispose of social security numbers consistent with the requirements of federal and Connecticut law, as well as the requirements of this Privacy Policy.