

Consumer Terms of Service

1. Introduction and Scope

These Consumer Terms of Service (“Terms of Service” or “Terms”) are a legal agreement between us (“us”, “our”, “we”, or “Assurant Financial and you, the individual who uses one or more of the products and services we offer for your personal use under these Terms (referred to as “you” or “your”), which are Link, Financial Connections, and Identity (each, a “Consumer Service”). The following Terms are a legally binding agreement between you and us, and it describes the terms and conditions applicable to your use of our Consumer Services. By using our Consumer Services, you agree to be bound by these Terms, and any new features or tools that are added will also be subject to these Terms. The Assurant Financial entity with which you are entering into these Terms depends on your location and can be found here. These general Terms apply to all of our Consumer Services that reference these Terms. Businesses that are using our products and services for business purposes (“Business Users”) are subject to the Assurant Financial Services Agreement.

2. Additional Terms That Apply to You

The following additional policies and terms also apply when you access or use the Consumer Services, all of which are incorporated by reference into these Terms:

- **Arbitration Agreement.** IF YOU ARE LOCATED IN THE UNITED STATES, YOU AGREE TO OUR ARBITRATION AGREEMENT, WHICH REQUIRES YOU TO RESOLVE DISPUTES BETWEEN YOU AND Assurant Financial ON AN INDIVIDUAL BASIS THROUGH ARBITRATION, PROHIBITS YOU FROM MAINTAINING OR PARTICIPATING IN A CLASS ACTION LAWSUIT, WAIVES YOUR RIGHT TO A JURY TRIAL, AND LIMITS THE TIME IN WHICH A CLAIM MAY BE BROUGHT.
- **Link E-Sign Disclosure.** You agree to the Link E-Sign Disclosure. It provides that we will communicate with you electronically. Your electronic agreement has the same effect as if you sign in ink, and you agree to receive notices through our Consumer Services.
- **Privacy Policy.** You acknowledge the Privacy Policy. Assurant Financial and the Business User are independent controllers of personal data collected in conjunction with the Consumer Services and will independently and separately determine the purposes and means of its processing of personal data. We may transfer your personal data to countries other than your own country, including the United States. Please read the Privacy Policy carefully to understand how your information is collected, used, and shared in connection with these Consumer Services. Learn more by reviewing Link’s Privacy Center.
- **Product-Specific Terms.** A Consumer Service may have specific terms that apply when you use that particular Consumer Service. These product-specific Terms are listed in the left-hand menu.

- **Acceptable Use Policy.** Your use of a Consumer Service is subject to Assurant Financial's Acceptable Use Policy. We may revise these Terms from time to time. We will use reasonable efforts to notify you of material changes to these Terms in advance of their effectiveness, including by posting notice on the applicable Consumer Services or providing notice via an email address associated with you. The revised Terms will be effective on the date stated in the revised Terms. By using a Consumer Service after any revisions become effective, you agree to those changes. If you do not agree with any changes to these Terms, you must stop using the Consumer Services.

3. **Eligibility**

You may only enter into these Terms if you are over the age of majority and able to enter into a legally binding contract in the country in which you reside. You must not use the Consumer Services if you have previously been terminated or suspended from using any of our services, including any Consumer Service. You may not enter into the Terms or use any Consumer Service if you are the target of government sanctions, such as those applied by the U.S. Department of the Treasury Office of Foreign Assets Control, or any other national government. You must be eligible for the particular Consumer Services to the extent they are available in your country. If we present an incorrect country for you or you move countries, then you must correct the country in your account or contact support before using the Consumer Services again.

4. **Assurant Financial's Role**

Any contract of sale made using the Consumer Services is directly between you and the Business User. You, and not Assurant Financial, are responsible for the purchases you make using the Consumer Services. The Business User, and not Assurant Financial, is responsible for the goods or services that you may purchase from them using the Consumer Services, including but not limited to delivery, quality of goods, refunds, fraud, advertising, liability relating to the Business User's products or services, or non-compliance with applicable law. Your access to and use of the Consumer Services does not change your relationship with the Business User, third party services or platforms or with your bank or credit or debit card company. Except as provided otherwise in these Terms, Assurant Financial will not intervene in any dispute between you and a Business User for any transactions using the Consumer Services. If you find yourself in a dispute with a Business User or a third party, we encourage you to contact the other party and try to resolve the dispute. You can submit a complaint regarding a Business User to Assurant Financial, and Assurant Financial may forward your complaint to the Business User with a request that they contact you directly. Except as provided otherwise in these Terms, Assurant Financial will not make judgments regarding factual disputes or legal issues or claims between you and the Business User, and Assurant Financial has no obligation to resolve any disputes. You release Assurant Financial from any claims, demands, and damages arising out of disputes relating to your use of the Consumer Services, including those with other users or parties. We make no warranties with respect to the products, services or information provided by Business Users, and we are not responsible or liable for: (a) product liability claims in respect of Business User products; (b) claims that the offer or sale of Business User products or services fails to conform to any applicable legal or regulatory requirement; (c) claims respecting Business Users'

products, services, or practices arising under consumer protection or similar legislation; (d) any inaccurate, incomplete or out of date information offered by a Business User; or (e) the acts or omissions of any third party platform where you may interact with or purchase from.

5. **Identification and Prevention of Fraud**

You agree that: Information you provide about yourself and your use of the Consumer Services must be complete and accurate as of the time provided, and you must keep this information up-to-date; To the extent law allows, we and our service providers may verify your identity. You must notify us immediately if you become aware of any unauthorized use or access to your account. You are responsible for any actions taken through the use of your credentials, except for actions taken after you have told us that your account or credentials have been compromised.

6. **Communications via Text, Push Notification, Email, and Phone**

To the extent allowable under law, by providing us with a phone number, you consent to receiving text (SMS) messages, push notifications, and phone calls from us. Such communications may include, but are not limited to, requests for secondary authentication, receipts, reminders, notifications regarding updates to your account or account support, requests for product feedback, and marketing or promotional communications. You acknowledge that you are not required to consent to receive promotional texts or calls as a condition of using any Consumer Service. Call and text message communications may be generated by automatic telephone dialing systems. Standard message and data rates your cell phone carrier applies may apply to the text messages we send you. You may opt-out of receiving promotional email communications we send to you by following the unsubscribe options on such emails or by managing your communications preferences in the app. You may opt-out of text messages from Stripe by replying STOP or by following instructions that you receive in the text message. You may opt-out of phone calls by notifying the caller or by contacting support. You acknowledge that opting out of receiving communications may impact your use of Consumer Services.

7. **Our Intellectual Property Rights**

We reserve all rights not expressly granted to you in these Terms. The Consumer Services are protected by trademark, copyright, patent and other laws of the United States and other countries. We own all rights, title, interest in and to the Consumer Services and all copies of the Consumer Services, and all Intellectual Property Rights in them. Your use of the Consumer Services is subject to these Terms, and these Terms do not grant you any rights to our Intellectual Property Rights or the Intellectual Property Rights of our licensors, licensees, or partners. For the purposes of these Terms, "Intellectual Property Rights" means all patent rights, copyright rights, mask work rights, moral rights, rights of publicity, trademark, trade dress and service mark rights, goodwill, trade secret rights, and other intellectual property rights that may exist now or come into existence in the future, and all of their applications, registrations, renewals and extensions, under the laws of any state, country, territory or other jurisdiction.

8. **Feedback**

You may choose to submit feedback, ideas and suggestions about the Consumer Services, but it is never required. You may provide us with feedback on the Consumer Services by contacting support.

You agree that we may use and share all feedback, ideas, and suggestions you submit for any purpose and without compensation or obligation to you.

9. Termination

Termination by Us:

We may terminate these Terms, and we may limit, suspend, change, or remove your access to any or all Consumer Services, including any feature or aspect of the Consumer Services, at any time for any reason. If commercially reasonable, we will take reasonable steps to notify you before taking any action that restricts your access to the Consumer Services. If in our sole judgment you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Service, we may terminate these Terms of Service at any time without notice to you and accordingly we may terminate your access to the Consumer Services.

Termination by You:

Subject to any product-specific Terms below, you may terminate any Consumer Service at any time and for any reason by terminating the Consumer Service or closing or deleting your account as described below in the Link Account Terms. Termination will be effective on the date that your account is closed.

Effect of Termination:

Upon termination, you will not have any further use of or access to the Consumer Services. Subject to applicable law, you will also not have any use of or access to any information you submitted through the Consumer Services, and all rights granted under these Terms will end. Termination does not relieve you of your obligations to pay amounts owed to Assurant Financial, Business Users, or others. Termination does not revoke any third-party payment authorizations. The following provisions will survive even after these Terms terminate: Arbitration Agreement, Our Intellectual Property, Feedback, Disclaimer of Warranties, Limitation of Liability, Governing Law, Assignment and Third Party Beneficiaries, and Miscellaneous Terms.

10. Disclaimer of Warranties

The Consumer Services are provided “as-is” and without any representation or warranty, whether express or implied. We, our affiliates, and our respective agents, contractors, and Business Users (together, the “Disclaiming Entities”) make no representation or warranty of any kind whatsoever (other than those implied by statute) with respect to the Consumer Services or the content, materials, information and functions we make accessible, and specifically disclaim all implied warranties of merchantability, fitness for a particular purpose, title and non-infringement. We do not promise that the Consumer Services will be uninterrupted, error-free, or secure. The Disclaiming Entities do not control or make any warranties regarding the products or services others provide in connection with the Consumer Services. In other words, we do not have control over the businesses from which you’re purchasing when using the Consumer Services, and we do not promise or imply that the products or services you buy using the Consumer Services will work as promised or be safe to use. Some laws limit or prohibit disclaiming the warranties referred to in the previous paragraphs, or impose obligations

on us that we can't eliminate with these Terms. In those cases, this section (Disclaimer of Warranties) does not restrict, exclude or modify any consumer rights under any applicable law.

11. **Limitation of Liability**

The Disclaiming Entities will not be liable to you for any failure to perform our obligation under these Terms due to a Force Majeure Event. A "Force Majeure Event" is any event beyond the control of Assurant Financial or its affiliates, including a strike or other labor dispute; labor shortage, stoppage or slowdown; supply chain disruption; embargo or blockade; telecommunication breakdown; power outage or shortage; inadequate transportation service; inability or delay in obtaining adequate supplies; weather; earthquake; fire; flood; act of God; riot; civil disorder; civil or government calamity; epidemic; pandemic; state or national health crisis; war; invasion; hostility (whether war is declared or not); terrorism threat or act; Law; or act of a Governmental Authority.

The Disclaiming Entities will not be liable to you for any failure to perform our obligations under these Terms where performance of that obligation would have put us in violation of applicable law.

The Disclaiming Entities will not be liable to you in any circumstances for:

- Loss of business, loss of goodwill, loss of opportunity, or loss of profit; or
- Any loss that we could not have reasonably anticipated.

Subject to the specific product Terms below and applicable consumer laws in your country, in no event will a Disclaiming Entity's liability arising out of or in connection with these Terms exceed \$200 USD.

You and we agree that the other has relied on the disclaimer of warranties and limitation of liability stated above in entering into these Terms, the limitation and disclaimer are essential to the agreement between you and us under these Terms, and they will apply to the fullest extent allowed by law.

Some laws restrict our ability to disclaim or limit our liability. In those cases, this section does not restrict, exclude or modify any consumer rights under any applicable law.

12. **Governing Law**

If you reside in the United States, California law will govern any claim or dispute between you and us that arises out of these Terms, regardless of conflict of law principles. If you reside outside of the United States, your governing law is specified here.

13. **Assignment and Third-Party Beneficiaries**

You must not assign your rights or obligations under these Terms to anyone without our prior written consent. We may delegate performing our obligations, and we may assign our rights and obligations under these Terms to Assurant Financial affiliates, at any time for any reason by providing notice to you.

14. Miscellaneous Terms

These Terms, together with the Arbitration Agreement (if applicable), E-Sign Agreement, Privacy Policy, the Acceptable Use Policy, and the product-specific Terms below are the only agreement between you and us regarding the Consumer Services. In the event of an irreconcilable conflict or inconsistency between a provision in these Terms and any product-specific Terms below, the provision in the product-specific Terms will govern. These Terms do not create any partnership, joint venture, or other agency relationship between you and us. If we do not immediately exercise a right we have under these Terms, we do not waive that right. We retain our ability and right to enforce any part of these Terms at a later time. If any part of these Terms is found unenforceable, that part will be ignored, and all of the remaining terms will remain in effect.

15. Contact

If you have a question about the Consumer Services or how these Terms apply to you, please contact support at Support@assurantfinancial.com

Link Account Terms

1. Description of Link

a. Link is a service that allows you to save and manage your information for an accelerated experience ("Link"). Link powers an accelerated checkout by storing your information upon your authorization and retrieving it for faster checkouts. When you make a purchase at a business that uses Assurant Financial and offers Link as an accelerated checkout option (a "Link Merchant"), you will be asked if you would like to save your information or use your information saved to your Link account for future payments across Link Merchants when you are logged in with us on the same browser, app or device.

b. When you authorize us to save your information, you are signing up for Link and creating a Link account ("Link Account"), and we will collect and store certain personal information from you, such as: (i) Your name, email address, and mobile phone number ("Account Information"); (ii) Your credit card, debit card, bank account information, and billing address ("Payment Information"); (iii) Your shipping address ("Shipping Information"); and (iv) Information related to your purchase from a Link Merchant, such as the order date, amount, and product details (such as name, price, photos) ("Order Information").

c. Together, your Account Information, Payment Information, Shipping Information and Order Information are your "Saved Information." All personal information collected from you in connection with your use of Link is governed by the Link Privacy Policy. As provided in more detail in the Link Privacy Policy, we may use your personal information to develop and analyze our services, and we may share with our Link Merchants and our Business Users any of the following: (i) the fact that you have a Link Account, (ii) completed a purchase using Link, or (iii) the payment method type used for a purchase you made using Link. Business

Users are businesses that are using our products and services for business purposes, subject to the Assurant Financial Services Agreement.

d. When you use Link on a Link Merchant's website, we or the Link Merchant will use cookies or similar technologies to link your web browser, app or device to your Link Account and to recognize you when you visit that Link Merchant or another Link Merchant on the same browser or device. You can then make purchases using your Account Information, Payment Information, and Shipping Information across Link Merchants when you are logged in with us on the same browser, app or device. In such cases, we will provide the Link Merchant with your Account Information, Payment Information, and/or your Shipping Information to facilitate a faster checkout. If we don't recognize you (for example, because you've cleared your cookies, you're logged out of Link, or you're using a device that is different from the one you used to last access Link), you will be able to access your Saved Information by logging into your Link Account, such as by inputting your email address and a verification code sent to you via SMS text message or an email from Link.

2. Use of Link: Your Rights and Obligations

di. You may only save Payment Information with us that you are authorized to use. b. When you are logged into your Link Account and you input or use a new payment method (such as a different debit or credit card, or a different bank account), you authorize Assurant Financial to save that new payment method information to your Link Account as part of your Payment Information. The last payment method you used to make a successful transaction may become your default payment method the next time you are completing a transaction on a Link Merchant's site. You may also change your default payment method by logging into your Link Account on app.link.com. c. Message and data rates may apply for any SMS messages that we send to you, or you send to us. If you have any questions about your text plan or data plan, contact your wireless or mobile provider. d. We reserve the right to modify or terminate Link or any of the features or tools provided therein for any reason (acting in our reasonable discretion), and at any time. We will try to notify you first unless it is unreasonable to do so. e. We reserve the right to refuse service to anyone for any reason at any time.

3. Updating or terminating your Link Account

dii. These Link Account Terms are effective unless and until they are terminated by either you or us. You may terminate these Link Account Terms at any time by deleting your Link Account. b. If you want to delete your Saved Information, your Link Account, or stop storing information using Link, please let us know by visiting

<https://support.link.com/how-to-delete-your-saved-payment-information> and submitting your email address. c. You can manage your Saved Information on your Link Account, the next time you checkout on a Link Merchant site, or by visiting <https://support.link.com/> for more instructions. Should you update your Payment Information, you authorize Assurant Financial to validate and store your Payment Information, including your credit card, on file. d. If your access to your Link Account is terminated by you or us, we will delete your Saved Information in accordance with our Privacy Policy.

4. Adding or Removing a Payment Method

- a. You can add or remove certain payment methods to your Link Account such as a credit card, debit card, or a U.S. bank account. Before linking a payment method, you should review and understand the consumer protection rights and remedies available for different payment sources in your jurisdiction, such as under the Electronic Fund Transfer Act (EFTA) and Fair Credit Billing Act (FCBA) in the United States.
- b. Please keep your Payment Information current (e.g., credit card number and expiration date). If this information changes, we may update it using information and third-party sources available to us without any action on your part. If you do not want us to update your card information, you may remove your Payment Information from your Link Account.
- c. Removing a payment method from your Link Account does not cancel or change any amounts you still owe to a Link Merchant. Specifically, if you remove a payment method from your Saved Information, this will not terminate or cancel any subscriptions you may have purchased with a Link Merchant using your Saved Information. You must cancel your subscriptions with the Link Merchant directly.
- d. We may ask you to connect your bank account to your Link Account to make it easier to pay with your bank account subsequently through your Link Account. Any bank account you choose to save to your Link Account is referred to as a "Saved Bank Account." Through your Link Account and under the Financial Connections Terms, you may also choose to provide your Saved Bank Account details directly to a Business User regardless of whether Assurant Financial is involved in a subsequent transaction. We will collect data from your Saved Bank Account (and other accounts under the same account credentials) pursuant to the Financial Connections Terms and the Link Privacy Policy. We may use your Saved Bank Account data to, among other things, verify that your Saved Bank Account is valid, check your balance to confirm there are sufficient funds for your purchase, streamline your requested payments and assess your eligibility for and offer you Consumer Services that we or our affiliate provides.
- e. Each time you use your Link Account to pay a Link Merchant using your Saved Bank Account, you are authorizing the Link Merchant to debit your Saved Bank Account for up to the total amount you authorize the merchant to charge ("Total Authorized Amount") pursuant to the Link Bank Payments Authorization. You authorize us to retry a debit on your Saved Bank

5. Backup payment method

- a. If your default or selected payment method is unavailable or the transaction is unsuccessful using that payment method (for example, because your Saved Bank Account has insufficient funds), the Link Merchant may initiate a transaction on any other payment method saved to your Link Account (a "Backup Payment Method"). Generally, transactions on Backup Payment Methods will be attempted in the following order, if applicable: (1) Saved Bank Account, (2) debit card, and (3) credit card. In some cases, a Backup Payment Method of the same type will be used (for example, if your default payment method is a card, the Backup Payment Method may also be a card).
- b. We will identify that a Backup Payment Method applies before you complete the purchase (e.g., whether during a one-time checkout or for any subscription payments, during the initial subscription purchase).

c. If you do not wish to have a Backup Payment Method used, you may either (i) not consent to the use of the Backup Payment Method or (ii) manage your payment methods on your Link Account.

6. Security

a. We take the protection of your Saved Information seriously and have implemented technical and organizational measures designed to safeguard it from accidental loss and from unauthorized access, use, alteration, or disclosure. These measures include industry-standard practices and technology to help maintain the security, confidentiality, and integrity of your data.

b. While we strive to provide robust security, no system is completely foolproof. We cannot guarantee that unauthorized third parties will never be able to defeat our security measures or misuse your Saved Information. We encourage you to remain vigilant and take responsibility for securing your personal information, knowing that you provide it at your own risk.

c. Learn more about our security here. If you have reason to believe that the security of your Link Account has been compromised, please contact us immediately at support.link.com/contact.

7. Dormant Accounts

a. If your Link Account remains inactive for a continuous period of two years, we may consider the account dormant and may close your Link Account at our discretion (a "Dormant Account").

b. A Link Account is considered a Dormant Account if you have not done any of the following Link Account activities during a continuous two year period:

- (i) Making a payment or purchase using Link at a Link Merchant;
- (ii) Adding, updating or removing any of your Saved Information;
- (iii) Initiating account settings changes or updating security preferences;
- (iv) Engaging with customer support related to your Link Account, including inquiries or disputes; and
- (v) Logging in to your Link Account and browsing or reviewing transaction history.

c. Prior to closing the Dormant Account, Assurant Financial will notify you using the email address associated with your Link Account. Starting from the date of our notice to you, we will provide you with a period of 30 days to reactivate your Link Account by logging in and performing any Link Account activity listed above.

d. If Assurant Financial does not receive a response or the account remains inactive after the 30-day notice period, your Link Account will be closed.

8. Protection from Unauthorized Transactions (only for U.S. consumers)

a. You may view your Link Account statement that shows your Link Account transactions and certain Order information by logging into your Link Account ("Link Transaction History").

b. To protect yourself from unauthorized activity in your Link Account, you should regularly log into

your Link Account and review your Link Transaction History. You should review transaction details to ensure that each transaction was authorized and accurately completed.

c. Assurant Financial will protect you from unauthorized transactions initiated with your Link Account. When this protection applies, Link will cover you for the full amount of the unauthorized activity as long as you cooperate with us and follow the procedures described below.

d. What is an Unauthorized Transaction. An "Unauthorized Transaction" occurs when your Link Account is used to make a purchase with a debit card issued by a U.S.-based bank or a U.S. bank account that you did not authorize and that did not benefit you. For example, if someone steals or fraudulently obtains access to your Link Account and makes a purchase using your Link Account with a saved U.S. debit card or a U.S. Saved Bank Account, an Unauthorized Transaction has occurred.

e. What is not considered an Unauthorized Transaction. The following are NOT considered Unauthorized Transactions:

(i) If you grant authority to someone to use your Link Account (by giving them your login information) and they exceed the authority you gave them. You are responsible for transactions made in this situation unless you have previously notified Assurant Financial that you no longer authorize transactions by that individual.

(ii) Other unauthorized purchases using the Saved Bank Account, including via Assurant Financial Holdings Inc.'s payment processing services, but that are not initiated with your Link Account. For those types of unauthorized purchases, contact your financial institution to report the unauthorized activity.

f. Reporting an Unauthorized Transaction.

(i) If you believe your Link Account has been compromised, please contact Link consumer support immediately at support.link.com/contact or email support@assurantfinancial.com

(ii) Tell us IMMEDIATELY if you believe that an electronic fund transfer has been made without your permission using your login information or by other means. If you tell us within the 60 days after we provide you with your Link Transaction History showing transfers you did not make, you may be eligible for a refund of the full amount paid for Unauthorized Transactions.

9. Error Resolution (only for U.S. consumers)

a. What is an Error. An "Error" means the following: (i) An "Unauthorized Transaction", as it is defined above. (ii) When a transaction is incorrectly recorded in your Link Account. (iii) You send a payment and the incorrect amount is debited from your Link Account. (iv) An incorrect amount is credited to your Link Account. (v) A transaction is missing from or not properly identified in your Link Transaction History. (vi) We make a computational or mathematical error related to your Link Account. (vii) You request Link Transaction History that Assurant Financial is required to provide to you. (viii) You request information concerning pre-authorized (recurring) transfers from your Link Account that Assurant Financial is required to provide to you. (ix) You request additional information or clarification concerning a transfer from your Link Account,

including a request you make to determine whether an error has occurred. (x) You inquire about the status of a pending transfer from your Link Account.

b. What is not considered an Error. The following are NOT considered Errors: (i) If you give someone access to your Link Account (by giving them your login information) and they use your Link Account without your knowledge or permission. You are responsible for transactions made in this situation. (ii) Requests for duplicate documentation or other information for tax or other recordkeeping purposes.

c. In case of Errors or questions about your electronic transfers: (i) Email us at Support@assurantfinancial.com, contact us at support.link.com/contact, or write us at Link | Built by Assurant Financial World Trade Center Level 26, East Tower Echelon Square, Colombo 01 (ii) Notify us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after the problem or error appeared on your Link Transaction History.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. (iii) If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. (iv) We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. (v) We will tell you the results after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Financial Connections Terms

We provide a Consumer Service that allows you to connect your U.S. financial accounts to easily share your financial account data with Assurant Financial and our affiliates (and to the extent identified, our Business User with which you are interacting), so that you can receive better product experiences. These Financial Connections Terms, along with the Consumer Terms of Service, apply when you use this Consumer Service.

When you interact with a Business User that has enabled this Consumer Service, we will ask you to connect one or more of your financial accounts. If you agree to connect your financial accounts with us, Assurant Financial will collect data from those financial accounts (associated with the login information you provide) for account selection and as reasonably necessary to provide this Consumer Service. We will only provide the Business User with the data categories (and related insights) requested by the Business User for the specific accounts you choose to share with the Business User.

Your financial account data is either provided directly by your financial institution, or collected by us or our third party partners by collecting, storing and using your login information (such as your username and password). We refer to these financial institutions and partners as "Data Sources." Finicity Corporation is one

of our Data Sources, and their terms are available here and incorporated into these Financial Connections Terms by this reference. Where our Data Sources enable us to control the specific accounts to which Assurant Financial accesses data, Assurant Financial will not collect data except from the specific accounts you select.

When you agree to connect your financial account using this Consumer Service, you consent to the collection, use, and retention of your financial account data (including personal data) for that financial account. Once connected to your financial account(s), we and our Data Sources will regularly collect, use, and store the following types of data from your financial accounts:

- Account owner information, including contact information (such as your name and address);
- Account balances, including current and pending balances;
- Account details, including your account type and bank, and account and routing numbers;
- Account transactions, including balance, transaction date, payee, location, transaction, description, and amount.

Among other things, we may use your data to:

- Verify your financial account;
- Facilitate the processing of your requested payments;
- Mitigate fraud, financial loss, or other harm to you, our Business Users, and us;
- Assess your eligibility for and offer you our other products or services;
- Analyze, develop, and update this Consumer Service and our other products and services;
- Provide you customer support;
- Comply with law, and enforce our terms; and
- For other purposes consistent with your consent and applicable law.

For example, we may use your financial account data to decrease the likelihood that you are charged with insufficient funds fees or experience an ACH return and to assess your eligibility for and offer you Consumer Services that we or our affiliates provide. Please review the Financial Connections FAQs to learn more. We will use your personal data in accordance with our Privacy Policy.

We will only provide the Business User the categories of financial account data (including related insights) that the Business User requests and with your permission. Please remember, however, that our Privacy Policy covers our privacy practices, and not our Business Users' privacy practices. Business Users may use your financial account data, for example, to verify that your account is valid and to check your account balance.

In some cases, we and our Data Sources collect and store your financial institution login information, depending on the type of connection that we have with your financial institution. You authorize, and represent that you have the lawful right to authorize, us and our Data Sources to log into and access the data in your connected financial account(s) for the purposes described above. In order to provide you a better experience, you also authorize Assurant Financial or our Data Sources to save, to remember, to trust or to take a similar action for account logins solely by Assurant Financial or our Data Sources. We or our Data Sources may also be notified that account login is pending your action (such as your entry of a multifactor authentication code). We may prompt you to complete that action directly in your financial institution's application. This Consumer Service is not endorsed or sponsored by any financial institution

whose account(s) are accessible through this Consumer Service, and we are not an agent of those financial institutions.

We will only provide the Business User with the data categories (and related insights) requested by the Business User for the specific accounts you select to share with the Business User. Otherwise, we disclose your financial account data and login information only to our trusted service providers and to the Data Sources only as necessary to provide this Consumer Service. We have implemented security controls that are designed to safeguard your data.

If you want to disconnect your financial account from access by the Business User, you may do so through our disconnection form. Once your financial account has been disconnected, the Business User cannot access any subsequently refreshed financial account data from Assurant Financial. Disconnecting your account or deleting your personal data from Assurant Financial may not cancel or stop payments (including recurring payments) that you have already authorized. If you would like to request our Business User to cease debiting your account or to delete any copies of your data they obtained through this Consumer Service, please contact the Business User directly.

Assurant Financial typically does not collect additional information from your disconnected financial account. In some cases, however, our Data Sources (or your financial institution) do not enable us to cease collecting your financial account data until all accounts associated with the applicable login information have been disconnected. You can also use our disconnection form to request that we disconnect all accounts and to delete the financial account data we obtained (and associated login information, if we have collected them).

You may choose for us to save your financial account for future use across our eligible Business Users, including when you check out on their websites and applications. When you authorize us to save your financial account to Link, you are signing up for Link and creating a Link Account, and we will collect and store certain personal information from you, such as your name, email address, and mobile phone number. Please see the Link Account Terms for more information about Link Accounts.

Identity Terms

If you agree to save your identity information to your Link Account or verify your identity using your Link Account, you may choose to use your Link Account to share your identity verification data in the future with other eligible businesses (i.e., our Business Users). This identity verification data may include the personal data you provided (such as a photo of your driver's license or passport) and our verification results (including insights).

We generate verification results by comparing the information you provide with information about you that we collect from our Business Users, partners, identity verification service providers, and publicly available sources. If you agree for us to verify your identity using your identity document and your photo, your verification results are based on the biometric identifiers we generate and store from your images. Learn more.

Assurant Financial will use this information as a controller to verify your identity, including to comply with our own legal obligations, and for loss and fraud prevention and security purposes.

Business Users may ask you to verify your identity for a number of reasons, including to confirm that you do not already have an account or that you are authorized to use a payment method. An advantage of saving your identity information to, or verifying your identity with, your Link Account is that you may not need to go through the trouble of re-submitting your identity information for other Business Users in the future. Rather, you may be able to verify your identity more quickly and easily by providing consent to share the verification data you saved to your Link Account with specific Business Users. Before you agree to verify your identity through your Link Account with a Business User, we will inform you whether verification data will be shared with that Business User. If you agree to share your verification data with a Business User, please note that Business User is an independent controller of your verification data, and the Business User's use of your data is subject to the Business User's privacy policy.

If you want to delete your identity information from your Link Account, there are instructions for how to do so here. If you choose to delete your identity information from your Link Account, please note the Business User may still have your verification data. If you would like to request the Business User to delete any copies of your personal data they obtained through this End User Service, please contact the Business User directly.