Joist Inc PRIVACY POLICY

OUR RESPONSIBILITIES.

Joist Inc. (the “Company”, “We”, “Us”) is committed to protecting your Personal Information (as hereinafter defined), which we collect and hold. We operate the website joist.com and the joist mobile applications (the “Service”).

This Privacy Policy outlines how we collect, manage, use and disclose your Personal Information and safeguard your privacy, in connection with the products and services we provide. It also outlines the choices you have in respect to that Personal Information.

WHAT IS PERSONAL INFORMATION?

“Personal Information” (also referred to as “Personal Data”) is information about an identifiable individual, but in some instances, depending on applicable law, does not include the name, title or business address or telephone number of an employee of an organization. Essentially, Personal Information includes any information that identifies you or by which your identity could be deduced.

WHY WE COLLECT, USE OR DISCLOSE YOUR PERSONAL INFORMATION?

We collect, use and disclose your Personal Information in order to provide you with our Services, including allowing you to interact with other users of our Services. By using the Service, you agree to the collection and use of Personal Information in accordance with this policy.

We may act as either a Data Controller or as a Data Processor when we collect, manage, use and disclose your Personal Information. We act as a Data Controller where you register an account with Us and where you provide information to Us regarding you or your account.
Your Personal Information may be collected, used or disclosed for any of these purposes set out above. We will not otherwise use or disclose your Personal Information without you providing additional consent unless we are otherwise required or permitted by law.

**LAWFUL BASIS FOR PROCESSING** We process your Personal Information in order to fulfil our contractual obligations to you under our terms of service, where we act as Data Controller, or to fulfil our contractual obligations to any contractor whom you correspond with through our Services, where we act as Data Processor.

**TYPES OF DATA COLLECTED**

*Personal Data* While using our Service, we may ask you to provide us with certain Personal Information required for the purpose of providing you with the Services. This Personal Information may include, but is not limited to:

- Address, State, Province, ZIP/Postal code, City
- Telephone numbers
- Payment information
- Cookies and Usage Data

*Usage Data* We may also collect information (including Personal Information) that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device ("Usage Data"). This Usage Data may include information (including Personal Information) such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data. When you access the Service by or through a mobile device, this Usage Data may include information (including Personal Information) such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.
**Tracking Cookies Data** We use cookies and similar tracking technologies to track the activity on our Service and hold certain information. Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies are also used, such as beacons, tags, and scripts to collect and track information and to improve and analyze our Service. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service. Examples of Cookies we use:

- **Session Cookies.** We use Session Cookies to operate our Service.
- **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.
- **Security Cookies.** We use Security Cookies for security purposes.
- **Advertising Cookies.** Advertising Cookies are used to serve you with advertisements that may be relevant to you and your interests.

**USE OF DATA** We use the collected data for various purposes:

- To provide and maintain our Service
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer support
- To gather analysis or valuable information so that we can improve our Service
- To monitor the usage of our Service
- To detect, prevent and address technical issues
HOW LONG DO WE KEEP YOUR PERSONAL INFORMATION? Your Personal Information is retained by the Company only as long as we need it to effectively provide our products and services to you and for a reasonable length of time thereafter in case we need to meet any legal or government requirements, or as otherwise allowed by you.

HOW WE PROTECT YOUR PERSONAL INFORMATION?

The Company maintains security measures to safeguard your Personal Information from loss, unauthorized access, disclosure or misuse. The following are some of the steps the Company has taken to protect your Personal Information:

• Your Personal Information is securely protected on a remote online server with access limited to persons with a secure login number and password.

When we no longer require your Personal Information we will delete it from our servers.

TRANSFERS TO THIRD PARTIES.

We do not sell, trade, or otherwise transfer your Personal Information to third parties, except as disclosed in this Privacy Policy.

Where you interact with a contractor through the Services, certain parts of your Personal Information will be made available to that contractor for the purpose of their engaging with you, such as your name, address and telephone number. You may have the option to select what Personal Information you make available to that contractor through the Services.

If you are located outside Canada and choose to provide information (including Personal Data) to us, please note that we transfer that information, including Personal Data, to Canada and process it there. Your consent to this Privacy Policy followed by your submission of such information (including Personal Data) represents your agreement to that transfer.

We may also disclose your Personal Information in connection with a corporate
re-organization, a merger or amalgamation with another entity, a sale of all or a substantial portion of our assets or stock, including any due diligence exercise carried out in relation to the same, provided that the Personal Information disclosed continues to be used for the purposes permitted by this Privacy Policy by the entity acquiring the Personal Information.

In the event that we transfer your Personal Information to a third party for processing we will require the person or organization dealing with your Personal Information on our behalf to protect your Personal Information in a manner consistent with this Privacy Policy or as otherwise required by law.

DISCLOSURE OF DATA Legal Requirements We may disclose your Personal Information in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend our rights or property
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

"DO NOT TRACK" SIGNALS We do not support Do Not Track ("DNT"). Do Not Track is a preference you can set in your web browser to inform websites that you do not want to be tracked. You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

Your Rights We aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data. Whenever made possible, you can update your Personal Data directly within your account settings section. If you are unable to change your Personal Data, please contact us to make the required changes.

If you wish to be informed what Personal Data we hold about you and if you want it to be removed from our systems, please contact us using the contact details set out at the bottom of this Privacy Policy. In certain circumstances, you have the right:
• To access and receive a copy of the Personal Data we hold about you
• To rectify any Personal Data held about you that is inaccurate
• To request the deletion of Personal Data held about you

You have the right to data portability for the information you provide to us. You can request to obtain a copy of your Personal Data in a commonly used electronic format so that you can manage and move it. Please note that we may ask you to verify your identity before responding to such requests. Further, if we are acting solely as a Data Processor and not as a Data Controller for that information, we will refer your request to the Data Controller who will be responsible for responding to your request.

ANALYTICS We may use third-party Service Providers to monitor and analyze the use of our Service.

Google Analytics Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network. You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity. For more information on the privacy practices of Google, please visit the Google Privacy Terms web page: http://www.google.com/intl/en/policies/privacy/.

Mixpanel Mixpanel is provided by Mixpanel Inc. You can prevent Mixpanel from using your information for analytics purposes by opting-out. To opt-out of the Mixpanel service, please visit this page: https://mixpanel.com/optout/ For more information on what type of information Mixpanel collects, please visit the Terms of Use page of Mixpanel: https://mixpanel.com/terms/.

Segment.io Segment.io is provided by Segment.io Inc. For more information on what type of information Segment.io collects, please visit the Privacy Policy page of Segment.io: segment.com/docs/legal/privacy/.
LINKS TO OTHER SITES  Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

CHILDREN'S PRIVACY  Our Service not is not targeted towards anyone under the age of 16 ("Children"). We do not knowingly collect Personal Data from anyone under the age of 16. If you are a parent or guardian and you are aware that your child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from a child under the age of 16 without parental consent, we will take steps to remove that information from our servers.

Personal information we collect may be shared with service providers who provide certain services on our behalf, including but not limited to, identity verification, credit checks, fraud prevention, business intelligence, customer relationship management, bill collection, payment processing, marketing, hosting, and other common technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and in accordance with this Privacy Policy, and you consent to our sharing with these parties by using our services and/or direct payment services and accepting the terms of this Privacy Policy.

We may provide information, including Personal Information of registered users to third party service providers and referral partners that work on behalf of or with us to provide some of the aspects of our services, to help us communicate with you, or to provide merchants with ancillary services offered by such service providers and referral partners. We may also receive information about you, including Personal Information, from our third party service providers and referral partners. However, these service providers and referral partners do not have any independent right to disclose this information (except to the same extent we would have a right to disclose that information under this Privacy Policy).

You hereby agree that we may share some or all of your Personal Information with a parent company, subsidiaries, joint ventures, or other companies under common control with us (collectively, "Affiliates"). We will require our Affiliates to comply with
this Privacy Policy. If our company or some or all of our assets are acquired by another company, any personal or other information we possess may be a part of the assets transferred, and that company will possess any rights granted to us under this Privacy Policy.

**Contacting us.**

Joist welcomes your feedback regarding this Privacy Policy. If you have questions, comments, or concerns please contact us:

**Joist Inc.** Toronto Address: 307-20 Maud St. Toronto, Ontario M5V 2M5

San Francisco Address: 2 Embarcadero Center San Francisco, California 94111

Telephone No.: 1 (800) 976-9261
E-mail address: privacy@joist.com

**Changes to the Company’s Privacy Policy.**

The Company often reviews its policies and procedures and reserves the right to make changes to this Privacy Policy from time to time.

**DEFINED TERMS USED IN THIS POLICY: Usage Data** Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

**Cookies** Cookies are small pieces of data stored on a User’s device.

**Data Controller** Data Controller means a person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any Personal Data are, or are to be, processed.

**Data Processor (or Service Providers)** Data Processor (or Service Provider) means any person (other than an employee of the Data Controller) who processes the data on behalf of the Data Controller.
**Data Subject** Data Subject is any living individual who is the subject of Personal Data.

**User** The User is the individual using our Service. The User corresponds to the Data Subject, who is the subject of Personal Data.

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