

Online Privacy Policy

If you are visiting this website (the “Site”), have downloaded or are in use of the mobile app (the “Mobile App”), this Online Privacy Policy applies to you, regardless of whether you are a Univision Prepaid cardholder or applicant or are simply visiting the Site.

This Privacy Policy explains how we collect, share, use and protect information when you visit or use this online service and any other online services offered by Catalina Card Services and affiliates and subsidiaries that link to or reference this policy (collectively, our “online services”).

This privacy policy discloses the privacy practices for Catalina Card Services. This privacy policy applies solely to information collected by this website, mobile application and social media sites.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, do not use the online services. By accessing or using the online services, you agree to this Privacy Policy.

We will not use or share your information with anyone except as described in this Privacy Policy. This Privacy Policy does not apply to information we collect by other means or from other sources. Capitalized terms that are not defined in this Privacy Policy have the meaning given them in our Terms of Service.

Information We Collect

We collect personally identifiable information (“Personal Information”) about you from the information you provide us when you download the mobile app, submit an application through the mobile app, and information you otherwise agree to provide us through the site or mobile app. Catalina Card Services uses information we collect to operate, maintain and provide you the features and functionality of the online services, to analyze how the online services are used, diagnose service or technical problems, maintain security, personalize content, remember information to help you efficiently access your account, monitor aggregate metrics such as total number of visitors, traffic, and demographic patterns, and track Content and users as necessary to comply with the Digital Millennium Copyright Act and other applicable laws.

We use a variety of third party vendors and service providers to provide operational services and support for our online services, including collecting, storing and using User information on our behalf, as well as to approve, process and fulfill your transactions for products and services offered on or through our online services. We also use third parties to gather End User’s data from financial institutions. By using our online services, you grant our third-party provider the right, power, and authority to act on your behalf to access and transmit your personal and financial Information from the relevant financial institution according to terms of our third-party provider’s privacy policy.

Information You Provide

You provide us information about yourself, such as your name and e-mail address, if you register for an account with the online services, including by connecting with the online services via a third-party service, or by adding the Univision Prepaid Card application on a third party website or network. Your name, email address and other information you choose to provide will be viewable and discoverable by other users, in accordance with your settings on the online services.

We may use your email address to send you service-related notices (including any notices required by law, in lieu of communication by postal mail. We may also use your contact information to send you marketing messages via SMS. If you don't want to receive these messages, you can opt out by following the instructions in the message. If you correspond with us by email, we may retain the content of your email messages, your email address and our responses.

If you do not provide the mandatory information you will not be permitted to continue with your enrollment process; as well as User Activity Information, which is, the information collected about user activities on our online services, including activities and transactions on products purchased using the Univision Prepaid Card.

Use of Information

We use the information described above for the following uses:

- Respond to your inquiries and communicate with you;
- Verify your identity upon application or log in to the online services;
- Prevent fraud and provide security enhancements;
- Process transactions;
- Perform analytics regarding your use of the online services;
- Provide tailored content and marketing;
- Comply with legal requests such as subpoenas or court orders or to address fraud;
- Other purposes that will be disclosed at the time of collecting your information.

Content

The Content that you post and metadata about your Content may be viewed by other users in accordance with your settings on the online services. We can remove any information you post for any reason or no reason. Unless Content is made viewable in accordance with your settings on the online services, Catalina Card Services employees will not view your Content except to maintain, provide or improve the Service; to help resolve your support requests; or as Catalina Card Services believes, in its sole opinion, is necessary to comply with or avoid the violation of applicable law or regulation or to cooperate with law enforcement.

Use of Cookies and Web Beacons

We use alphanumeric identifiers in the form of text files called "Cookies" that are inserted and stored by your browser on your device. When you use the online services, we may send one or more cookies to your computer to uniquely identify your browser which lets us help you log in faster and enhance your navigation through the site. A cookie may convey anonymous information about how you browse the online services to us. We use "persistent cookies" and "session cookies". A persistent cookie remains on your hard drive after you close your browser so that it can be used by your browser on subsequent visits to the online services. Persistent cookies can be removed by following your web browser's directions. A session cookie is temporary and disappears after you close your browser. You can reset your web

browser to refuse all cookies or to indicate when a cookie is being sent. However, some features of the online services may not function properly if the ability to accept cookies is disabled.

When you use the online services through the website, we may employ clear gifs (also known as web beacons) which are used to track the online usage patterns. In addition, we may also use clear gifs in HTML-based emails sent to our users to track which emails are opened by recipients. The information is used to enable more accurate reporting and make our online services better for our users.

Use of Log Files

When you use the online services through the website, our servers automatically record certain information sent by your web browser. These server logs may include information such as your web request, Internet Protocol (“IP”) address, browser type, referring / exit pages and URLs, number of clicks and how you interact with links on the online services, domain names, landing pages, pages viewed, mobile carrier, and other such information.

Geolocation Information

When you use the online services by or through a mobile device, we may access, collect, monitor and/or remotely store “location data,” which may include GPS coordinates (e.g. latitude and/or longitude) or similar information regarding the location of your mobile device. Location data may convey information about how you browse our online services. Location data does not collect or share any personally identifiable information about you. Location data may be used in conjunction with personally identifiable information. Some features of the online services, particularly location-based services, may not function properly if use or availability of location data is impaired or disabled. When you use our online services, we may collect information about your location. With your consent, we may also collect information about your precise location using methods that include GPS.

Device Identifiers

When you access the online services by or through a mobile device, we may access, collect, monitor and/or remotely store one or more “device identifiers.” Device identifiers are small data files or similar data structures stored on or associated with your mobile device, which uniquely identify your mobile device and are used to enhance the online services. A device identifier may be data stored in connection with the device hardware, data stored in connection with the device’s operating system or other software, or data sent to the device by us. A device identifier does not collect or share any personally identifiable information about you. A device identifier may be used in conjunction with personally identifiable information. A device identifier may remain persistently on your device, to help you log in faster and enhance your navigation through the online services. Some features of the online services may not function properly if use or availability of device identifiers are impaired or disabled. Catalina Card Services may access, collect and/or store device identifiers upon enabling our online services. With your consent, we may collect information from your device’s phonebook or contacts.

Third Party Tools

Catalina Card Services uses third party analytics tools to help understand use of the online services. Many of these tools collect the information sent by your browser as part of a web page request,

including cookies and your IP address. These analytics tools also receive this information and their use of it is governed by their privacy policy.

Sharing of Information with Others

We may share Personal Information with merchants, business partners and third party providers. Sharing this information will allow us and our partners and service providers to deliver our services to you or for our Services. We specifically disclaim any responsibility or liability for the actions of merchants, business partners and third party providers. While we inform merchants, business partners and third party providers that they are only permitted to communicate with you for the purposes of the specific promotion with our online services, we do not have any responsibility for the actions of merchants, business partners and third party providers, and the actions of merchants, business partners and third party providers.

Your Use

We will display your Personal Information in your profile page and elsewhere on the online services according to the preferences you set in your account. Any information you choose to provide should reflect how much you want others to know about you. Please consider carefully what information you disclose in your profile page and your desired level of anonymity. You can review and revise your profile information at any time. We may also share or disclose your information with your consent, for example if you use a third party application to access your account.

Our online services may offer publicly accessible community services including blogs and forums. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. Your posts may remain even after you cancel your account.

Compliance with Laws and Law Enforcement Requests

Catalina Card Services may disclose your Personal Information if required to do so by law or subpoena or if we believe that it is reasonably necessary to comply with a law, regulation or legal request; to protect the safety of any person; to address fraud, security or technical issues; or to protect Catalina Card Services property.

Non-Personally Identifiable Information

We may disclose your non-private, aggregated, or otherwise non-personally identifiable information, such as anonymous usage data and platform types with interested third parties to help them understand the usage patterns for certain services we provide.

Security

Catalina Card Services maintains technical, administrative, procedural and physical safeguards to preserve and protect the Personal Information you provide against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use. We cannot ensure or warrant the absolute security of any information you transmit or store in the Service. In the event that Personal Information is compromised as a result of a breach of security, Catalina Card Services will promptly notify those persons whose Personal Information has been compromised in accordance with the notification procedures set forth in this Privacy Policy, or as otherwise required by applicable law. We recommend

that you do not use unsecure channels to communicate sensitive or confidential information such as your Social Security number or card number to us.

Your Choices About Your Information

You may decline to submit Personal Information through the online services, in which case Catalina Card Services may not be able to provide certain services to you. You may update or correct your account information by contacting customer service at CSR@UnivisionMobileMoney.com.

California Privacy Rights

California Civil Code Section 1798.83 permits users of our online services that are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. To make such a request, please send an email to CSR@UnivisionMobileMoney.com.

Children's Privacy

Protecting the privacy of young children is especially important. Our Service is not directed to persons under 18. Catalina Card Services does not knowingly collect or solicit Personal Information from anyone under the age of 18 or knowingly allow such persons to register with the online services. If we become aware that we have collected Personal Information from a child under age 18 without verification of parental consent, we take steps to remove that information. If you believe that we might have any information from or about a child under age 18, please contact us at CSR@UnivisionMobileMoney.com.

International Data Transfer

We may transfer information that we collect about you, including Personal Information, to affiliated entities, or to other third parties (as provided herein) across borders and from your country or jurisdiction to other countries or jurisdictions around the world. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that you are transferring information, including Personal Information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction, and you consent to the transfer of information to the U.S. and the use and disclosure of information about you, including Personal Information, as described in this Privacy Policy.

Links to Other Websites or Applications

We are not responsible for the practices employed by websites or applications linked to or from the online services, nor the information or content contained therein. Please remember that when you use a link to go from the Service to another website or application, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including those that have a link on our website, is subject to that website's own rules and policies.

Changes to Our Privacy Policy

We may change this Online Privacy Policy from time to time. If we change our Online Privacy Policy, we will post those changes on this page to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it. Changes to this Privacy Policy are effective when they are posted on this page.

In the event there is any inconsistency between the English version of this Agreement and the translated text, the English text shall be binding.

Please contact us at CSR@UnivisionMobileMoney.com with any questions regarding this Online Privacy Policy OPP01/07172019.

This Notice was last updated in July 2019. Electronic Version LN01/071719