

BEATS™ Privacy Policy

This BEATS™ Privacy Policy (hereinafter sometimes referred to as the "Policy") applies to this BEATS™ online interface (whether on our website or mobile application on your device) and any affiliate or subsidiary online interface that links to this Policy (each, a Site, and, collectively, Sites). The term BEATS™ or "we" or "us" or "our" in this Policy refers to affiliates or subsidiaries of Exela Technologies that link to this Policy. The terms "you", "your" and "user" means the individual accepting this Privacy Policy and the Terms and Conditions and such individual is personally bound by these terms as set forth in the policy. If you are accepting this policy on behalf of a company or other legal entity, then the terms "you", "your" and "user" mean such company and its affiliates, officers, directors, employees, agents, contractors and assigns. If you are entering into these terms on behalf of a company or other legal entity, you represent that you have the authority to bind such entity and its affiliates to this policy. If you do not have such authority, you are not authorized to use the BEATS™ Site, BEATS™ App or BEATS™ Services.

This Policy describes how Sites may collect, use and share information from or about you, and explains how information may be collected and used for advertising purposes. Exela Technologies may provide other online interfaces not covered by this Policy. If you visit or access your services from one of these sites, please review the online privacy practices of that site to understand how your online information may be collected, used and shared. By using this Site you consent to this BEATS™ Privacy Policy, including your consent to our use and disclosure of information about you in the manner described herein. We will use and share any information that we collect from or about you in accordance with BEATS™ Privacy Policy, which provides choices in the use and sharing of information. The terms and conditions of this Policy control, and by using the Site, you agree to the terms and conditions of this Policy.

Information

In the course of using the BEATS™ Services, you will disclose Personally Identifiable Information ("PII") to us. You acknowledge and consent that we may use and store any such information about you in accordance with this Privacy Policy. You consent to our processing and storing your personally identifiable information on a server located outside of your jurisdiction. By providing your PII to us, you consent to the transfer of your information across national boundaries. If

you do not consent to such transfer as well as the processing and storage of your PII outside your jurisdiction, you should not provide such information to us.

How We Use PII

We may use PII:

- to allow you to apply for products or services and evaluate your eligibility for such products or services;
- to deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you, including ads on other websites;
- to personalize your experience on the Site;
- alert you to software compatibility issues and to improve our web design and functionality;
- to respond to your inquiries and inform you about important information regarding the Site, products or services for which you apply or in which you are enrolled, changes to terms, conditions, and policies and/or other administrative information;

- perform market research, project planning, product development, troubleshooting problems, analysis of user behavior, marketing and promotions (some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared);
- to fulfil your requests;
- to verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your services, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of your personal information;
- to allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities.
- collected through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have;
- for business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns;
- for risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- to allow you to utilize features within our Sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services.

Non-Personal Information We Collect Online

Non-Personal Information is any information other than PII that does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income, and aggregated and de-identified data.

How We Collect and Use Other Information

We and our third-party service providers may collect and use other Information in a variety of ways, including:

Through your browser or device: Certain information is collected by most browsers and/or through your device, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.

Using cookies: Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site. We also utilize cookies for advertising purposes. Please see the Advertising section below for more information.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on. The site may not load or display properly. You also may not receive tailored advertising or other offers from us that may be relevant to your interests and needs.

Other technologies including pixel tags, web beacons, and clear GIFs: These may be used in connection with some Site pages, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, for fraud detection and prevention, for security purposes, for advertising, and to assist us in resolving account holders' questions regarding use of our Site. Please see our Advertising section below for more information regarding our use of other technologies.

End users are also subject to the Privacy Policy of Exela Technologies available at <http://www.sourcehov.com/misc-content/privacy-policy>

IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, advertising, for compliance and security purposes and administering the Site. Please see the Advertising section below for more information.

Aggregated and De-identified Data: Aggregated and De-identified Data is data that we may create or compile from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account holders, may be used for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

Retargeting – As you browse beatsglobal.com, advertising cookies will be placed on your computer so that we can understand what you are interested in. Our display advertising partners enable us to present you with retargeting advertising on other sites based on your previous interaction with beatsglobal.com and affiliated pages and sites. The techniques our partners employ do not collect personal information such as your name, email address, postal address or telephone number.

Making sure information is accurate

Keeping your information accurate and up to date is very important. If your information is incomplete, inaccurate or not current, please email or write to us at the appropriate address for changes listed on your service materials as provided by us.

Business Transitions

In the event that BEATS™ goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via prominent notice on our website for 30 days of any such change in ownership or control of your personal information, as well as any choices you may have regarding your personal information.

California Do Not Track Disclosures

We currently do not respond to DNT signals in browsers because we do not track individual users across the web. Other parties may not collect personally identifiable information about an individual consumer's online activities over time and across different websites when they use the BEATS™ Sites.

Policy to California Residents

In response to a California law, we will automatically treat accounts with California billing addresses as if you requested BEATS™ to not share your information with non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of information about you with our affiliates to comply with California privacy laws that apply to us.

Residents of the State of California may request a list of all third-parties to which this website has disclosed certain information during the preceding year for those third-parties' direct marketing purposes. For all requests, you must put the statement "California Shine the Light Privacy Request" in the body of your request, as well as your name, street address, city, state, and zip code. Please note that we are not responsible for requests that are not labelled or sent properly, or that do not have complete information.

Policy to Vermont Residents

In response to Vermont regulations, BEATS™ automatically treats accounts with Vermont billing addresses as if you requested that BEATS™ not share your information with non-affiliated third parties, and that BEATS™ limit the information it shares with its affiliates. If BEATS™ discloses information about you to non-affiliated third parties with whom we have joint marketing agreements; we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

Policy to Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions set forth above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; e-mail: BCPINFO@ag.state.nv.us

Policy to Users Outside of the United States

If you are visiting our websites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand and consent that your information may be transferred to our facilities and those third-parties with whom we share it as described in this Policy.

Policy to All Users

The Company will cooperate with the appropriate regulatory authorities, including local data protection regulatory authorities, to resolve any complaints regarding the transfer of personal data that cannot be resolved between the Company and an individual.

Protecting children's privacy online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA). If you believe that BEATS™ has received information from a child or other person who is not a majority age in their relevant jurisdiction, please contact us at our e-mail or physical mailing address listed in the "Contact Us" section below and we will take all reasonable efforts to remove the information.

Protecting individual health information

To the extent that we receive, maintain, or process an individual's protected health information, BEATS™ may disclose that information as authorized by and in accordance with applicable federal and/or state law.

Updates to this Privacy Policy

This Online Privacy Policy is subject to change. Please review it periodically. If we make changes to the Privacy Policy, we will revise the "Last Updated" date at the top of this Policy. Any changes to this Policy will become effective when we post the revised Policy on the Site. Your use of the Site following these changes means that you accept the revised Policy.

Contact Us

If you have any questions or suggestions regarding our privacy policy, please contact us at beats.helpdesk@exelaonline.com

PLEASE PRINT AND RETAIN A COPY OF THIS PRIVACY POLICY FOR YOUR RECORDS.