



CALIFORNIA PRIVACY NOTICE

This California Privacy Notice describes how Timios Holdings Corp. and its subsidiaries (together referred to as “Timios,” “we,” “us,” or “our”) collect, use, store, and share your information. This California Privacy Notice explains how we collect, use, and disclose Personal Information, when and to whom we disclose such information, and the rights you, as a California resident (“Consumer”), have regarding your Personal Information (“California Privacy Rights”).

Types of Information that Timios collects

Depending upon the applications, websites, or products you access or use, the nature of your communications with us, and the applicable laws, we may collect both personal and non-personal information about and from you.

Personal information is non-public information that can be used to directly or indirectly identify or contact you. Examples of categories of personal information include, but may not be limited to:

- Name, alias, or social media handle
- Date of birth
- Account name and/or account number
- Social security number
- Characteristics of protected classifications under California or Federal law
- Driver’s license number, passport number or state identification number
- Bank account, account balance, credit card number, loan application and credit report
- Other personal information necessary to provide products and services to you

Non-personal information is any other type of information. Examples of non-personal information include, but may not be limited to:

- Publicly available information
- Browser type, version and settings
- Browser plug-in types and versions
- Internet Protocol (IP) address, operating systems and platform
- Device type and operating information

- Browsing history on the Timios website

How does Timios collect your information?

- Timios may collect information from you when you access or use our Applications, Websites, or Products, or when you communicate with us in any manner. Examples may include, but are not limited to:
 - Information you provide by filling forms on our Applications and/or Websites, including information provided at the time of registering for any Product or event, posting material or requesting further services or information;
 - Information you provide when you report a problem with our Applications or Websites;
 - Records and copies of your correspondence (e.g., email address) if you contact us;
 - Your responses to surveys that we might ask you to complete; and
 - Details of transactions you carry out through our Applications, Websites, and the fulfillment of your orders.
- Timios may also collect information from third parties, including business partners and subsidiaries, including but not limited to information from public sources, including local, state, and federal government agencies and departments.
- Cookies. When you visit a Timios website, a cookie may be sent to your computer. A cookie is a small piece of data that is sent to your internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies assists Timios with improving your user experience. You can choose whether or not to accept cookies by changing your internet browser settings.

How does Timios use your personal information?

Timios may use your personal information in variety of ways, including but not limited to:

- Provide the Applications and Websites to you
- Provide the Products you have requested
- Fulfill a transaction you requested or service your policy
- Handle a claim
- Create and manage your account
- Respond to your requests, feedback, or inquiries
- Comply with laws, regulations, and our policies
- As described to you when collecting your personal information or as otherwise set forth in the California Consumer Privacy Act.

Does Timios share your personal information?

Timios does not sell your personal information. However, Timios may share your personal information with subsidiaries and unaffiliated third parties in the following situations:

- To subsidiaries. Timios may disclose your personal information to subsidiaries and affiliates to further facilitate your use of our Applications, Websites, and Products.
- To service providers. Timios may disclose your personal information to third-party vendors and partners who complete transactions or perform services on our behalf. Examples of these service providers may include, but are not limited to credit or debit card processors, auditors, etc.
- For legal purposes. Timios may disclose your personal information to satisfy any law, regulation, legal process, governmental request, or where we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to comply with legal process or applicable laws.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Further, Timios may disclose your information to third parties for whom you have provided authorization or consent to make such disclosure. Timios does not otherwise share your personal information, except as required or permitted by law. If you have any questions about how Timios shares your personal information, you may contact us at privacy@timios.com.

How does Timios store and protect your information?

The security of your personal information is important to us. That is why we take commercially reasonable steps to make sure your personal information is protected. We will maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How long is your information retained?

Timios may retain your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. These obligations do vary by state. Timios may store some personal information indefinitely, including the period after which your relationship with us has ended. If we dispose of your personal information, Timios will do so in a way that is secure and in compliance with our legal and regulatory obligations.

Your options:

Timios provides you the ability to exercise certain options regarding our collection, use, storage,

and sharing of your personal information. In accordance with applicable law, you may correct or update your personal information.

If you do not want Timios to share your information with our subsidiaries, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. It is entirely your decision as to whether you want to submit your personal information or non-personal information to Timios. However, if you elect not to submit personal information and non-personal information to Timios, we may not be able to provide certain services or products to you.

Right to know: Consumers have the right to know about Personal Information collected and used. Consumers have the right to request that Timios disclose what personal information it collected, used, and disclosed in the past 12 months.

Right to request deletion: Consumers have the right to request the deletion of their personal information.

Right to non-discrimination: Consumers have the right not to be discriminated against by exercising their consumer privacy rights. Timios will not discriminate against Consumers for exercising California Privacy Rights.

Right to use an Authorized Agent: A Consumer may use an Authorized Agent to submit a request to know or a request to delete their information. Should a Consumer use an Authorized Agent, Timios will require the Consumer to provide the agent written permission to make the request, and verify his or her identity with Timios.

To exercise any of your California Privacy Rights, please follow the link “[California Privacy Request](#)” or call Toll Free (800) 409-5112.

Upon making a California Privacy Request, Timios will verify the consumer’s identity by requiring an account, loan, escrow number, or other identifying information from the consumer.

The above rights are subject to any applicable rights and obligations including both Federal and California exemptions rendering Timios, or Personal Information collected by Timios, exempt from certain CCPA requirements.

Links to Other Sites

The Timios websites may contain links to other websites. Timios is not responsible for the privacy practices or the content of any of those other websites. Timios encourages you to read the privacy policy of every website you visit.

Children

Timios applications, websites and products are not intended for children under the age of 18. Timios does not knowingly collect personal information from children for any reason.

Changes to the Privacy Notice

Timios may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page. The effective date will be stated at the top of this Privacy Notice. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you. You should regularly check this page for any changes to this Privacy Notice.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH THE APPLICATIONS, WEBSITES, OR PRODUCTS, OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THE UPDATED PRIVACY NOTICE HAS BEEN POSTED WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.

This California Privacy Notice was last updated on July 13, 2020.

Contact for more information: For questions or concerns about Timios' California Privacy Notice and privacy practices, or to exercise any of your California Privacy Rights, please follow the link "[California Privacy Request](#)," call Toll Free (800) 409-5112, or by mail to the below address. We may use your Personal Information for our affiliates (companies owned by Timios Holding Corp.) to directly market to you. If you do not want Timios Holding Corp. affiliates to directly market to you, you may send an "opt out" request to privacy@timios.com, by phone to (800) 409-5112, or by mail to:

Timios Holdings Corp.
Attn: General Counsel
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Westlake Village, CA 91362