

Introduction

Youverify, Inc. (“Youverify” or “We”) respects your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit the youverify.co, app.youverify.co, *.youverify.co, and (our “Websites”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On the Website.
- In email, text, and other electronic messages between you and the Website.

It does not apply to information collected by:

- Us offline or through any other means, including on any other website operated by Youverify or any third party (including our affiliates and subsidiaries); or
- Any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time (see **Changes to Our Privacy Policy**). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Children Under the Age of 18

Our Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect personal information from children under 18. If you are under 18, do not use or provide any information on this Website or through any of its features, use any of the interactive features of this Website, or provide any information about yourself to us, including your name, address, telephone number, or email address. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you

believe we might have any information from or about a child under 18, please contact us at privacy@youverify.co.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as name and email address (“personal information”);
- That is about you but individually does not identify you, such as IP address; and
- About your internet connection, the equipment you use to access the Website, and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, for example, our business partners.

Information You Provide to Us

The information we collect on or through the Website may include:

- Information that you provide by filling in forms on our Website. This includes information provided at the time of subscribing to our services or requesting further services, material, or information. We may also ask you for information when you report a problem with the Website.
- When you authorize one of our business customers to run a background check on you, we ask for your legal name, date of birth, and other identifying details such as your Social Security number, residential address, or past employment or educational history (depending on the type of background check requested). If the background check is authorized electronically, we also collect your email address and/or phone number.
- If you authorize us to create a background report about you, we'll collect public records and other information from reliable third-party sources to assemble the report. We may also verify information you provide us against authoritative government databases or information providers. If you are a business customer, we may also use other reputable data providers like LinkedIn to supplement the information you provide to us.

- If you choose to make a purchase from us, we may ask you to provide billing details such as credit or debit card or Bank Verification Number (BVN) or National Identity Number (NIN) information, to confirm your identity.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Your search queries on the Website.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, links clicked, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioural tracking). California law requires us to let you know how we respond to web browser Do Not Track (DNT) signals. Because there currently isn't an industry or legal standard for recognizing or honouring DNT signals, we don't respond to them at this time.

The information we collect automatically may include personal information or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.
- **Web Beacons.** Pages of the Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Youverify, for example, to count users who have visited those pages or opened an

email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

- **Google Analytics.** We use a tool called “Google Analytics” to collect information about use of this Website. Google Analytics collects information such as how often users visit this Website, what pages they visit when they do so, and what other sites they used prior to coming to this Website. We use the information we get from Google Analytics only to improve this Website. Google Analytics collects only the IP address assigned to you on the date you visit this Website, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit this Website, the cookie cannot be used by anyone but Google. Google’s ability to use and share information collected by Google Analytics about your visits to this site is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To fulfil the purpose for which you provide it, including to verify your identity for our customers’ benefits. Verification of your identity may be automated, may be performed by our employees, or may be performed by contractors who assist us in providing our services.
- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our own goods and services that may be of interest to you. If you do not want us to use your information in this way, please check the relevant box located on the form on which we collect your data or send us an email at privacy@youverify.co. For more information, see **Choices About How We Use and Disclose Your Information**.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To fulfil the purpose for which you provide it. If you seek to accept a benefit from one of our customers, we will share your information with the customer. Your information may be used by our customers to provide you with products or services or to inform you of additional products or services. When your information is forwarded to our customer or when you land on one of our customers' websites, your information becomes subject to our customer's privacy policy. Each customer's privacy policy should be published on its website and you should review their policy as well as this one.
- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business by providing marketing, communications, and other services on our behalf. Each is bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Youverify's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Youverify about our Website users is among the assets transferred.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our terms of use and other agreements.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Youverify, our customers, or others.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Promotional Offers from Youverify.** If you do not wish to have your contact information used by Youverify to promote our own products or services, you can opt-out by checking the relevant box located on the form on which we collect your data or at any other time by sending us an email stating your request to privacy@youverify.co. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions.

Accessing and Correcting Your Information

You may send us an email at privacy@youverify.co to request access to, correct or delete any personal information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Other Applicable Laws

Youverify is headquartered in the Nigeria and our website is primarily directed to visitors who are located in Nigeria. Our use of personal information is subject to applicable Nigeria privacy laws.

We comply with the Nigeria Data Privacy Regulation as set forth by the Nigeria Information Technology Development Agency regarding the collection, use, and retention of personal information transferred from and to the Nigeria.

In compliance with the NDPR, we commit to resolve complaints about your privacy and our collection or use of your personal information. Nigerian citizens with inquiries or complaints regarding our Privacy policy should first contact us at: privacy@youverify.co.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a means to access certain parts of our Website, you are responsible for keeping this confidential. We ask you not to share your security details with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at: privacy@youverify.co