

Clozio | Privacy Policy

Clozio, Inc. (the “Company”) is committed to maintaining robust privacy protections for its users. Our Privacy Policy (“Privacy Policy”) is designed to help you understand how we collect, use and safeguard the information you provide to us and to assist you in making informed decisions when using our Service.

At Clozio, we appreciate your use of and contributions to our websites, our mobile and desktop applications, our other properties and/or our related services (collectively known as the "Services," or, each individually, a "Service"). We encourage you to read this privacy policy to understand the information we collect and how we use and disclose it. This policy applies to all of our Services that link to it.

1. Information Collected by Clozio

When you register an account to use the Services, we collect “Non-Personal Information” and “Personal Information.” **Non-Personal Information** includes information that cannot be used to personally identify you, such as anonymous usage data, general demographic information we may collect, referring/exit pages and URLs, platform types, preferences you submit and preferences that are generated based on the data you submit and number of clicks. **Personal Information** includes your name, email address, phone number, mailing address, real estate and licenses (if applicable), which you submit to us through the registration process at the Site, as well as transaction data and metadata (e.g. home purchase, escrow deposit, loan application status, etc.), which you submit to us, as required in order to provide effective and contextually relevant Services.

- **Information you provide.** When using the Services, you may be asked to provide personal information about yourself, such as your name, contact information, payment information, details about the properties or transactions you are involved in and financial information. You may also provide

information about a third party through the Services, for example, if you share a vendor for a transaction with another user. We may combine this information with other information we collect from your interaction with the Services or from other companies.

- Some information you provide through the Services is collected and processed by third parties on our behalf. For example, when you order products or services through the Services, we may need to collect your credit or debit card information. This information is collected and processed by third-party payment processors. **Cookies, web beacons, and other tracking technologies.** We use various technologies to collect information automatically when you access and use the Services, including cookies, web beacons and other similar technologies. Cookies are bits of electronic information that can be transferred to your computer or other electronic device to uniquely identify your browser. Cookies are sent to a user's browser from our servers and are stored on the user's computer hard drive. Sending a cookie to a user's browser enables us to collect Non-Personal information about that user and keep a record of the user's preferences when utilizing our services, both on an individual and aggregate basis. The Company may use both persistent and session cookies; persistent cookies remain on your computer after you close your session and until you delete them, while session cookies expire when you close your browser.
- The pages on the Services may also include web beacons or pixels, which are electronic files to count users who have visited that page, to track activity over time and across different websites, to determine users' interactions with emails we send, to identify certain cookies on the computer or other electronic device accessing that page, or to collect other related information, and this information may be associated with your unique browser, device identifier, or Internet Protocol address. We may, for example, implement a pixel on the pages of the Services where you view a certain advertisement so that we can

track whether you visit a website associated with that advertisement at a later time.

- **Usage logs.** We collect information about your use of our Services, including the type of browser you use, access times, pages viewed, your IP address and the page you visited before navigating to our Services. We also collect information about the computer or mobile device you use to access our Services, such as the hardware model, operating system and version, unique device identifiers, mobile network information, and browsing behavior.
- **Public content.** You may provide information publicly through the Services, such as when you leave a review for a real estate professional, or when you contribute to discussion forums.
- **Social networks.** If you use the social networking connection functions offered through the Services, we may access all of your social network profile information that you have made available to be shared and to use it in accordance with this privacy policy. Please refer to the instructions governing your social network account to manage the information that is shared through your account.

Clozio is intended for ages 18 and up only. If you are under 18 you may not register for a Clozio account. Clozio will never knowingly collect personally identifiable information from any person under the age of 18.

2. How Clozio Uses Your Information

- *Personal Information*

Except as otherwise stated in this Privacy Policy, we do not sell, trade, rent or otherwise share for marketing purposes your Personal Information with third parties without your consent. We do share Personal Information with vendors who are performing services for the Company, such as the servers for our email communications who are provided access to user's email address for purposes

of sending emails from us. Those vendors use your Personal Information only at our direction and in accordance with our Privacy Policy.

In general, the Personal Information you provide to us is used to help us communicate with you. For example, we use Personal Information to contact users in response to questions, solicit feedback from users, provide technical support, and inform users about promotional offers.

We may share Personal Information with outside parties if we have a good-faith belief that access, use, preservation or disclosure of the information is reasonably necessary to meet any applicable legal process or enforceable governmental request; to enforce applicable Terms of Service, including investigation of potential violations; address fraud, security or technical concerns; or to protect against harm to the rights, property, or safety of our users or the public as required or permitted by law.

- *Non-Personal Information*

In general, we use Non-Personal Information to help us improve the Service and customize the user experience. We also aggregate Non-Personal Information in order to track trends and analyze use patterns on the Site. This Privacy Policy does not limit in any way our use or disclosure of Non-Personal Information and we reserve the right to use and disclose such Non-Personal Information to our partners, advertisers and other third parties at our discretion.

In the event we undergo a business transaction such as a merger, acquisition by another company, or sale of all or a portion of our assets, your Personal Information may be among the assets transferred. You acknowledge and consent that such transfers may occur and are permitted by this Privacy Policy, and that any acquirer of our assets may continue to process your Personal Information as set forth in this Privacy Policy. If our information practices change at any time in the future, we will post the policy changes to the Site so that you may opt out of

the new information practices. We suggest that you check the Site periodically if you are concerned about how your information is used.

3. When Clozio Shares and Discloses Your Information Your privacy is important and we are committed to protecting your information that identifies you personally. We will only share personal information that you provide outside the public areas of the Services with your consent.

- *When you consent or direct Clozio to share the personal information.* This happens when you submit your information through many of our Services. For example, if you choose to contact a real estate agent or vendor for home staging through the Services, your name, phone number, email address, and message content will appear to the recipient of the request.

Clozio may also share aggregated or de-identified information that cannot reasonably be used to identify you.

4. Interest-Based Advertising

We participate in interest-based advertising. This means that when you use the Services, we or third party service providers or advertisers may use cookies (that they collect or that we provide to them) or other similar technologies to collect information about your use of the Services (including mobile applications) or your online activities over time and across different websites and devices. Collected information may include the content you view, the date and time that you view this content, and the website that referred you to the Services, and this information may be associated with your unique browser, device identifier, or Internet Protocol (IP) address. These practices help tailor advertisements that are relevant and useful to you. These tailored advertisements may appear on the Services or on other websites, applications or properties.

In addition, if you have provided your email address to us, we may use a scrambled, unreadable form (a hash) of your email address to deliver tailored advertisements to

you on the Services or on other websites, including via Facebook's Custom Audience Feature or other similar tools. Click [here](#) to learn about how you can control the ads you see on Facebook.

You may opt-out of cookie tracking and analysis as described in the section below entitled 'Opting Out of Collection of Information by Third Parties'. The Services do not otherwise respond to 'do not track' signals.

5. Opting Out of Collection of Information by Third Parties

Clozio's third-party ad servers, ad network providers, third-party advertisers may provide you with advertisements that you may see on the Services or on other affiliated websites. To improve the relevancy and help measure the effectiveness of such advertisements, the Clozio Ad Providers may use cookies, web beacons, clear gifs or similar technologies. These are used to record users' activity, such as the pages visited, and to learn what types of information are of most interest to the users. For more information regarding the choices you have about these technologies (such as opting-out), visit the [Network Advertising Initiative](#), [Digital Advertising Alliance](#), [Omniture](#), and [PrivacyChoice](#).

6. Links To Other Websites

As part of the Service, we may provide links to or compatibility with other websites or applications. However, we are not responsible for the privacy practices employed by those websites or the information or content they contain. This Privacy Policy applies solely to information collected by us through the Site and the Service. Therefore, this Privacy Policy does not apply to your use of a third party website accessed by selecting a link on our Site or via our Service. To the extent that you access or use the Service through or on another website or application, then the privacy policy of that other website or application will apply to your access or use of that site or application. We encourage our users to read the privacy statements of other websites before proceeding to use them.

7. How We Protect Information

We implement security measures designed to protect your information from unauthorized access. Your account is protected by your account password and we urge you to take steps to keep your personal information safe by not disclosing your password and by logging out of your account after each use. We further protect your information from potential security breaches by implementing certain technological security measures including encryption, firewalls and secure socket layer technology. However, these measures do not guarantee that your information will not be accessed, disclosed, altered or destroyed by breach of such firewalls and secure server software. By using our Service, you acknowledge that you understand and agree to assume these risks.

8. Contacting Clozio

If you have any questions about this privacy policy, or the privacy practices of Clozio, please email us at privacy@cloz.io, or you can write to us at:

Cloz.io, Inc.

1630 North Main Street #308

Walnut Creek, CA 94596

9. Changes to this Privacy Policy

Please note that this policy may be amended from time to time. You should check back for the most current version before relying on any of the provisions in this privacy policy. We will provide notice of material changes to the policy, either by posting a notice on our websites, by sending an email, or some other reasonable method.