

Multi-State Notice at Collection and Privacy Policy

Effective Date: January 1, 2023

Last Revised/Reviewed on: April 15, 2026

This Multi-State Notice at Collection and Privacy Policy ("State Privacy Disclosure") explains how BNI Global, LLC ("BNI", "Company", "us", "our", or "we") and its subsidiaries and affiliates collect, use, disclose, sell, share, and/or retain personal information ("Information Practices") subject to applicable U.S. state privacy laws.

Certain states provide specific rights to their residents as listed below. While we will attempt to respond to requests from any U.S. resident, we reserve the right to deny them if permitted by applicable law. Further, certain rights may not be available in your state while you are operating in your commercial or employment capacity.

The terms used in this State Privacy Disclosure shall have the same or similar meaning as those terms in each of the applicable laws, or the closest approximation of such terms.

NOTICE AT COLLECTION

The following notice identifies the categories of personal information to be collected from you and the purposes for which the personal information will be used, including whether that information is sold or shared for the purposes of cross-context behavioral advertising (*e.g.*, targeted advertising).

General Personal Information

Categories of Personal Information	Purposes for Collection, Use, or Processing	Sold to Third Parties or Shared with Third Parties for Cross-Context Behavioral Advertising
Identifiers: For example, a name, address, online identifier, internet protocol ("IP") address, email address, or other similar identifiers.	<ul style="list-style-type: none">• to verify your identity, register you as a user, and create your user account with us on a platform or service• to provide the services• to enable the provision of Professional Services, including to send you information and updates about the	We do not sell or share your information with third parties for targeted advertising. However, if you opt-in or consent to our use of your information for targeted advertising, you have the

	<p>Professional Services you have purchased.</p> <ul style="list-style-type: none"> • to monitor trends and personalize your experience 	<p>right to opt-out or revoke your consent as described further below in the section titled "Right to Opt-Out".</p>
<p>Personal Information Categories from Cal. Civ. Code § 1798.80(e): For example, a name, social security number, address, telephone number, credit card number, or debit card number.</p>	<ul style="list-style-type: none"> • to improve the functionality of our Services and Platform • for customer service • to respond to your requests and support needs. • to track transactions and process payments • to send periodic notifications to manage our relationship with you, including to notify you of changes to the Services, send you information and updates pertaining to the Services you have used, and receive occasional company news and updates related to us or the Services 	<p>No</p>
<p>Characteristics of CA or Federal Protected Classifications: For example, your gender.</p>	<ul style="list-style-type: none"> • to market and advertise the Services to you • to comply with legal obligations • to administer and protect our business and the Services, including for troubleshooting, data analysis, system testing, and perform internal operations 	<p>No</p>
<p>Commercial Information: For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<ul style="list-style-type: none"> • to improve our business and delivery models • to perform our obligations that arise out of the arrangement we are about to enter or have entered with you • to enforce our Terms • to respond to court orders, establish or exercise legal rights, and bring or defend ourselves against legal claims • with your consent or as otherwise disclosed at the time information is collected. 	<p>No</p>
<p>Internet or Other Similar Network Activity: For example, browsing history, search history, and information regarding a consumer's interaction with an Internet website, application, or advertisement.</p>		<p>We do not sell or share your information with third parties for targeted advertising. However, if you opt-in or consent to our use of your information for targeted advertising, you have the right to opt-out or revoke your consent as described further below in the section titled "Right to Opt-Out".</p>

<p>Professional or Employment-Related Information: For example, current and past compensation and employment history.</p>		No
<p>Profile Data: For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, predispositions, behavior, attitudes, abilities, and aptitudes.</p>		No

We do not collect: Biometric information, geolocation data, sensory or surveillance data, or education information under this policy.

Sensitive Personal Information

Categories of Sensitive Personal Information	Purposes for Collection and Use	Sold to Third Parties or Shared with Third Parties for Cross-Context Behavioral Advertising
Account log-in, password, or credentials allowing access to an account	We collect and use this information when you sign up for an account on our website.	No

We do not collect: Social security number, driver’s license, state identification card, or passport number, precise geolocation, racial or ethnic origin, religious or philosophical beliefs, or union membership, contents of a consumer’s mail, email, and text messages (unless we are the intended recipient of the communication), genetic data, biometric information for the purpose of unique identification, health information, information concerning sex life or sexual orientation.

Retention Periods

The period of time for which we retain information depends on the purposes for which we collect or use that information. We will delete or de-identify information when it is no longer needed to fulfill the purposes listed for each category above, unless a longer retention period is required to comply with applicable laws. There may be technical or other operational reasons where we are unable to fully delete or de-identify your information. Where this is the case, we will take reasonable measures to prevent further processing of your information.

Notice of Sale and/or Share

We do not sell or share your information with third parties for cross-context behavioral (targeted) advertising. However, if you opt-in, you have the right to opt-out or revoke your consent. Your opt-out options are described further below in the sections titled "Right to Opt-Out" and "Opt-Out Preference Signals".

Please review our Multi-State Privacy Policy below.

PRIVACY POLICY

The purpose of this privacy policy is to provide you with a comprehensive description of our online and offline practices regarding our Information Practices. You have certain rights to control the use of your personal information. This privacy policy describes your rights as it relates to our Information Practices as to your personal information and how you can exercise those rights.

The following table includes disclosures for the preceding 12 months of: categories of personal information we have collected about consumers, the categories we have disclosed for a business purpose, and categories of third parties with whom we shared the personal information during that period.

General Personal Information

Category	In the preceding 12 months, this category was:		Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was disclosed
	Collected	Disclosed to Third Parties		
Identifiers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> • For our operational purposes or the operational purposes of our service provider or contractors • Keeping track of visitors to our website and monitoring the effectiveness of our advertising, including auditing relating to counting ad impressions of unique visitors, verifying positioning and quality, and auditing compliance. • Ensuring security and integrity as needed and as reasonably necessary and proportionate for this purpose 	<ul style="list-style-type: none"> • Advertising networks • Internet service providers • Data analytics providers • Government entities • Operating systems and platforms
Personal Information Categories from Cal. Civ. Code § 1798.80(e)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Characteristics of CA or Federal Protected Classifications	<input checked="" type="checkbox"/>	No		

Category	In the preceding 12 months, this category was:		Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was disclosed
	Collected	Disclosed to Third Parties		
Commercial Information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> • Debugging to identify and repair errors that impair existing functionality • Short-term, transient use • Performing services on behalf of the business, including maintaining or servicing accounts, providing products or services, providing customer service, processing orders or transactions, verifying customer information, processing payments, providing financing, providing analytic services, storage, or other similar services. • Providing advertising and marketing services, except for cross-context behavioral advertising. • Undertaking internal research for technological development. • Undertaking activities to verify or maintain the quality or safety of a service or device and to improve or enhance a service or device. 	<ul style="list-style-type: none"> • Social networks • Cloud storage providers • Payment processors • Web hosting service providers • E-mail distribution service providers • Help Desk service providers • Financial and accounting service providers • Cybersecurity service providers • Logistics and planning tool providers
Internet or Other Similar Network Activity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Professional or Employment-Related Information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Profile Data	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Category	In the preceding 12 months, this category was:		Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was disclosed
	Collected	Disclosed to Third Parties		
				<ul style="list-style-type: none"> • Customer relationship management tool providers

We do not collect: Biometric information, geolocation data, sensory or surveillance data, or education information under this policy.

Sensitive Personal Information

We do not use or disclose the below sensitive personal information for purposes other than those business purposes specifically enumerated under CCPA. As a result, we do not offer a right to limit our use or disclosure of these categories of sensitive personal information.

Category	In the preceding 12 months this category was:		Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was disclosed
	Collected	Disclosed		
Account login, password, or credentials allowing access to an account	<input checked="" type="checkbox"/>	No	<ul style="list-style-type: none"> • To perform services or provide goods you request and reasonably expect from us • To detect, prevent, and investigate security incidents involving your information 	None

Category	In the preceding 12 months this category was:		Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was disclosed
	Collected	Disclosed		
			<ul style="list-style-type: none"> • To investigate or curtail malicious, fraudulent, or illegal actions directed at us and to prosecute those responsible • To ensure the safety of you and others • To enhance your experience on our website in real time, so long as we do not disclose your information to a third party • To perform services for our business needs such as maintaining accounts, providing customer service, and fulfill orders • To ensure the quality or safety of a product, service, or device • To collect or process sensitive personal information where such information is not being used to infer characteristics about you but may be used to provide a specific good or service based on the sensitive information you provided 	

We do not collect: Social security number, driver’s license, state identification card, or passport number, precise geolocation, racial or ethnic origin, religious or philosophical beliefs, or union membership, contents of a consumer’s mail, email, and text messages (unless we are the

intended recipient of the communication), genetic data, biometric information for the purpose of unique identification, health information, information concerning sex life or sexual orientation.

The categories identified as collected in the tables above were collected from the following categories of sources:

- You directly
- Security monitoring services
- Advertising and Marketing partners
- Government Entities
- Data analytics providers
- Operating systems and platforms
- Social networks
- Referral sources

Right to Opt-Out

We do not sell any personal information or share with third parties for cross-context behavioral advertising personal information to third parties without your consent. Please review our [Cookie Policy](#) for more information on your choices. We do not sell or share sensitive personal information. However, if you opt-in or consent to our disclosure of your personal information to third parties for sell/share, you have the right to opt-out or revoke your consent by clicking the "[Cookie Policy](#)" link at the bottom of our website and selecting your preferences, or by broadcasting an Opt-Out Preference Signal/Universal Opt-Out Mechanism, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal) described in more detail below.

Your Right to Know

Certain states provide the right to request our disclosure of any of the following:

- the categories of personal information we have collected about you
- the categories of sources from which the personal information is collected
- the business or commercial purpose for collecting, selling, or sharing with third parties for cross-context behavioral advertising (*e.g.*, targeted advertising)
- the categories of third parties to whom we disclose personal information
- the specific pieces of personal information we have collected about you

You can do this through a verified consumer request. That process is described below in the section, "How to Exercise Your Rights—Submitting a Verified Consumer Request."

Your Right to Request Correction of Inaccurate Personal Information

Certain states provide you the right to request correction of inaccurate personal information maintained by us. We may request documentation from you to determine the accuracy of the information. If you provide us with documentation, whether upon our request or at your initiative, it will be used solely to correct your personal information and comply with our recordkeeping requirements.

As an alternative to correction, we may delete the inaccurate information if it does not negatively impact you or if you consent to this deletion. We reserve the right to deny this request if allowed under applicable law, or if we determine that the contested information is more likely than not accurate, based on the totality of circumstances. You can submit a correction request through a verified consumer request. That process is described in the section below, "How to Exercise Your Rights—Submitting a Verified Consumer Request."

Your Right to Request Deletion of Your Personal Information

Certain states provide the right to request that we delete any of your personal information, subject to certain exceptions. You can do this through a verified consumer request. That process is described below in the section, "How to Exercise Your Rights—Submitting a Verified Consumer Request."

There may be scenarios where we deny your deletion request. If that occurs, we will provide you with an explanation of why we could not delete all or part of your personal information.

How to Exercise Your Rights—Submitting a Verified Consumer Request

You may exercise your rights, as applicable, by submitting a verified consumer request to know information (and to receive your personal information in a portable format), to correct information, or for deletion.

The response to a request to know will provide the personal information we have collected and maintained about you, in a portable format, unless an exception under applicable state law applies. Please note that, depending on the applicable state law, we may not be required to provide you with personal information if you make multiple requests within a certain time period. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

If you have an account with us, you can exercise certain of your rights through that account.

You can also submit requests by calling us at 1-888-346-8459 or by emailing us at usprivacy@bni.com.

If you submit a request that is not through one of these designated methods or is deficient in some manner unrelated to verification, we will provide you with information on how to submit the request or remedy any deficiencies.

Your request will be verified by matching the information you provide to information that we have collected.

Once we receive your verifiable consumer request, we will confirm receipt of the request within 10 business days describing our verification process. We will respond to your request within 45 calendar days, if we are able to verify your identity. Requests for deletion will require a separate confirmation that you want your information deleted.

Requests to Know or Delete for Child Under the Age of 13: We do not knowingly collect information of minors under the age of 13.

Using an Authorized Agent to Submit a Request

California: Only you, or a natural person or a business entity registered with the Secretary of State to conduct business in California that you have authorized to act on your behalf, may make a verifiable consumer request related to your personal information, to opt out of sale or sharing, or to limit the use or disclosure of your sensitive personal information. If you use an authorized agent, you may provide a power of attorney executed pursuant to California Probate Code sections 4000 to 4465. If a power of attorney that meets those provisions is not submitted, you will be required to provide the authorized agent signed permission to submit a request, verify your identity directly by submitting a verified consumer request according to the procedures in the section "How to Exercise Your Rights," and directly confirm with us that you provided the authorized agent permission to submit the request. To submit authorized agent documentation, contact us at usprivacy@bni.com.

Other States: If you use an authorized agent, you may provide a power of attorney executed pursuant to applicable state law. If a power of attorney is not submitted, you may be required to provide commercially reasonable identification of your identity and evidence of your authorized agent's authority to act on your behalf. For example, you may need to provide the authorized agent signed permission to submit a request, verify your identity directly by submitting a verified consumer request according to the procedures in the section "How to Exercise Your Rights," and directly confirm with us that you provided the authorized agent permission to submit the request, by contacting us at usprivacy@bni.com.

Opt-Out Preference Signals/Universal Opt-Out Mechanism

Except for necessary cookies (which must be enabled for the website to work properly), all other cookies and website trackers are turned off and non-functional when you visit our website. Those cookies and trackers will not be enabled without your consent and consent can be revoked at any time. Please review our [cookie policy](#) for more information on your choices.

We also honor the Opt-Out Preference Signal/Universal Opt-Out Mechanism, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). Your request to opt out of sale/sharing will be linked to your browser identifier only and not linked to any account information because the connection between your browser and the account is not known to us. Because the signal is browser-specific, you will need to broadcast subsequent signals if you are accessing our website through different online devices (e.g., computers, smartphones, tablets).

Your Right to Non-Discrimination for the Exercise of a Privacy Right

We will not discriminate against you for exercising any of your state privacy rights.

Supplemental U.S. State Privacy Rights

In addition to the privacy rights listed above, certain states provide supplemental privacy rights to residents of those states.

Right to Opt-Out of Certain Profiling

You have the right to opt out of our use of profiling when used to make decisions that produce a legal or similarly significant effect concerning you or your interactions with us. Currently, we do not engage in such profiling.

Right to Appeal

You have the right to appeal our refusal to take action on, or respond to, a verified consumer request. Upon receipt of our denial or refusal to take action on or respond to a verified consumer request, a consumer has 90 days to submit an appeal by mail. We will timely inform you in writing of any action taken or not taken in response. We will also include a written explanation of the reasons for our decision.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the website and update

the notice's effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.

Contact for More Information

If you have any questions or comments about this notice, the ways in which we collect and use your information, your choices and rights regarding such use, or wish to exercise your rights under your state's law, please do not hesitate to contact us at: **Phone: [1-888-346-8459](tel:1-888-346-8459) or Email: usprivacy@bni.com.**

Postal Address: 3430 Toringdon Way, Suite 300 Charlotte, NC 28277