

IMPRINT PAYMENTS, INC.

PRIVACY POLICY

Last Updated: June 2026

Imprint Payments, Inc. ("Imprint," "we," "us," or "our") respects your privacy. This Privacy Policy describes how we collect, use, share, and protect personal information ("Information") about you when you visit our website at imprint.co (the "Site"), use the Imprint mobile application (the "App"), or interact with our services, including our co-branded credit card programs (collectively, the "Services"). By accessing or using our Services, you agree to the terms of this Privacy Policy. This Privacy Policy governs Imprint's activities as described herein.

Imprint is a financial technology company that partners with global brands to design, launch, and manage co-branded credit card programs. Our cards are issued through our partner banks. We act as the program manager and technology provider in connection with those programs. For customers who apply for a credit card serviced by Imprint, please review our [GLBA Privacy Notice](#). This Privacy Policy does not apply to Information we collect and process pursuant to the Gramm-Leach-Bliley Act ("GLBA") or Fair Credit Reporting Act ("FCRA"). This Privacy Policy also does not apply to Information we collect and process from job applicants, employees, directors, contractors, service providers, or similar personnel.

We may update this Privacy Policy from time to time. If we make material changes, we will provide notice as required by applicable law by posting the updated Policy on the Site or App. Your continued use of our Services following any changes constitutes your acceptance of the updated Policy.

Residents of certain states may have additional rights listed below.

1. Information We Collect

We collect Information about you from several sources:

A. Information You Provide Directly

When you apply for a co-branded credit card, register for an account, contact us, or otherwise interact with the Services, you may provide us with:

- **Identifiers:** such as name, address, email address, phone number, date of birth, username, and account credentials;
- **Government Identifiers:** such as Social Security number (SSN), driver's license number, passport number, and other government-issued identification;
- **Financial Information:** such as income, employment Information, bank account Information, credit history, and payment Information;
- **Communications:** such as Information you provide in correspondence, surveys, or customer support interactions; and
- **Profile and Preferences:** such as rewards preferences, spending categories, and loyalty program Information.

B. Information We Collect Automatically

When you visit the Site, or use our Services or the App, we and our service providers may automatically collect:

- **Device and Technical Information:** IP address, device identifiers, MAC address, device type, operating system, browser type and version, and software configuration;
- **Usage Data:** pages visited, links clicked, time and date of access, referring URLs, session duration, and other activity on the Services;
- **Location Data:** general location inferred from your IP address or, with your permission, precise location from your device; and
- **Transaction Information:** details of transactions completed through the Services, including merchant types, financial Information, and the date and location of the transaction.
- **Cookies and Tracking Technologies:** see section 4 for more information about these technologies.

C. Information We Obtain from Third Parties

We may receive Information about you from third-party sources, including:

- **Credit Bureaus and Fraud Prevention Services:** credit history, credit scores, identity verification data, and fraud-risk indicators;
- **Partner Banks:** Information necessary to issue and manage co-branded credit cards and related accounts;
- **Brand Partners:** customer Information shared in connection with a co-branded card program you participate in;
- **Identity Verification Services:** data used to verify your identity in connection with account opening and ongoing account management;
- **Data Aggregators and Marketing Partners:** demographic, interest-based, and behavioral data used to improve our products and marketing; and
- **Public Sources:** publicly available Information.

We may combine Information we collect about you from these various sources to provide and improve the Services, for marketing purposes, and for other lawful purposes described in this Privacy Policy.

2. How We Use Your Information

We may use the Information we collect for the following purposes:

- To provide, operate, manage, and improve the Services, including our co-branded credit card programs and related rewards and loyalty features;
- To evaluate credit applications, assess creditworthiness, and manage risk;
- To verify your identity, comply with Know Your Customer (KYC) and anti-money laundering (AML) requirements, and detect and prevent fraud;
- To process transactions, issue statements, and manage your account;

- To administer rewards, loyalty programs, and promotional offers associated with our brand partner programs;
- To communicate with you about your account, transactions, rewards, and updates to the Services;
- To send marketing communications about our Services and the services of our brand and banking partners, subject to applicable law and your communication preferences;
- To personalize your experience, including delivering tailored rewards offers, content, and advertisements;
- To conduct analytics, research, and development to enhance our products and services and develop new offerings;
- To share aggregated or de-identified data with current and prospective partners and other third parties for lawful business purposes;
- To comply with applicable laws, regulations, and legal process, including reporting obligations applicable to financial institutions;
- To protect the rights, property, and safety of Imprint, our customers, our partners, and the public;
- To develop, improve and train artificial intelligence and machine learning technologies to facilitate the above uses.
- To facilitate corporate transactions such as mergers, acquisitions, or asset sales; and
- For any other purpose disclosed to you at the time of collection, or with your consent.

3. How We Share Your Information

We may share your Information in the following circumstances:

- **Partner Banks** - We share your Information with our partner banks that issue co-branded credit cards through our programs, as necessary for account opening, credit underwriting, account management, and compliance with applicable law.
- **Brand Partners** - We may share your Information with the brand partners whose co-branded credit card programs you participate in, for purposes including rewards fulfillment, customer relationship management, and marketing of relevant products and services.
- **Service Providers** - We share Information with third-party vendors and service providers who perform services on our behalf, such as payment processing, identity verification, fraud detection, data analytics, cloud hosting, customer support, and marketing services. These parties are authorized to use your Information only as necessary to perform Services for us.
- **Affiliates** - We may share your Information with our corporate affiliates for business operations, product development, risk management, and marketing purposes consistent with this Privacy Policy.
- **Marketing and Advertising Partners** - We may share Information with marketing and advertising partners to deliver targeted advertising, measure advertising effectiveness, and develop audience insights. This may include sharing data with third parties for interest-based advertising purposes.
- **Legal and Regulatory Requirements** - We may disclose your Information as required or permitted by law, including to comply with legal process, court orders, subpoenas, or

governmental requests; to enforce our agreements; to protect against fraud, security threats, or illegal activity; or to protect the rights, property, or safety of Imprint or others.

- **Business Transfers** - In the event of a merger, acquisition, reorganization, bankruptcy, or sale of all or a portion of our assets, your Information may be transferred as part of that transaction. We will provide notice of such transfers as required by applicable law.
- **With Your Consent** - We may share your Information for any other purpose with your consent.

We may also share aggregated or de-identified information that cannot reasonably be used to identify you with third parties for any lawful purpose.

4. Cookies and Tracking Technologies

We may use cookies, pixel tags, web beacons, SDKs, and similar tracking technologies on the Site and App to collect usage information, personalize your experience, deliver advertising, and for analytics and security purposes. We and our partners may use both session cookies (which expire when you close your browser) and persistent cookies (which remain until deleted).

We may also work with third-party advertising networks and analytics providers who use cookies and similar technologies to collect information about your activities across our Services and other websites over time, for purposes of targeted advertising and analytics.

You can control cookies through your browser settings or device settings. Note that disabling certain cookies may affect the functionality of our Services. We do not respond to "Do Not Track" signals at this time.

5. Data Retention

We retain your Information for as long as necessary to provide the Services, fulfill the purposes described in this Privacy Policy, comply with our legal and regulatory obligations (including those applicable to financial institutions), resolve disputes, and enforce our agreements. The specific retention period depends on the nature of the information and the applicable legal requirements.

6. Security

We maintain administrative, technical, and physical safeguards designed to protect your personal Information against unauthorized access, use, alteration, or destruction. However, no security system is perfect, and we cannot guarantee that unauthorized parties will never be able to access your Information. You are responsible for keeping your account credentials confidential.

7. Children's Privacy

The Services are not directed to children under the age of 13, and we do not knowingly collect personal Information from children under 13. If you believe we have inadvertently collected personal Information from a child under 13, please contact us and we will take steps to delete such Information.

8. Third-Party Websites and Services

The Services may contain links to third-party websites and services, including those of our brand partners and partner banks. This Privacy Policy does not apply to such third-party websites or services, which have their own privacy policies. We are not responsible for the privacy practices of third parties.

9. State Privacy Rights

California Residents

If you are a California resident, the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), may provide you with certain rights regarding your Information. To the extent applicable and not subject to an exemption (including the exemption for personal information regulated by the GLBA or FCRA, you may have the right to:

- Know what categories of Information we have collected about you and the purposes for which it is used;
- Access the specific pieces of Information we have collected about you;
- Request deletion of your Information, subject to certain exceptions;
- Opt out of the sale or sharing of your Information for cross-context behavioral advertising;
- Correct inaccurate Information;
- Limit the use of your sensitive Information and
- Non-discrimination for exercising your privacy rights.

For additional information regarding CCPA rights and disclosures, please refer to our CCPA Notice at Collection.

Financial incentives

We may offer you the opportunity to participate in special promotions and programs from time to time. Your participation is voluntary. If we provide this offer, we will obtain your consent to collect your Information in connection with your participation. The categories of Information we collect are those listed above, which we use to facilitate your participation in the program and in some cases to market to you. If we run the program jointly with a business partner, we may disclose the Information to that business partner. You may opt in to the program using the means we present to you, such as an online registration page, at the time we make the offer.

The program we offer may qualify as a financial incentive program ("FIP") under California law. We are required to explain how the value you receive from FIPs is reasonably related to the value that we receive from the Information you provide to us. We use the Information you provide to market to you, including by sending you direct marketing emails. We disclose the Information you provide to business partners because it gives them an opportunity to find new audiences that may like their products. These activities generate revenue for us that we believe is reasonably related to the benefit you receive from participating in the FIP.

To submit a request to exercise your rights, please contact us as described in the "Contact Us" section below. We may need to verify your identity before processing your request.

California residents may also be entitled to a "Shine the Light" disclosure regarding sharing of personal Information with third parties for their direct marketing purposes. Please contact us for more information.

Other State Privacy Laws

Residents of certain other states (including Connecticut, Montana, Minnesota, and Oregon) may have rights similar to those described above under applicable state privacy laws, to the extent not subject to exemptions for financial institutions or financial data regulated by applicable federal law. Residents of these states may have the following rights:

- *Opt out of "sales" of Information and use of their Information for "targeted advertising,"* as those terms are defined under applicable law.
- *Opt out of "profiling"* under certain circumstances, as defined under applicable law.
- *Confirm processing of and access to Information* under certain circumstances.
- *Correct Information* under certain circumstances.
- *Request the specific third parties (other than natural persons) to which Information has been disclosed. (Minnesota, Oregon, and Connecticut only)*
- *Delete Information* under certain circumstances.

You may contact us by using one of the methods listed below to exercise any rights applicable to your state of residence.

10. Your Choices

You have certain choices about how your Information is used:

- **Marketing Communications:** You may opt out of receiving marketing emails from us by following the unsubscribe instructions included in those emails or by contacting us. You may also opt out of text message marketing by following the instructions in those messages. Note that we may still send you non-promotional communications relating to your account.
- **Cookies:** See section 4.
- **Account Information:** You may access and update certain account Information by logging into your account through the Site or App.
- **Location Data:** You may disable location access through your device settings.

11. Contact Us

If you have questions or concerns about this Privacy Policy or our privacy practices, or to submit a privacy rights request, please contact us at:

Imprint Payments, Inc.

Attn: Privacy

Address: 28 Liberty St., Ste. 5902, New York, NY 10005

Email: support@imprint.co

Website: imprint.co

Submitting rights requests: If you are a resident of California or Connecticut, you may, under certain circumstances, authorize another individual or a business, called an authorized agent, to make requests on your behalf.

Responses: We may have a reason under the law why we do not have to comply with your request, or why we may comply with it in a more limited way than you anticipated. If we do, we will explain that to you in our response.

Verification: We may need to verify your identity before responding to your request. We verify your identity by asking you to provide personal identifiers that we can match against Information we may have collected from you previously. We may need to follow up with you to request more Information to verify identity.

We will not use Information we collect in connection with verifying or responding to your request for any purpose other than responding to your request.

Appeals: Residents of certain states have the right to appeal a denial of their request by contacting us as described in the notice of denial.