

## TERMS AND CONDITIONS OF USE

Welcome to the NinjaCard® website. This site is maintained as a service to current and prospective customers. By using this site, you agree to comply with and be bound by the following terms and conditions of use. Please review these terms and conditions carefully. **If you do not agree to these terms and conditions of use, then you must immediately leave the website because you do not have our permission to use it.**

- 1. Agreement.** This Terms and Conditions of Use agreement (the "Agreement") specifies the terms and conditions for access to and use of [www.ninjacard.com](http://www.ninjacard.com) (the "Site") and describe the terms and conditions applicable to your access and use of the Site. **THIS AGREEMENT SETS FORTH A LEGAL AGREEMENT BETWEEN YOU ("YOU" OR "YOUR") AND NINJACARD®, LLC, ITS SUBSIDIARIES AND AFFILIATES (COLLECTIVELY, "NINJACARD®," "WE," "US," AND/OR "OUR") REGARDING YOUR ACCESS AND USE OF WWW.NINJACARD.COM (THE "SITE"), MOBILE APPLICATION (THE "APPLICATION"). AND/OR TECHNOLOGY PLATFORM (COLLECTIVELY, THE "SERVICES") OFFERED, OPERATED, OR MADE AVAILABLE BY NINJACARD®. THIS AGREEMENT APPLIES WHEN YOU ACCESS, INTERACT WITH, SIGN UP FOR, OR USE ANY PORTION OF THE SITE AND IS BINDING AS OF THE FIRST DATE YOU ACCESS, USE, INTERACT WITH, OR SIGN UP FOR ANY PORTION OF THE SITE. OTHER ASPECTS OF THE SERVICES MAY BE COVERED BY OTHER TERMS, CONDITIONS AND AGREEMENTS WITH NINJACARD® OR THIRD PARTIES SUCH AS FINANCIAL INSTITUTIONS.** This Agreement may be modified at any time by us upon posting of the modified Agreement. Any such modifications shall be effective immediately. You can view the most recent version of these terms at any time at <https://ninjacard.com/terms-and-conditions.pdf>. Each use by you shall constitute and be deemed your unconditional acceptance of this Agreement.
- 2. Privacy.** Your visit to our site is also governed by our Privacy Policy. Please review our [Privacy Policy](#) carefully.
- 3. Ownership.** All content included on this site is and shall continue to be the property of NinjaCard® or its content suppliers and is protected under applicable copyright, patent, trademark, and other proprietary rights. Any copying, redistribution, use or publication by you of any such content or any part of the Site is prohibited, except as expressly permitted in this Agreement. Under no circumstances will you acquire any ownership rights or other interest in any content by or through your use of this Site.
- 4. Intended Audience.** This website is intended for individuals over the age of 18. This website is not intended for any children under the age of 13. By using this Site, you represent and warrant that you are at least 18 years of age.
- 5. Trademarks.** NINJACARD® and other marks are either trademarks or registered trademarks of NinjaCard®. Other product and company names mentioned on this Site may be trademarks of their respective owners.
- 6. Site Use.** NinjaCard® grants you a limited, revocable, nonexclusive license to use this site solely for your own personal use and not for republication, distribution, assignment, sublicense, sale, preparation of derivative works, or other use. You agree not to copy materials on the site, reverse engineer or break into the site, or use materials, products or services in violation of any law. The use of this website is at the discretion of NinjaCard® and NinjaCard® may terminate your use of this website at any time.
- 7. Compliance with Laws.** You agree to comply with all applicable laws regarding your use of the website. You further agreed that information provided by you is truthful and accurate to the best of your knowledge.
- 8. Indemnification.** You agree to indemnify, defend and hold [name of website operator] and our partners, employees, and affiliates, harmless from any liability, loss, claim and expense, including reasonable attorney's fees, related to your violation of this Agreement or use of the Site.

**9. Disclaimer.** THE INFORMATION ON THIS SITE IS PROVIDED ON AN "AS IS," "AS AVAILABLE" BASIS. YOU AGREE THAT USE OF THIS SITE IS AT YOUR SOLE RISK. NINJACARD® DISCLAIMS ALL WARRANTIES OF ANY KIND, INCLUDING BUT NOT LIMITED TO ANY EXPRESS WARRANTIES, STATUTORY WARRANTIES, AND ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. TO THE EXTENT YOUR JURISDICTION DOES NOT ALLOW LIMITATIONS ON WARRANTIES, THIS LIMITATION MAY NOT APPLY TO YOU. YOUR SOLE AND EXCLUSIVE REMEDY RELATING TO YOUR USE OF THE SITE SHALL BE TO DISCONTINUE USING THE SITE.

**10. Limitation of Liability.** UNDER NO CIRCUMSTANCES WILL NINJACARD® BE LIABLE OR RESPONSIBLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL (INCLUDING DAMAGES FROM LOSS OF BUSINESS, LOST PROFITS, LITIGATION, OR THE LIKE), SPECIAL, EXEMPLARY, PUNITIVE, OR OTHER DAMAGES, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN ANY WAY RELATING TO THE SITE, YOUR SITE USE, OR THE CONTENT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOUR SOLE REMEDY FOR DISSATISFACTION WITH THE SITE AND/OR CONTENT IS TO CEASE ALL OF YOUR SITE USE.

You may have additional rights under certain laws (including consumer laws) which do not allow the exclusion of implied warranties, or the exclusion or limitation of certain damages. If these laws apply to you, the exclusions or limitations in this Agreement that directly conflict with such laws may not apply to you.

**11. Use of Information.** NinjaCard® reserves the right, and you authorize us, to use and assign all information regarding site uses by you and all information provided by you in any manner consistent with our Privacy Policy.

**12. Site Security.** By using the Site, you agree to avoid attempting or taking any action listed below:

- (a) Access data that is not intended for you.
- (b) Reverse-engineer the Site.
- (c) Invade the privacy of, steal the identity of, or obtain non-public personal information ("NPI") about any other user.
- (d) Probe or scan the Site for vulnerabilities.
- (e) Create vulnerabilities through email phishing, tailgating (*i.e.*, evading security measures at a building access points), USB drive baiting, or other social-engineering tactics.
- (f) Breach our security or authentication measures.
- (g) Interfere with the Services we provide to another user.
- (h) Disrupt the Site with any antagonistic device or practice, including introducing a virus, overloading, flooding, spamming, mail-bombing, or crashing.
- (i) Use robots, spiders, intelligent agents, or software tools to search or navigate the Site by automated means not generally available through third-party internet browsers such as Google Chrome, Microsoft Internet Explorer, Microsoft Edge, Apple Safari, or Mozilla Firefox.

We use industry-standard physical, technical, and administrative security measures and safeguards to protect the confidentiality and security of your NPI. However, it is your responsibility to protect the security of your account credentials (if any) and of your device. Additionally, please note that the e-mails and other communications you send to us through the Site are not encrypted.

**13. Copyrights and Copyright Agent.** If you believe your work has been copied in a way that constitutes copyright infringement, or your intellectual property rights have otherwise been violated, please provide a notice containing all of the following information to our Copyright Agent:

- (a) An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright or other intellectual property interest;

- (b) A description of the copyrighted work that you claim has been infringed;
- (c) A description of where the material that you claim is infringing is located on the Site;
- (d) Your address, telephone number, and e-mail address;
- (e) A statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
- (f) A statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

Our Copyright Agent for notice of claims of copyright infringement on the Site can be reached as follows:

By Mail: NinjaCard®; Attention: General Counsel; 27 N. Wacker Dr., Ste. 404, Chicago, IL 60606

By Email: [legal@ninja-card.com](mailto:legal@ninja-card.com)

- 14. Applicable Law.** The Site is located in the State of Illinois. All sections of this Agreement shall be governed by the laws of the State of Illinois without regard to its conflicts of law provisions.
- 15. Severability.** If any provision of this Agreement shall be adjudged by any court of competent jurisdiction to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that this Agreement will otherwise remain in full force and effect.
- 16. Waiver.** The failure of NinjaCard® to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. Any waiver of this Agreement by NinjaCard® must be in writing and signed by an authorized representative of NinjaCard®.
- 17. Termination.** NinjaCard® may terminate this Agreement at any time, with or without notice, for any reason.
- 18. Relationship of the Parties.** Nothing contained in this Agreement or your use of the Site shall be construed to constitute either party as a partner, joint venturer, employee, or agent of the other party, nor shall either party hold itself out as such. Neither party has any right or authority to incur, assume or create, in writing or otherwise, any warranty, liability, or other obligation of any kind, express or implied, in the name of or on behalf of the other party, it being intended by both parties that each shall remain independent contractors responsible for its own actions.
- 19. Entire Agreement.** This Agreement constitutes the entire agreement between you and NinjaCard® with respect to the Site and governs the terms and conditions of your use of the Site, and supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and NinjaCard® with respect to this Site. Notwithstanding the foregoing, you may also be subject to additional terms and conditions, posted policies (including but not limited to the Privacy Policy), guidelines, or rules that may apply when you use the website. NinjaCard® may revise this Agreement at any time by updating this Agreement and posting it on the Site. Accordingly, you should visit the Site and review the Agreement periodically to determine if any changes have been made. Your continued use of this website after any changes have been made to the Agreement signifies and confirms your acceptance of any such changes or amendments to the Agreement.

**20. Contact Information.**

NinjaCard®

Attention: Legal Department

27 N. Wacker Dr., Ste. 404

Chicago, IL 60606

[legal@ninja-card.com](mailto:legal@ninja-card.com)

**21. Disclosure of Account and Device Information by Wireless Carrier.** By using this site ([www.ninjacard.com](http://www.ninjacard.com)), you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to NinjaCard® or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

**22. Privacy Notice for California Residents.**

This Section 22 of the NinjaCard® Terms of Use (the “CCPA Notice”) supplements the information contained in our Privacy Notice and applies solely to consumers or other Site users who reside in California (“consumers,” “you,” or “your”). We adopt this CCPA Notice to comply with the California Consumer Privacy Act (“CCPA”) and with the CCPA and its implementing regulations. See <https://oag.ca.gov/privacy/ccpa>. Terms defined in the CCPA and its regulations have the same meaning when used in this CCPA Notice.

**1. Your Right to Know What Personal Information We Collect, Why We Collect It, and How We Share and Sell It**

**a. Your Submission of an Information Request**

Under the CCPA, you have the right to request that we disclose certain information to you concerning our collection, use, sharing, and selling of your or your household’s personal information over the past 12 months.

Upon receiving your request and verifying your identity – and to the extent the personal information we collect is not exempt from the CCPA – we will disclose the categories of personal information that we collected about you or your household over the past 12 months. For each information category, we will disclose:

- the types of information contained in the category,
- the sources of the collected information,
- our business purpose for collecting the information, and
- the types of third parties that receive the information.

**b. Our Collection, Use, Sharing, and Selling Practices**

We collect information that identifies, references, or links to a particular consumer or household (“*personal information*”). Personal information does not include:

- publicly available information, such as information that is lawfully made available from federal, state, or local records, and
- de-identified or aggregate consumer information (*e.g.*, information that cannot be linked to you or your household).

Additionally, note that some of the personal information we collect may not be subject to your rights under the CCPA because the information is covered by or collected under industry-specific privacy laws such as the Health Insurance Portability and Accountability Act of 1996, the California Confidentiality of Medical Information Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the California Financial Information Privacy Act; and the Driver's Privacy Protection Act of 1994.

**With that background in mind, please be advised that we collected, used, shared, and sold eight categories of personal information within the past 12 months.** For each of these eight personal-information categories, we disclose below: the types of information contained within the category, the sources of the collected information, our business purpose for collecting the information, and the types of service providers that receive the information.

**i. Category 1: Identifiers**

**Types of Information Contained in the Category**

Your name, signature, email address, residential address, telephone number, social security number, driver's license number or other government identification number, username, card number, customer number, or any other similar identifier.

Some personal information included in this category may overlap with other categories.

**Sources of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

**Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other service providers; and administering your account or relationship with us.

**Types of Third Parties that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

**ii. Category 2: Personal Information Categories Listed in the California Customer Records Statute**

**Types of Information Contained in the Category**

Your name, signature, email address, residential address, telephone number, social security number, driver's license number or other government identification number, username, card number, customer number, name and contact information of employer or other income source, amount and cadence of income, bank routing and account numbers, and any other financial information.

Some personal information included in this category may overlap with other categories. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber.

**Source of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

## **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other service providers; and administering your account or relationship with us.

## **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

### **iii. Category 3: Protected Classification Characteristics under California or Federal law**

## **Types of Information Contained in the Category**

Your legally protected characteristics such as age, gender, national origin, citizenship, marital status, disability, or military status.

## **Source of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

## **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other service providers; and administering your account or relationship with us.

## **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

### **iv. Category 4: Commercial Information**

## **Types of Information Contained in the Category**

Records and trends concerning your applications, loans, and payment performance.

## **Source of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

## **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other service providers; and administering your account or relationship with us.

## **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

### **v. Category 5: Internet or Other Similar Network Activity**

#### **Types of Information Contained in the Category**

Your browsing history, search history, ad impressions, and loan application data.

#### **Source of Collected Information**

Your card application, web browser sessions, and Inspectlet sessions; third-party data providers; marketing partners; and advertising partners.

#### **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other credit sources; and administering your account or relationship with us.

## **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

### **vi. Category 6: Geolocation Data**

#### **Types of Information Contained in the Category**

Your physical location or movements.

#### **Source of Collected Information**

Your card application and web browser sessions; third-party data providers; marketing partners; and advertising partners.

#### **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other credit sources; and administering your account or relationship with us.

## **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

### **vii. Category 7: Professional or Employment-Related Information**

### **Types of Information Contained in the Category**

The name and contact information of your employer and the amount, frequency, and reliability of your income.

### **Source of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

### **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other credit sources; and administering your account or relationship with us.

### **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

## **viii. Category 8: Inferences Drawn from Other Personal Information**

### **Types of Information Contained in the Category**

Your consumer profile reflecting your purchase and payment history and your Site preferences.

### **Source of Collected Information**

Your card application; consumer reporting agencies; third-party data providers; marketing partners; and advertising partners.

### **Our Business Purpose for Collecting the Information**

Marketing, arranging, servicing, and/or collecting the NinjaCard® and its associated checking and savings accounts; referring declined applicants to other credit sources; and administering your account or relationship with us.

### **Types of Services Providers that Receive the Information**

Banks and other non-affiliated lenders for which we arrange consumer loans; payment processors; consumer reporting agencies; third-party data providers; lead aggregators and other advertising partners; web analytics providers; data processing providers; IT service providers; customer support providers; parent, subsidiary, and affiliate companies; and internet cookie data recipients.

## **2. Your Right to Delete the Personal Information We Hold**

Under the CCPA, you have the right to delete the personal information that we hold concerning you or your household. Once we receive your request and verify your identity, we will delete your personal information from our records and instruct our service providers to do the same.



We may deny your deletion request if the information subject to your request is exempt from the CCPA. Additionally, we may deny your deletion request if our retention of the information subject to your request is necessary for us or our service providers to perform any of the activities listed below.

- Process a card application you submitted, service or collect an account you obtained, or take other actions that are authorized by contract or reasonably anticipated within the context of our ongoing business relationship with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair intended functionality.
- Exercise your right to free speech, ensure another consumer's right to free speech, or exercise another right provided to you by law.
- Comply with the California Electronic Communications Privacy Act.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of the information that are compatible with the context in which you provided it.

### **3. Your Right to Opt-Out of Our Sale of Your Personal Information to Third Parties**

Under the CCPA, you have the right to prohibit us from selling your personal information to third parties. You may exercise this opt-out right at any time.

Although the CCPA does not extend the opt-out right to persons under age 16, we do not collect—and, therefore, do not use, disclose, or sell—personal information of persons under age 16 because use of this Site is limited to persons who are at least age 18.

### **4. Your Right to Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. Unless otherwise permitted by the CCPA, we will not take any of the actions listed below.

- Deny you credit or any other good or service we sell.
- Charge you a different price or rate for the loans we make or arrange, including through the use of imposed penalties or withheld discounts or benefits.
- Provide you a different type or quality of loan or customer service.
- Suggest that you may receive a different price or rate for the loans we make or arrange or for the customer service we provide.

### **5. How to Exercise Your CCPA Rights**

#### **a. Webform for a Request to Know, a Request to Delete, or a Request to Opt-Out of Sale**

To exercise any of your CCPA rights—that is, your right to know the personal information we collect, your right to delete the personal information we hold, and your right to opt-out of our sale of your personal information to third parties—you or your authorized representative may submit the webform linked below (or otherwise accessible in the footer of our website, [www.ninjacard.com](http://www.ninjacard.com)).

**[www.ninjacard.com/Do Not Sell My Personal Information](http://www.ninjacard.com/Do Not Sell My Personal Information)**

In the opt-out webform, you will select which of the three types of CCPA requests you are submitting.

- Information Request
- Data Deletion
- Do Not Sell My Personal Information

The webform asks you to provide several items of personal information, which we will match to the information in our records to verify your identity:

- Name
- Email address
- Street address
- Mobile phone number
- Social Security number
- Date of birth

If we cannot sufficiently match the webform information to the information in our records, then we cannot process your CCPA request. In such case, we will instruct you to call our Customer Service Group to receive further assistance concerning your CCPA request:

NinjaCard® Customer Service  
27 North Wacker Drive, Suite 404  
Chicago, Illinois 60606  
or  
[support@ninjacard.com](mailto:support@ninjacard.com)  
or  
855-646-5242 (855-NINJA42)

**b. Webform for a Request to Opt-In to Sale**

If you opt-out of our sale of your personal information to third parties, then we must wait at least 12 months before asking you to reauthorize personal-information sales. However, you may change your mind and opt-in to personal-information sales at any time by submitting the opt-in webform linked below (or otherwise accessible in the footer of our website, [www.ninjacard.com](http://www.ninjacard.com)).

**[www.creditninja.com/Opt-In to Sale of My Personal Information](http://www.creditninja.com/Opt-In to Sale of My Personal Information)**

**c. Our Response to Your CCPA Request**

We will respond in writing to a verifiable CCPA request within 45 days after we receive it. If we require up to 45 additional days to respond, then we will inform you in writing—within the initial 45-day period—of the reason for the delay and the number of additional days we will need. We will deliver our written response to you via email or any different delivery method you specify in your request.

You do not need to create an Account with us as a condition of exercising your CCPA rights. Additionally, we will use the personal information contained in a webform only to verify your identity and comply with your request. We will not charge a fee to process or respond to your verifiable CCPA request unless the request is excessive, repetitive, or manifestly unfounded. If we determine that your request warrants a fee, then we will tell you why we made that determination and will provide a cost estimate before completing the request.

Only you, or a person you authorize to act on your behalf, may exercise your rights under the CCPA. To designate an authorized agent to submit a request on your behalf, you must call our Customer Service team at 855-646-5242 (855-NINJA42) and provide personal information sufficient for us to verify your identity. After we verify your identity, you must provide the name and contact information of the individual (*e.g.*, an attorney-in-fact acting under a valid power-of-attorney) or organization (*e.g.*, a debt settlement company) authorized to act on your behalf in submitting a CCPA request. After you name and authorize your agent on our recorded phone line, your agent may contact our Customer Service team at 855-646-5242 (855-NINJA42) to submit a CCPA request on your behalf.

Finally, note that we are only required to respond to your information request twice within a 12-month period. Additionally, any disclosures we provide will cover only the 12-month period preceding our receipt of a verifiable CCPA request.

## **6. Your Right to Reasonable Accommodation**

Individuals with disabilities who require an accommodation to access this CCPA Notice or to make a CCPA request should contact us by one of the communication methods listed below.

<b>Phone:</b>	855-646-5242 (855-NINJA42)
<b>Website:</b>	<a href="http://www.ninjacard.com">www.ninjacard.com</a>
<b>Email:</b>	<a href="mailto:support@ninjacard.com">support@ninjacard.com</a>
<b>Postal Address:</b>	NinjaCard® Customer Service 27 North Wacker Drive, Suite 404 Chicago, Illinois 60606

Please note that we may need advance notice to provide certain accommodations.

## **7. Changes to the CCPA Notice**

We reserve the right to amend this CCPA Notice at our discretion at any time. If we amend the CCPA Notice, then we will post the updated Terms of Use on our Site and will include the new effective date for the CCPA Notice. Your continued use of the Site following the posting of changes to the CCPA Notice constitutes your acceptance of such changes.

## **8. Contact Information**

Please contact us by a communication method listed below if you have any questions or comments concerning how you can exercise your CCPA rights or how we collect, use, share, and sell your personal information, as described in this CCPA Notice or in our Privacy Notice.

**Phone:** 855-646-5242 (855-NINJA42)  
**Website:** [www.ninjacard.com](http://www.ninjacard.com)  
**Email:** [support@ninjacard.com](mailto:support@ninjacard.com)  
**Postal Address:** NinjaCard® Customer Service  
27 North Wacker Drive, Suite 404  
Chicago, Illinois 60606

## **9. Other California Privacy Rights**

California's "Shine the Light" law permits California residents who use our Site to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [support@ninjacard.com](mailto:support@ninjacard.com) or write us at CreditNinja® Customer Service, 27 North Wacker Drive, Suite 404, Chicago, Illinois 60606.