

BENEGAMES

Gramm Leach Bliley Act (GLBA) Privacy Notice

FACTS	WHAT DOES BENEGAMES, INC. ("BENEGAMES") DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social security number and income ● Account balances and transaction history ● Payment history and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share the personal information of their customers, the reasons Benegames chooses to share, and whether you can limit this sharing.	
Reasons we Can Share your Personal Information	Does Benegames Share?	Can you Limit This Sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share

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For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
To Limit our Sharing	Call 502-325-3610 Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. If you're an <i>existing</i> customer and have opted out previously, you don't need to update your privacy choices again. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing using the details above.	
Questions?	Contact us at 502-325-3610	
Who We Are		
Who is providing this Notice?	Benegames, Inc.	
What We Do		
How does Benegames protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to our employees who need to know that information to provide your products and services.	

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How does Benegames collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">● Open an account or provide account information● Process transactions through your Benegames account● Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none">● Sharing for everyday business purposes of our affiliates● Sharing for affiliates to market to you● Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">● <i>Benegames partners with affiliates to provide services to facilitate administration of the platform or offer members the opportunity to earn rewards.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">● <i>Benegames does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">● <i>Benegames does not do joint marketing.</i>

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Other Important Information

Call Monitoring and Recording: If you communicate with us by telephone, we may monitor or record the call.

Rights Under State Law: You may have privacy rights under various state laws. We will comply with these laws to the extent they apply.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.