IDT Domestic Telecom, Inc. Boss Revolution Privacy Policy

Effective as of July 1, 2023

1. General

IDT is committed to protecting the privacy of your personal information. Through our Boss Revolution brand we provide consumers with various products and services that let you stay connected to the ones you love.

This Boss Revolution Privacy Policy (the "<u>Policy</u>") sets forth our policies and procedures regarding the collection, use and sharing of your personal information. We also explain the steps we take to protect your information and how you can limit the collection, use and sharing of your information.

This Policy applies to the following unless otherwise noted:

- users of our Boss Revolution products and services, including Boss Revolution
 Pinless, Boss Revolution Mobile, Call Me, International and Domestic Top-Up and
 E-gift cards (collectively, the "BR Products") whether purchased through our
 websites, our apps or at an authorized retailer;
- users and visitors of our Boss Revolution websites, including
 <u>www.bossrevolution.com</u>, <u>www.bosswireless.com</u>, <u>www.bossrevolutionmobile.com</u>,
 <u>www.brmarket.bossrevolution.com</u> and <u>www.brclubsaves.com</u> (collectively, the "<u>BR Websites</u>");
- members of any Boss Revolution loyalty or rewards program; and
- users of our Boss Revolution calling application (the "BR App").

When we use the term "<u>Services</u>" it refers to the BR Products, the BR Websites and the BR App collectively. When we refer to IDT or "us," or "we," we're talking about IDT Domestic Telecom, Inc.

This Policy <u>does not</u> apply to products or services offered by IDT Payment Services, Inc. or IDT Payment Services of NY LLC, including money transfer, domestic bill payment and international bill payment, and to any information collected during transactions for those products and services. The policies and procedures governing your personal information collected during transactions for those products are governed by the IDT Payment Services, Inc. and IDT Payment Services of NY LLC Privacy Statement, which can be found at www.bossrevolution.com/moneytransfer.

You should also read the terms of service for each Service that you use, which can be found at the applicable BR Website or in the BR App.

We may update this Policy from time to time and you should review it periodically for changes. Any updated Policy will be posted at the BR Websites and the BR App.

2. Information We Collect

IDT may receive and collect both personal and non-identifying information from you when we operate and provide you with the Services, when you install, access or use the Services and when you

communicate with us. Personal information means information either on its own or in conjunction with other data that enables a specific person to be identified, but does not include "de-identified," "anonymous," or "aggregate" information, which is not otherwise associated with a specific person. Non-identifying information means information that by itself cannot be used to identify a specific person (*e.g.*, zip code).

- A. <u>Information You Provide</u>. Depending on the particular Service, you may provide the following personal information:
 - name
 - address
 - email address
 - mobile or other phone number
 - payment information, including credit or debit card details
 - birthdate
 - other personal information necessary to verify you and/or your phone number
 - other personal information you provide to us for customer support purposes, surveys, sweepstakes or product feedback
- B. <u>Information We Collect</u>. Depending on the particular Service, we may automatically collect the following information:
 - Boss Revolution security code, password and login credentials
 - Service related diagnostic and performance information, including how you use our Services and performance logs
 - call records, frequently called numbers, and network traffic data
 - messages sent with our Services, including chats, photos, videos and voice messages
 - personal, phone or social network contact information
 - information about your device, including model, browser, operating system, platform type, application software, mobile network, device identifiers and numbers, and Internet connection speed
 - browsing, searching and buying activity
 - IP address
 - BR Websites visited and websites you come from and go to next
 - BR App feature usage and stored content
 - certain data on your device, including your contacts, the phone numbers in your mobile address book, favorite lists and other installed apps
 - device identification number
 - geolocation and device location information if you enable location features
 - transactional information when you purchase a BR Product
- C. <u>Information Provided by Third Parties</u>. When you install, access or use the Services we may obtain the following information from third party sources:
 - credit information from credit reporting agencies
 - transactional information when you purchase a BR Product, including receipts or information from app stores or other third parties processing your payment

- aggregate information from outside companies that collect consumer information such as demographic and interest data (examples of this information include gender, age range, sports enthusiast, or pet owner)
- unique marketing and/or device IDs, contact and other marketing lead information from third parties, including from app stores
- users of our Services may provide us with your email address or phone number through the purchase/use of a Service, our refer-a-friend programs, their mobile address book or social networking platforms
- other information from third parties that helps us operate, provide, understand, customize, support and market our Services

3. How We Use Information

We may use all the information we collect and receive to help us operate, provide, improve, understand, customize, support, and market our Services (and some third party services). In addition, we may use your information for general, operational and administrative purposes, including maintaining your account, authenticating you and contacting you. As used in this Policy, the terms "use," "using" and "processing" information include using cookies or other similar technologies on a computer/phone/device, subjecting the information to statistical or other analysis and using or handling information in any way, including but not limited to, scanning, collecting, storing, evaluating, aggregating, modifying, deleting, using, combining, disclosing and sharing information among our affiliates both in and outside the United States and to select service providers and vendors.

- A. <u>Our Services</u>. We analyze how our customers use our Services and use that information to evaluate and improve our Services, to research, develop, and test new services and features, and to conduct troubleshooting activities. For example:
 - we communicate with you about our Services and features and let you know about our terms and policies and other important updates;
 - we may target particular advertisements or other content to you based information we have collected or you provided;
 - we may digitally scan content stored in the BR App, including without limitation, your user information and message content, and use this information to provide you with targeted information and advertising;
 - we use your information to respond to you when you contact us. Our communications with you, including phone conversations, chats and emails, may be monitored and recorded by us for quality assurance or for legal, regulatory or training purposes; and
 - we verify accounts and activity, and promote safety and security, such as by investigating suspicious activity or violations of our terms, to ensure our Services are being used legally.
- B. <u>Web Technologies</u>. The BR Websites and BR App may use certain web technologies such as "cookies" or "web beacons." We use cookies, small text files stored locally on your computer or device to serve as markers, to operate, provide, improve and customize our Services and your experiences. For example, we use cookies to understand which of our FAQs are most popular and to show you relevant content related to our Services. Additionally, we may use cookies to remember your choices, such as your language preferences. Web beacons are used to tell us how and when pages in our sites are visited, by how many people, their point of origin and operating system and to monitor performance with our Services. These technologies do not collect personal information. We do not honor

any web browser "do not track" signals or other mechanisms that provide you the ability to exercise choice regarding the collection of information about your online activities over time and across third party websites or online services. We use and share this data and information to deliver customized content and advertising, to ensure that you see the correct product information, to manage the frequency with which you see an advertisement, to tailor advertisements to better match your interests, and to understand the effectiveness of our advertising. The content may be delivered on the BR Websites, on non-IDT websites, on the BR App, by our representatives, and via email, SMS, push notifications or other IDT services. In addition, if you respond to or interact with a particular advertisement, you may later receive a targeted advertisement as a result of an ad server or ad network concluding that you fit within a particular audience we are trying to reach.

- C. <u>Web Analysis</u>. We use certain Google Analytics Advertising Features, including Remarketing and Demographics and Interest Reporting. Google Analytics is a web analysis service provided by Google that allows us to collect data about the traffic on the BR Websites through Google cookies and other identifiers, which enables us, among other things, to create user segments based on demographic or interest data and to deliver relevant advertising. Google utilizes the data collected to track and examine the use of our websites and to prepare reports on the activities and share them with other Google services. Google may use the data collected to contextualize and personalize the ads of its own advertising network. You may be able to opt out of the Google Analytics Advertising Features through your browser ads settings or by visiting Google's Ads Settings page.
- D. <u>BR App</u>. We engage certain service providers and vendors who use mobile software development kits to passively collect information from users of the BR App. We use this data primarily to help us deliver personalized notifications and to identify you in a unique manner across other devices or browsers for the purposes of customizing advertisements or content.

4. How We Share Information

We may share all the information we collect and receive with our affiliates, both in and outside the United States, and to select service providers and vendors, to help us operate, provide, improve, understand, customize, support, and market our Services (and some third party services), and for general, operational and administrative purposes, including maintaining your account, authenticating you and contacting you. When we share information with our service providers and vendors, we require them to use your information only in accordance with our instructions and terms or with express permission from you and not to sell your information. In addition, you share your information as you use and communicate through our Services.

- A. <u>Information Shared Within the IDT Family of Companies</u>. We may share information within the IDT family of companies, including our affiliates both in and outside the United States (collectively, the "<u>IDT Family of Companies</u>") primarily to operate, provide, support and market our Services. For example, if you purchase a BR Product, then we share your purchase information with various IDT affiliates in order to process your transaction.
- B. <u>Information Shared with our Service Providers and Vendors</u>. We work with various service providers and vendors for a variety of business purposes such as to help us offer, operate, provide, improve, understand, customize, support and market our Services. We may share information with these service providers and vendors to the extent reasonably necessary for them to perform work on our behalf. For example, we may provide your credit card information and billing address to our payment processing company solely for the purpose of processing payment for a transaction you have requested. In addition, IDT shares certain information, including unique marketing identifiers, email addresses and mobile phone

numbers, with some of our service providers and vendors, including Google and Facebook, for marketing, advertising and analysis purposes, including the delivery of advertising campaigns and preparing and sharing aggregate business and marketing reports, demographic profiling and to deliver targeted advertising about products and services. When we share information with our service providers and vendors, we request that these parties protect your information and limit their use of the data to the purposes for which it was provided, and not to sell your information. IDT does not sell, rent or lease its customer lists to third parties. Finally, if you purchase products or services offered jointly by IDT and one of our service providers or vendors, your customer information may be received by both IDT and the service provider or vendor that is providing the product or service. For these jointly offered products and services, you should also review the other company's privacy policy, which may include practices that are different from the practices described here.

- C. <u>Special Circumstances</u>. We may share information in certain special circumstances. For example:
 - to comply with valid legal process including subpoenas, court orders and search warrants, and as otherwise permitted or required by law;
 - to assist law enforcement in cases involving danger of death or serious physical injury to any person or in other emergencies;
 - to protect our rights or property, or the safety of our customers or employees;
 - to protect against fraudulent, malicious, abusive, unauthorized or unlawful use of our Services and to protect our network, Services, devices and users from such use;
 - to advance or defend against complaints or legal claims in court, administrative proceedings and elsewhere;
 - to prospective purchasers of all or part of our business or assets;
 - to outside auditors, lawyers and regulators; and
 - with your consent.
- D. <u>Information Shared with Advertising Entities or Social Networks.</u> You may see third party advertisements on BR Products, the BR Websites and/or the BR App. Some advertisements are chosen by companies that place advertisements on behalf of advertisers. These companies, often called ad servers, may place and access cookies on your device to collect information about your visit. The information they collect from our sites is in a form that does not identify you personally. This information may be combined with similar data obtained from other websites to help our advertisers better reach their targeted audiences. Targeting may be accomplished by tailoring advertising to interests that they infer from your browsing of our sites and your interaction with other websites where these ad servers also are present. If you choose to interact with specific advertisers who advertise on the BR, Products, BR Websites or the BR App, the information you provide to them is subject to the conditions of their specific privacy policies. The BR Websites and BR App also include plug-ins and widgets that may provide information to their associated social networks or entities about the IDT page you visit, even if you do not click on or otherwise interact with the plug-in or widget.
- E. <u>When You Share Information</u>. You share your information as you use and communicate through our Services. Your phone number, profile name and photo, and online status may be available to anyone who uses our Services, although you can configure your Services settings to manage certain information available to other users. Users with whom you communicate may store or share your information (including your phone number or messages) with others on and off our Services.

5. Your Rights and How To Limit Sharing Of Information

You have choices about how we use and share your information and there are additional protections that may apply with regard to certain information we collect.

- A. <u>Customer Proprietary Network Information (CPNI)</u>. CPNI is information made available to us solely by virtue of our relationship with you that relates to the type, quantity, destination, technical configuration, location, and amount of use of the telecommunications and interconnected VoIP services you purchase from us, as well as related billing information. You have a right, and we have a duty, under federal law to protect the confidentiality of your CPNI. We use and share your CPNI within the IDT Family of Companies and with/to their agents, contractors and partners for marketing purposes, including to offer you services that are different from the services you currently purchase from us. If you don't want your CPNI used for the marketing purposes described above, please notify us online at support@bossrevolution.com. Unless you notify us, we may use your CPNI as described above and your choice will remain valid until you notify us that you wish to change your selection. Your decision about use of your CPNI will not affect the provision of any Services you currently have with us. Note: this CPNI notice may not apply to residents of certain states, including Arizona.
- B. <u>Telemarketing</u>. Federal "Do Not Call" laws allow you to place your phone numbers on the National Do Not Call Registry to prevent telemarketing calls to those numbers. To add your numbers to this list, please call 1-888-382-1222, or visit <u>www.donotcall.gov</u>. Most telemarketing laws allow companies to contact their own customers without consulting the Federal or State Do Not Call lists. If you would like to be removed from IDT's telemarketing list, please contact us at <u>support@bossrevolution.com</u>. Please allow 30 days for your telephone number to be removed from any sales programs that are currently underway. Please note that we may still call you regarding your Services and account even if you remove your number from our telemarketing list.
- C. Email, Text Messages and Push Notifications. Marketing emails you receive from us will include an unsubscribe feature usually found at the bottom of the email that you may use to opt out of receiving future marketing emails. Marketing text and SMS messages from us also contain an opt-out feature that you can use to prevent future marketing text and SMS messages from us. You may refuse to consent to receive calls and texts from IDT and its affiliates that require your consent, including autodialed, pre-recorded or artificial voice telemarketing calls. You may also withdraw your previously given consent to receive such calls and texts. You can opt out of receiving push notifications from us via the BR App by going to your device "Settings" and clicking on "Notifications," and then changing those settings for the BR App. Please note that you cannot withdraw your consent to receive certain in-BR App messages from IDT. Your ability to manage some of our Services could be limited if you withdraw your consent to receive text and SMS messages. IDT does not recommend using those Services without authorization to receive such messages.
- D. Online Information. You have choices about whether certain information collected on the BR Websites and BR App is used to customize advertising based on predictions generated from your visits over time and across different websites and apps. Similarly, many mobile devices offer controls you can set to limit the advertising use of information collected across mobile apps on your device. Please note that many opt outs use browser cookies or device controls and are specific to the device and browser you are using. If you buy a new computer, change web browsers or devices or delete the cookies on your computer, you may need to opt out again. In addition, ads you receive may still be tailored using other techniques such as publisher, device or browser-enabled targeting. You should check the privacy policies of the products, sites, apps and services you use to learn more about any such techniques and your options. You also can limit the collection of certain website information by deleting or disabling cookies. Most browsers enable you to erase cookies from your computer hard drive, block all cookies, or receive a warning before a cookie is stored. Disabling cookies may prevent you from using specific

features on our sites and other websites, such as ordering products or services and maintaining an online account.

6. Additional State Privacy Rights

If you are a resident of any of the following states, then the additional terms in the applicable Exhibit to this Privacy Policy also apply to you:

California – see Exhibit A to this Privacy Policy

Colorado – see Exhibit B to this Privacy Policy

Connecticut – see Exhibit C to this Privacy Policy

Virginia – see Exhibit D to this Privacy Policy

7. Other Information

- A. <u>Keeping Children Safe</u>. IDT does not knowingly market to or collect information from children under the age of 16 without obtaining verifiable parental consent. If you allow a child to use your device or our Services, you should be aware that their information could be collected as described in this Policy. We encourage parents to be involved in the online activities of their children to ensure that no information is collected from a child without parental permission.
- B. <u>Security</u>. IDT has technical, organizational and physical safeguards in place to help protect against unauthorized access to, use or disclosure of the information we collect and store. Employees are trained on the importance of protecting privacy and on the proper access to, use and disclosure of customer information. IDT secures information on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. We use Secure Socket Layer (SSL) encrypted protection to protect the personal information transmitted to the BR Websites. The BR Websites and BR App are PCI compliant in connection with your credit card information. Although we work hard to protect your information that we collect and store, no program is 100% secure and we cannot guarantee that our safeguards will prevent every unauthorized attempt to access, use or disclose that information. IDT maintains security and incident response plans to handle incidents involving unauthorized access to information we collect or store. If you become aware of a security issue, please contact us.
- C. <u>Contact Information</u>. If you have questions, concerns or suggestions related to our Policy or our privacy practices you may contact us at:

IDT Domestic Telecom, Inc. Boss Revolution Product Team 520 Broad Street, 4th floor Newark, NJ 07102

Telephone: 973-438-1000

Email: support@bossrevolution.com

D. <u>Links to and from non-IDT Websites and Content</u>. The BR Websites and BR App may contain links to non-IDT sites. In addition, IDT or Boss Revolution content may be included on websites that are not associated with IDT. We have no control over these non-IDT sites and are not responsible for

the content on these sites or platforms or the privacy policies and practices employed by these sites and platforms. We recommend that you review the policies and practices of the sites you visit.

- E. <u>Social Networking</u>. Some of our Services may allow you to participate in blog discussions, message boards, chat rooms, and other forms of social networking and to post reviews. Please be aware that these forums are accessible to others. We urge you to not submit any personal information to these forums because any information you post can be read, collected, shared, or otherwise used by anyone who accesses the forum. IDT is not responsible for the information you choose to submit in these forums. If you post content to information sharing forums, you are doing so by choice and you are providing consent to the disclosure of this information.
- F. <u>Changes to this Policy</u>. We reserve the right to make changes to this Policy, so please check back periodically for changes. You will be able to see that changes have been made by checking to see the effective date posted at the beginning of the Policy.

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Exhibit A

California Consumers

If you are a resident of California, then the following section also applies to you.

A. <u>Personal Information</u>. Personal information includes information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include publicly available information, including information lawfully made available to the general public by the consumer or from widely distributed media, and deidentified or aggregate consumer information. IDT may collect and use the following categories of personal information regarding California residents:

| G | 2 12 2 | | * 11 1 2 2 11 | . . |
|---|--|---|--|---|
| Categories of | Specific Personal | Categories of | Is this info Sold, | Business or |
| Personal | Information | Sources of | Shared ⁽¹⁾ and/or | Commercial |
| Information | Collected within | Personal | Disclosed for a | Purposes for |
| Collected | Category | Information | Business Purpose | Collection and Use |
| | | | and Categories of to | of Personal |
| | | | Whom | Information |
| Personal Identifiers and Information, including items listed in subdivision (e) of Section 1798.80 of California Civil Code | name, address, email address, phone number, birthdate, device and marketing identifiers, IP address, payment and financial information, credit/debit card number and details, bank account number and information, personal information necessary to verify you or your account, security code and login credentials, and other personal information you provide | consumer, consumer's device, automatic collection by IDT, credit reporting companies, financial companies, 3 rd party vendors that provide IDT with transactional services, data resellers | Sold – no Shared – no Disclosed for a Business Purpose – yes Categories of third parties to whom IDT discloses personal information for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our service providers and vendors to the extent reasonably necessary for them to perform work on our and your behalf (e.g., credit card processors); ad networks; data analytics providers; social networks; law enforcement; prospective purchasers of our business; outside auditors and lawyers; and government entities, agencies and regulators | To manage our products and services, including to help us operate, provide, evaluate, improve, monitor, customize, bill and support our products and services To maintain the quality of our products and services, including to improve, upgrade, and enhance our products and services To maintain and services To maintain and service your account, including to process orders and payments To communicate with you about our terms and policies To verify you, your account activity and your information To detect, investigate and report fraud, abuse or illegal use of our products and services or customer accounts To provide customer service To perform due diligence, |
| Commercial information | records of products or services purchased and used, diagnostic and service performance | consumer, consumer's device, automatic collection by IDT, | Sold – no | credit and fraud prevention checks To maintain accurate |

| | information, call records and other traffic data, | credit reporting companies, | Shared – no | record keeping |
|--|--|--|---|--|
| | credit information from reporting agencies, transactional information, and other | financial companies, 3 rd party vendors that provide IDT with | Disclosed for a Business Purpose – yes | To ensure security and integrity of our customers' personal information |
| | purchasing or consuming histories | transactional services, data resellers | Categories of third parties to whom IDT discloses personal information for a | To perform product, marketing and organizational analysis |
| | | | business purpose: see list under Personal Identifiers and Information | To provide advertising and marketing to our customers |
| Internet or other | browsing history, search | consumer, | Sold – no | To measure our marketing campaigns and to audit consumer interactions |
| electronic network activity information | history, messages, personal, phone or social network contact | consumer's device, automatic collection by IDT, | Shared – no | To comply with regulations and legal requirements |
| | information, device information, device contacts, and information | credit reporting companies, financial | Disclosed for a Business Purpose – yes | To comply with contractual requirements |
| | regarding a consumer's interaction and usage with our websites, apps and advertisements | companies, 3 rd party vendors that provide IDT with transactional | Categories of third parties to whom IDT discloses personal | For risk management and compliance For legal advice and defense of claims |
| | | services, data resellers | information for a business purpose: see list under Personal Identifiers and Information | For general, operational and administrative purposes |
| | | | | |
| Geolocation data (if you enable location features in BR App) | location of device | consumer, consumer's device, automatic collection by IDT | Sold – no Shared – no | |
| | | | Disclosed for a Business Purpose – yes | |
| | | | Categories of third parties to whom IDT discloses personal information for a business purpose: see list under Personal Identifiers and Information | |
| Inferences drawn from | profile reflecting the | consumer, | Sold – no | |
| any of the information above | consumer's marketing preferences; aggregate information from third | consumer's device, automatic collection by IDT, | Shared – no | |
| | parties | credit reporting companies, financial companies, 3 rd | Disclosed for a Business Purpose – yes | |
| | | party vendors that | Categories of third | |

| | i i | provide IDT with transactional services, data resellers | parties to whom IDT discloses personal information for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our vendors and partners to the extent reasonably necessary for them to perform work on our and your behalf (e.g., credit card processors); ad networks; data analytics providers; social networks; and prospective purchasers of our business | |
|--|-----|---|--|--|
|--|-----|---|--|--|

⁽¹⁾ Share and Shared mean sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration.

B. <u>Sensitive Personal Information</u>. IDT may collect limited sensitive personal information and limits the use of that information to those uses which are necessary for us to perform the services and provide the goods consumers have requested and for other uses as authorized by applicable California privacy laws and regulations. IDT may collect the following sensitive personal information:

| Categories of | Is this info Sold or | Business or |
|--|-----------------------|---|
| Sensitive Personal | Shared ⁽¹⁾ | Commercial |
| Information | | Purposes for |
| Collected | | Collection and Use |
| | | of Sensitive Personal |
| | | Information |
| (A) account log-in, financial account, debit card or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; (B) precise geolocation (if you enable location features in BR App) | Sold – no Shared – no | To perform the services and provide the goods requested by the consumer, including to help us operate, provide, customize, bill and support our products and services To ensure the security and integrity of our customers' personal information, including to prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored |
| | | or transmitted personal information For short- term, transient |

use, including but not limited to non- personalized advertising shown as part of a consumer's current interaction with IDT

To perform services on our behalf, including to maintain or service accounts, provide customer service, process or fulfill orders and transactions, verify customer information, process payments, provide financing, provide analytic services, provide storage, or provide similar services on behalf of our business

To maintain the quality and safety of our products and services, including to improve, upgrade, and enhance our products and services

To resist malicious, deceptive, fraudulent, or illegal actions directed at our business and to prosecute those responsible for those actions

To ensure the physical safety of natural persons

- C. <u>Your Rights</u>. As a California resident you have certain additional rights regarding your personal information under the California Consumer Privacy Act of 2018 and (starting on January 1, 2023) the California Privacy Rights Act of 2020 (collectively, the "<u>CCPA</u>").
 - (i) Right to Know and Access Personal Information Collected you have the right to request the following from IDT: categories of personal information collected; categories of sources of personal information; business or commercial purpose for collecting, selling or sharing your personal information; categories of third parties with whom we disclose your personal information; and the specific pieces of personal information that we have collected about you.
 - (ii) Right to Know Personal Information Sold, Shared or Disclosed you have the right to request the following from IDT: categories of personal information collected; categories of personal information sold or shared by IDT; categories of third parties to whom IDT has sold or shared your personal information; categories of personal information IDT has disclosed for a business purpose; and categories of persons to whom IDT has disclosed your personal information for a business purpose.

⁽¹⁾ Share and Shared mean sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration.

- (iii) Right of No Retaliation IDT does not discriminate against any California consumer who exercises any of the consumer's rights under the CCPA. Pursuant to the CCPA IDT is permitted to (a) charge a consumer a different price or rate and/or provide a different level of service to the consumer if that difference is reasonably related to the value provided to the consumer by the consumer's data, (b) offer loyalty, rewards, premium features, discounts, or club card programs to its customers, and (c) offer financial incentives, including payments, as compensation for the collection, sale, sharing or retention of personal information.
- (iv) Right to Delete you have the right to request that IDT delete any personal information that it has collected about you. There are exceptions to this right and IDT does not have to delete your personal information if it is reasonably necessary to complete a transaction with you, to provide you with goods or services you requested, to comply with our legal obligations, and as otherwise provided in the CCPA. In addition, if your personal information is deleted you may not be able to purchase or use our products and services.
- (v) Right to Correct Inaccurate Personal Information you have the right to request that IDT correct any inaccurate personal information that it maintains about you.
- (vi) Right to Opt Out of Sale or Sharing of Personal Information IDT does not sell (as defined in the CCPA) or share (as defined in the CCPA) your personal information. Nonetheless, you have the right to request that IDT not sell or share your personal information should IDT decide in the future to sell or share personal information to third parties. To exercise this right please go to https://www.idt.net/ccpa-do-not-sell and complete the form. We will also process any opt-out of sale/sharing preference signal that meets the requirements set forth in the CCPA and its regulations. IDT does not intentionally collect the personal information of a consumer under the age of 16. IDT does not intentionally sell or share the personal information of a consumer under the age of 16 unless the consumer (if age 13-16) or the consumer's parent (for consumers under 13) affirmatively authorizes the sale or sharing.
- (vii) Right to Limit Use and Disclosure of Sensitive Personal Information IDT does not use your sensitive personal information (as defined in the CCPA) for purposes other than as set forth in the CCPA. Nonetheless, you have the right to direct IDT to limit its use of your sensitive personal information to that use which is necessary for IDT to perform the services and provide the goods you requested from IDT, to ensure the security and integrity of your personal information, to perform services on our behalf, including to maintain or service accounts, provide customer service, process or fulfill orders and transactions, verify customer information, process payments, provide analytic services, to maintain the quality of our products and services, and as otherwise provided in the CCPA. Please note that sensitive personal information that is collected or processed by IDT without the purpose of inferring characteristics about a consumer, is not subject to this section, and shall be treated as personal information. To exercise this right please go to https://www.idt.net/ccpa-do-not-sell and complete the form.
- D. <u>How to Exercise Your Rights</u>. To exercise your rights to know and access your personal information collected, sold, shared or disclosed by IDT, or to exercise your right to delete your personal information or to correct inaccurate personal information, please go to https://www.idt.net/ccpa-request and complete the form. To exercise your right to opt out of the sale or sharing of your personal information, or to exercise your right to limit the use and disclosure of your sensitive personal information please go to https://www.idt.net/ccpa-do-not-sell and complete the form. We will also process any opt-out of sale/sharing preference signal that meets the requirements set forth in the CCPA and its regulations. In addition, you can exercise your rights by calling the following toll-free number:

888-412-0477. Your authorized agent can make these requests on your behalf using the same links and methods.

- E. <u>Verification of Consumer Requests</u>. In order to comply with a consumer request, IDT must reasonably verify the requestor. A record of each request is made as soon as it is received by our data protection team. IDT will use all reasonable measures to verify the identity of the individual making the request. We will utilize the requested data to ensure that we can verify the requestor's identity and where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to responding to your request. This is to protect your data and rights. If a third party, relative or representative is requesting the data on your behalf, we will verify their authority to act for you and may contact you and them to confirm you and their identity and gain your authorization prior to responding to the request.
- Responding to Consumer Requests. IDT will attempt to confirm receipt of each request F. by contacting the requestor either at the email or telephone number submitted, through the consumer's account or by other electronic means. IDT will attempt to verify each request and if it is able to verify a request will provide a response (if necessary and applicable) within 45 days of the receipt of the request, which time period may be extended by IDT for an additional 45 days. If a delay is necessary, IDT will contact the requestor within the original 45 day period and provide the reasons for the delay. IDT may charge a fee or refuse to act on any request that is manifestly unfounded or excessive. All IDT responses shall be in writing and cover the previous 12 month period unless the consumer requests information beyond the 12 month period (only applies to personal information collected on or after January 1, 2022). Where possible the response shall be sent through the consumer's account. Otherwise, the response shall be sent by mail or electronically. IDT is not obligated to provide a response to a consumer more than two times in any 12 month period. The CCPA contains certain exemptions and exceptions to the exercise of some of these rights. If one or more of those exemptions or exceptions applies to your request, then we may not be able to act upon your request. Where possible we will inform you of the reasons for not acting upon your request.
- G. How Long will IDT Retain Your Personal Information. IDT retains your personal information for only as long as is necessary to carry out the purposes described above in this privacy policy, and we have strict review and retention policies in place to meet these obligations. This time period may vary depending on the type of information and the services used, as detailed below, and applicable law, which may require us to maintain information for a set amount of time. After such time, we will either delete or anonymize your information or, if this is not possible (for example, because the information has been stored in backup archives), then we will securely store your information and isolate it from any further use until deletion is possible. We may also retain aggregate information beyond this time for research purposes and to help us develop and improve our services. You cannot be identified from anonymized information retained or used for these purposes.
 - (i) Customer account information. We store your account information for as long as your account is active and a reasonable period thereafter in case you decide to re-activate your service. We also retain some of your information as necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services. We are required under certain applicable tax laws to keep your basic personal information (name, address, contact details) for a minimum of six years after which time it will be destroyed unless required to be kept for other purposes.
 - (ii) Communications usage information. While you are an active customer, we retain the communications usage information generated by your use of our services until the information is no longer necessary to provide our services, and for a reasonable time thereafter as

necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services.

- (iii) Marketing information, cookies and web beacons. Where you have consented to us using your details for direct marketing, we will keep such data until you notify us otherwise and/or withdraw your consent. We retain information derived from cookies and other tracking technologies for a reasonable period of time from the date such information was created.
- (iv) Device information. We collect device-specific information from you. If you do not revoke our access to this information via the privacy settings on your device, we will retain this information for as long as your account is active.
- H. <u>For More Info.</u> For more information on your rights and our obligations under the CCPA please send an email to <u>ccpa-idt@idt.net</u>. For California residents with a disability please send an email to <u>ccpa-idt@idt.net</u> for information on how to access this policy in another format.

Exhibit B

Colorado Consumers

If you are a resident of Colorado, then the following section also applies to you.

A. <u>Personal Data</u>. Personal data includes any information that is linked or reasonably linkable to an identified or identifiable individual. Personal data does not include de-identified data or publicly available information. IDT may collect and process the following categories of personal data regarding Colorado residents:

| Categories of | Specific Personal | Is this data Sold, | Purposes for |
|--------------------------|---|--|--|
| Personal Data | Data Collected | Shared with Third | Collection and |
| Collected or | within Category | Parties, Processed | Processing of |
| Processed | | for Targeted | Personal Data |
| | | Advertising or | |
| | | Processed for | |
| | | Profiling in | |
| | | furtherance of | |
| | | Decisions that | |
| | | Produce Legal or | |
| | | Significant Effects | |
| | | and Categories of to | |
| | | Whom | |
| Personal Identifiers and | name, address, email | Sold – no | To manage our products |
| Information | address, phone number, | | and services, including to |
| | birthdate, device and | Processed for Targeted | help us operate, provide, |
| | marketing identifiers, IP address, payment and | Advertising – no | evaluate, improve, monitor, customize, bill |
| | financial information, | | and support our products |
| | credit/debit card number | Processed for Profiling in | and services |
| | and details, bank account | furtherance of Decisions that Produce Legal or | To maintain the quality of |
| | number and information, | Significant Effects - no | our products and services, |
| | personal information necessary to verify you | | including to improve, |
| | or your account, security | Shared with Third Parties | upgrade, and enhance our |
| | code and login | - yes | products and services |
| | credentials, and other | | To maintain and service |
| | personal information you | Categories of third | your account, including to |
| | provide | parties to whom IDT | process orders and |
| | | shares personal data for a | payments |
| | | business purpose: IDT family of companies, | To communicate with you |
| | | including our affiliates | about our terms and policies |
| | | both in and outside the | • |
| | | United States; our service | To verify you, your |
| | | providers and vendors to | account activity and your information |
| | | the extent reasonably necessary for them to | |
| | | perform work on our and | To detect, investigate and |
| | | your behalf (e.g., | report fraud, abuse or illegal use of our products |
| | | payment processors); ad | and services or customer |
| | | networks; data analytics providers; social | accounts |
| | | networks; law | To provide customer |
| | | enforcement; prospective | F-0 / 100 000001101 |

| | | purchasers of our business; outside auditors | service |
|---|--|--|---|
| | | and lawyers; and government entities, agencies and regulators | To perform due diligence, credit and fraud prevention checks |
| | | Ü | To maintain accurate record keeping |
| Commercial Information | records of products or services purchased and used, diagnostic and service performance information, call records | Sold – no Processed for Targeted Advertising – no | To ensure security and integrity of our customers' personal information |
| | and other traffic data, credit information from reporting agencies, | Processed for Profiling in furtherance of Decisions that Produce Legal or | To perform product, marketing and organizational analysis |
| | transactional information, and other purchasing or consuming histories | Significant Effects - no Shared with Third Parties | To provide advertising and marketing to our customers |
| | listories | - yes Categories of third | To measure our marketing campaigns and to audit consumer interactions |
| | | parties to whom IDT shares personal data for a business purpose: see | To comply with regulations and legal requirements |
| | | list under Personal Identifiers and Information | To comply with contractual requirements |
| | | | For risk management and compliance |
| Internet or other Electronic Network Activity Information | browsing history, search history, messages, personal, phone or social | Sold – no | For legal advice and defense of claims |
| , | network contact information, device | Processed for Targeted Advertising – no | For general, operational and administrative |
| | information, device contacts, and information regarding a consumer's interaction and usage with our websites, apps and advertisements | Processed for Profiling in furtherance of Decisions that Produce Legal or Significant Effects - no | purposes |
| | and advertisements | Shared with Third Parties - yes | |
| | | Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | |
| | | | |
| Geolocation Data (if you enable location | location of device | Sold – no | |
| features in BR App) | | Processed for Targeted Advertising – no | |
| | | Processed for Profiling in | |

| | | furtherance of Decisions | |
|--|--|---|--|
| | | that Produce Legal or Significant Effects - no | |
| | | Shared with Third Parties - yes | |
| | | Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | |
| Inferences drawn from any of the information above | profile reflecting the consumer's marketing preferences; aggregate information from third | Sold – no Processed for Targeted Advertising – no | |
| | parties | Processed for Profiling in furtherance of Decisions that Produce Legal or Significant Effects - no Shared with Third Parties - yes | |
| | | Categories of third parties to whom IDT discloses personal data for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our vendors and partners to the extent reasonably necessary for them to perform work on our and your behalf (e.g., payment processors); ad networks; data analytics providers; social networks; and prospective purchasers of our business | |

- B. <u>Your Rights</u>. As a Colorado resident you have certain additional rights regarding your personal data under the Colorado Privacy Act (the "<u>COPA</u>"):
 - (i) Right to Confirm if a Controller is Processing Your Personal Data and to Access Personal Data you have the right to request that IDT confirm whether or not it has collected and

processed personal data about you and to access the personal data that we have collected about you;

- (ii) Right to Correct Inaccurate Personal Data you have the right to request that IDT correct any inaccurate personal data that we maintain about you;
- (iii) Right to Delete you have the right to request that IDT delete any personal data that it has collected about you. There may be exceptions to this right and IDT does not have to delete your personal data if it is reasonably necessary to complete a transaction with you, to provide you with goods or services you requested, to comply with our legal obligations, and as otherwise provided by Colorado law. In addition, if your personal data is deleted you may not be able to purchase or use our products and services;
- (v) Right to Obtain Copy of Personal Data in Portable Format you have the right to obtain from IDT a copy of the personal data that we maintain about you in a portable format;
- (vi) Right to Opt-Out of the Processing of Personal Data for purposes of Targeted Advertising, Sale, or Profiling with Legal Effects IDT does not sell (as defined in the COPA) your personal data, process your personal data for Targeted Advertising (as defined in the COPA) or process your personal data for Profiling (as defined in the COPA) for decisions that produce legal or similarly significant effects. Nonetheless, you have the right to request that IDT not process your personal data for those purposes should IDT decide in the future to process your personal data for those purposes. To exercise this right please go to https://www.idt.net/copa-request_and-complete-the-form.
- C. How to Exercise Your Rights. To exercise any of your rights, please (i) go to https://www.idt.net/copa-request and complete the form, or (ii) send an email to copa@idt.net detailing your request(s). The COPA applies to individuals who are Colorado residents, but does not apply to individuals acting in a commercial context. An authorized agent may submit an opt-out request on your behalf using the same methods listed in this section.
- D. <u>Authentication of Consumer Requests</u>. In order to comply with a consumer request, IDT must reasonably authenticate the request. A record of each request is made as soon as it is received by our data protection team. IDT will use all reasonable measures to authenticate the identity of the individual making the request. We will utilize the requested data to ensure that we can verify the requestor's identity and where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to responding to your request. This is to protect your data and rights. If a third party, agent or representative is submitting an opt-out request on your behalf, we will verify their authority to act for you and may contact you and them to confirm your and their identity and to gain your authorization prior to taking action upon the request.
- E. Responding to Consumer Requests. IDT will attempt to authenticate each request and if it is able to authenticate a request it will provide a response (if necessary and applicable) within 45 days of the receipt of the request, which time period may be extended by IDT for an additional 45 days. If a delay is necessary, IDT will contact the requestor within the original 45 day period and provide the reasons for the delay. All IDT responses shall be in writing. The response shall be sent by mail or electronically. If IDT is not able to process your request, we will inform you of that and (where possible) of the reasons for not acting upon your request.
- F. Appeal of Refusal to Take Action. If IDT refuses to take action on your request you have the right to appeal that refusal within 30 days of your receipt of IDT's response by sending an email to

<u>copa@idt.net</u> and requesting an appeal. Within 45 days of IDT's receipt of your appeal, we will inform you of any action taken or not taken in response to the appeal, including the reasons for our decision. If your appeal is denied, then you may contact the Colorado Attorney General at https://coag.gov/ or 720-508-6000.

Exhibit C

Connecticut Consumers

If you are a resident of Connecticut, then the following section also applies to you.

A. <u>Personal Data</u>. Personal data includes any information that is linked or reasonably linkable to an identified or identifiable individual. Personal data does not include de-identified data or publicly available information. IDT may collect and process the following categories of personal data regarding Connecticut residents:

| Categories of | Specific Personal | Is this data Sold, | Purposes for |
|---------------------------|---|---|---|
| Personal Data | Data Collected | Shared with Third | Collection and |
| Collected or | within Category | Parties, or Processed | Processing of |
| Processed | | for Targeted | Personal Data |
| | | Advertising and | |
| | | Categories of to | |
| | | Whom | |
| Information | address, phone number, birthdate, device and marketing identifiers, IP address, payment and financial information, credit/debit card number and details, bank account number and information, personal information necessary to verify you or your account, security code and login credentials, and other personal information you provide | Processed for Targeted Advertising – no Shared with Third Parties – yes Categories of third parties to whom IDT shares personal data for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our service providers and vendors to the extent reasonably | and services, including to help us operate, provide, evaluate, improve, monitor, customize, bill and support our products and services To maintain the quality of our products and services, including to improve, upgrade, and enhance our products and services To maintain and services To maintain and service your account, including to process orders and payments To communicate with you about our terms and |
| | | necessary for them to perform work on our and your behalf (e.g., payment processors); ad networks; data analytics providers; social networks; law enforcement; prospective purchasers of our business; outside auditors and lawyers; and government entities, agencies and regulators | policies To verify you, your account activity and your information To detect, investigate and report fraud, abuse or illegal use of our products and services or customer accounts To provide customer service To perform due diligence, |
| Commercial Information | records of products or services purchased and | Sold – no | credit and fraud prevention checks |
| | used, diagnostic and service performance | Processed for Targeted | To maintain accurate |

| | I | Lagran | |
|--|---|--|---|
| | information, call records and other traffic data, | Advertising – no | record keeping |
| | credit information from reporting agencies, transactional information, and other | Shared with Third Parties - yes | To ensure security and integrity of our customers' personal information |
| | purchasing or consuming histories | Categories of third parties to whom IDT shares personal data for a business purpose: see | To perform product, marketing and organizational analysis |
| | | list under Personal Identifiers and Information | To provide advertising and marketing to our customers |
| Internet or other | browsing history, search | Sold – no | To measure our marketing campaigns and to audit consumer interactions |
| Electronic Network Activity Information | history, messages, personal, phone or social network contact information, device | Processed for Targeted Advertising – no | To comply with regulations and legal requirements |
| | information, device contacts, and information regarding a consumer's | Shared with Third Parties - yes | To comply with contractual requirements |
| | interaction and usage with our websites, apps and advertisements | Categories of third parties to whom IDT | For risk management and compliance |
| | and advertisements | shares personal data for a business purpose: see | For legal advice and defense of claims |
| | | list under Personal Identifiers and Information | For general, operational and administrative purposes |
| | | | |
| Geolocation Data (if you enable location | location of device | Sold – no | |
| features in BR App) | | Processed for Targeted Advertising – no | |
| | | Shared with Third Parties - yes | |
| | | Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | |
| Inferences drawn from | profile reflecting the | Sold – no | |
| any of the information above | consumer's marketing preferences; aggregate information from third parties | Processed for Targeted Advertising – no | |
| | | Shared with Third Parties - yes | |
| | | Categories of third | |

| | parties to whom IDT | |
|--|----------------------------|--|
| | discloses personal data | |
| | for a business purpose: | |
| | IDT family of | |
| | companies, including our | |
| | affiliates both in and | |
| | outside the United States; | |
| | our vendors and partners | |
| | to the extent reasonably | |
| | necessary for them to | |
| | perform work on our and | |
| | your behalf (e.g., | |
| | payment processors); ad | |
| | networks; data analytics | |
| | providers; social | |
| | networks; and | |
| | prospective purchasers of | |
| | our business | |
| | | |
| | | |
| | | |

- B. <u>Sensitive Data</u>. The only sensitive data (as defined in the CTPA) that IDT may collect and process is precise geolocation data (as defined in the CTPA) from the BR App primarily for transaction compliance reasons if the user enables the app's location feature.
- C. <u>Your Rights</u>. As a Connecticut resident you have certain additional rights regarding your personal data under the Connecticut Privacy Act (the "CTPA"):
 - (i) Right to Confirm if a Controller is Processing Your Personal Data and to Access Personal Data you have the right to request that IDT confirm whether or not it has collected and processed personal data about you and to access the personal data that we have collected about you;
 - (ii) Right to Correct Inaccurate Personal Data you have the right to request that IDT correct any inaccurate personal data that we maintain about you;
 - (iii) Right to Delete you have the right to request that IDT delete any personal data that it has collected about you. There may be exceptions to this right and IDT does not have to delete your personal data if it is reasonably necessary to complete a transaction with you, to provide you with goods or services you requested, to comply with our legal obligations, and as otherwise provided by Connecticut law. In addition, if your personal data is deleted you may not be able to purchase or use our products and services;
 - (v) Right to Obtain Copy of Personal Data in Portable Format you have the right to obtain from IDT a copy of the personal data that we maintain about you in a portable format;
 - (vi) Right to Opt-Out of the Processing of Personal Data for purposes of Targeted Advertising, Sale, or Profiling with Legal Effects IDT does not sell (as defined in the CTPA) your personal data, process your personal data for Targeted Advertising (as defined in the CTPA) or process your personal data for Profiling (as defined in the CTPA) for decisions that produce legal or similarly significant effects. Nonetheless, you have the right to request that IDT not process your personal data for those purposes should IDT decide in the future to process your

personal data for those purposes. To exercise this right please go to https://www.idt.net/ctpa-request and complete the form.

- D. <u>How to Exercise Your Rights</u>. To exercise any of your rights, please go to https://www.idt.net/ctpa-request and complete the form. The CTPA applies to individuals who are Connecticut residents, but does not apply to individuals acting in a commercial context. An authorized agent may submit an opt-out request on your behalf using the same method listed in this section.
- E. <u>Authentication of Consumer Requests</u>. In order to comply with a consumer request, IDT must reasonably authenticate the request. A record of each request is made as soon as it is received by our data protection team. IDT will use all reasonable measures to authenticate the identity of the individual making the request. We will utilize the requested data to ensure that we can verify the requestor's identity and where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to responding to your request. This is to protect your data and rights. If a third party, agent or representative is submitting an opt-out request on your behalf, we will verify their authority to act for you and may contact you and them to confirm your and their identity and to gain your authorization prior to taking action upon the request.
- F. Responding to Consumer Requests. IDT will attempt to authenticate each request and if it is able to authenticate a request it will provide a response (if necessary and applicable) within 45 days of the receipt of the request, which time period may be extended by IDT for an additional 45 days. If a delay is necessary, IDT will contact the requestor within the original 45 day period and provide the reasons for the delay. All IDT responses shall be in writing. The response shall be sent by mail or electronically. If IDT is not able to process your request, we will inform you of that and (where possible) of the reasons for not acting upon your request.
- G. Appeal of Refusal to Take Action. If IDT refuses to take action on your request you have the right to appeal that refusal within 30 days of your receipt of IDT's response by sending an email to ctpa@idt.net and requesting an appeal. Within 60 days of IDT's receipt of your appeal, we will inform you of any action taken or not taken in response to the appeal, including the reasons for our decision. If your appeal is denied, then you may contact the Connecticut Attorney General by email at Attorney.General@ct.gov or by phone at 860-808-5318.

Exhibit D

Virginia Consumers

If you are a resident of Virginia, then the following section also applies to you.

A. <u>Personal Data</u>. Personal data includes any information that is linked or reasonably linkable to an identified or identifiable natural person. Personal data does not include de-identified data or publicly available information. IDT may collect and process the following categories of personal data regarding Virginia residents:

| Categories of | Specific Personal | Is this data Sold, | Purposes for |
|--------------------------------------|--|--|--|
| Personal Data | Data Collected | Shared with Third | Collection and |
| Collected and | within Category | Parties and/or | Processing of |
| Processed | | Processed for | Personal Data |
| | | Targeted | |
| | | Advertising and | |
| | | Categories of to | |
| | | Whom | |
| Personal Identifiers and Information | name, address, email address, phone number, birthdate, device and marketing identifiers, IP address, payment and financial information, credit/debit card number and details, bank account number and information, personal information necessary to verify you or your account, security code and login credentials, and other personal information you provide | Processed for Targeted Advertising – no Shared with Third Parties – yes Categories of third parties to whom IDT shares personal data for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our service providers and vendors to the extent reasonably necessary for them to perform work on our and your behalf (e.g., credit card processors); ad networks; data analytics providers; social networks; law enforcement; prospective purchasers of our business; outside auditors and lawyers; and government entities, | To manage our products and services, including to help us operate, provide, evaluate, improve, monitor, customize, bill and support our products and services To maintain the quality of our products and services, including to improve, upgrade, and enhance our products and services To maintain and service your account, including to process orders and payments To communicate with you about our terms and policies To verify you, your account activity and your information To detect, investigate and report fraud, abuse or illegal use of our products and services or customer accounts To provide customer |
| | | agencies and regulators | service |
| | | Cald | To perform due diligence, credit and fraud |
| Commercial Information | records of products or services purchased and | Sold – no | prevention checks |
| | used, diagnostic and service performance | Processed for Targeted | To maintain accurate |

| | information, call records | Advertising – no | record keeping |
|--|---|---|--|
| | and other traffic data, credit information from reporting agencies, transactional information, and other purchasing or consuming histories | Shared with Third Parties - yes Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | To ensure security and integrity of our customers' personal information To perform product, marketing and organizational analysis To provide advertising and marketing to our customers To measure our marketing |
| Internet or other Electronic Network Activity Information | browsing history, search history, messages, personal, phone or social network contact information, device information, device contacts, and information regarding a consumer's interaction and usage with our websites, apps and advertisements | Sold – no Processed for Targeted Advertising – no Shared with Third Parties – yes Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | campaigns and to audit consumer interactions To comply with regulations and legal requirements To comply with contractual requirements For risk management and compliance For legal advice and defense of claims For general, operational and administrative purposes |
| Geolocation Data (if you enable location features in the BR App) | location of device | Processed for Targeted Advertising – no Shared with Third Parties - yes Categories of third parties to whom IDT shares personal data for a business purpose: see list under Personal Identifiers and Information | |
| Inferences drawn from any of the information above | profile reflecting the consumer's marketing preferences; aggregate information from third parties | Sold – no Processed for Targeted Advertising – no Shared with Third Parties - yes Categories of third | |

| | parties to whom IDT discloses personal data for a business purpose: IDT family of companies, including our affiliates both in and outside the United States; our vendors and partners to the extent reasonably necessary for them to perform work on our and your behalf (e.g., credit card processors); ad networks; data analytics providers; social networks; and prospective purchasers of our business |
|--|---|
|--|---|

- B. <u>Sensitive Data</u>. The only sensitive data (as defined in the VCDPA) that IDT may collect and process is precise geolocation data (as defined in the VCDPA) from the BR App primarily for transaction compliance reasons if the user enables the app's location feature.
- C. <u>Your Rights</u>. As a Virginia resident you have certain additional rights regarding your personal data under the Virginia Consumer Data Protection Act (the "VCDPA"):
 - (i) Right to Confirm if a Controller is Processing Your Personal Data and to Access Personal Data you have the right to request that IDT confirm whether or not it has collected and processed personal data about you and to access the personal data that we have collected about you;
 - (ii) Right to Correct Inaccurate Personal Data you have the right to request that IDT correct any inaccurate personal data that we maintain about you;
 - (iii) Right to Delete you have the right to request that IDT delete any personal data that it has collected about you. There may be exceptions to this right and IDT does not have to delete your personal data if it is reasonably necessary to complete a transaction with you, to provide you with goods or services you requested, to comply with our legal obligations, and as otherwise provided by Virginia law. In addition, if your personal data is deleted you may not be able to purchase or use our products and services;
 - (v) Right to Obtain Copy of Personal Data in Portable Format you have the right to obtain from IDT a copy of the personal data that we maintain about you in a portable format;
 - (vi) Right to Opt-Out of the Processing of Personal Data for purposes of Targeted Advertising, Sale, or Profiling with Legal Effects IDT does not sell (as defined in the VCDPA) your personal data, process your personal data for Targeted Advertising (as defined in the VCDPA) or process your personal data for Profiling (as defined in the VCDPA) for decisions that produce legal or similarly significant effects. Nonetheless, you have the right to request that IDT not process your personal data for those purposes should IDT decide in the future to process your personal data for those purposes. To exercise this right please go to https://www.idt.net/vcdpa-request_and-complete-the-form.

- D. <u>How to Exercise Your Rights</u>. To exercise any of your rights, please go to https://www.idt.net/vcdpa-request and complete the form. The VCDPA applies to individuals who are Virginia residents, but does not apply to individuals acting in a commercial context.
- E. <u>Authentication of Consumer Requests</u>. In order to comply with a consumer request, IDT must reasonably authenticate the request. A record of each request is made as soon as it is received by our data protection team. IDT will use all reasonable measures to authenticate the identity of the individual making the request. We will utilize the requested data to ensure that we can verify the requestor's identity and where we are unable to do so, we may contact you for further information, or ask you to provide evidence of your identity prior to responding to your request. This is to protect your data and rights.
- F. Responding to Consumer Requests. IDT will attempt to authenticate each request and if it is able to authenticate a request it will provide a response (if necessary and applicable) within 45 days of the receipt of the request, which time period may be extended by IDT for an additional 45 days. If a delay is necessary, IDT will contact the requestor within the original 45 day period and provide the reasons for the delay. All IDT responses shall be in writing. The response shall be sent by mail or electronically. If IDT is not able to process your request, we will inform you of that and (where possible) of the reasons for not acting upon your request.
- G. Appeal of Refusal to Take Action. If IDT refuses to take action on your request you have the right to appeal that refusal within 30 days of your receipt of IDT's response by sending an email to vcdpa@idt.net and requesting an appeal. Within 60 days of IDT's receipt of your appeal, we will inform you of any action taken or not taken in response to the appeal, including the reasons for our decision. If your appeal is denied, then you may contact the Virginia Attorney General at (804)786-2071 to submit a complaint.