

Privacy Policy

Welcome to Tandem!

This Privacy Policy applies to your use of products and services (the “**Services**”) provided by Ride in Tandem, Inc. (“**Tandem**”, “**us**” or “**we**”), including the website located at <https://usetandem.com> (the “**Site**”) and our mobile device application (the “**App**”). By using any of the Services, you agree to the privacy practices described in this Privacy Policy as well as the Tandem Terms of Service (available at <https://www.usetandem.com/terms-of-use>).

Information We Collect

Information provided to us by you or a third party

- **Tandem Account Information.** If you create a user account with Tandem (“**Tandem Account**”), we’ll collect certain information that can be used to identify you, such as your name, email address, postal address and phone number. We may also collect information related to billing and payment for the Services. To use the Services, you must provide and verify your cellular phone number or other text message address to us, and you must expressly consent to receive text messages relating to the Services at that number or address.
- **External Bank Account Information.** If you choose to link a bank account that you hold with an external financial institution (“**External Bank Account**”) to your Tandem Account, we will receive information about your External Bank Account. Banking information shared with Tandem may include, among other things, ACH authentication information (account and routing numbers), transaction data, identity verification information and account balance details. Tandem utilizes Plaid, a third-party service provider, to retrieve information from your linked External Bank Account. Tandem does not see or store the bank credentials that you submit to Plaid to link your External Account. By utilizing Plaid’s services, you consent to Plaid’s privacy policy available at <https://plaid.com/legal/#consumers>.
- **Transaction Data.** When you register a payment card with the Services, Tandem will receive transaction information about that payment card, including the registered card identifier, merchant, transaction date/time, and amount.
- **Verification Information.** For compliance purposes and in order to provide the Services to you, we may obtain information from you or a third party, including the financial institution providing your External Bank Account, to help us to verify your identity or External Bank Account details. For example, we may ask you to provide a copy of your government-issued photo ID, a copy of a utility bill or bank statement, or other documentation.
- **Eligibility Information.** In order to determine your eligibility to access certain Services, we may need to collect External Bank Account information and other personal information as required by United States Federal law such as citizenship, employment and residence information, and social security number.

Automatically Collected Information

When you use the Service or open one of our emails, we may automatically collect certain information from your web browser and through your device by using different types of technology, including “cookies,” “log files,” “pixels,” and other tracking technologies. This automatically collected information includes:

- Device Data, including data about device identifiers such as IP address or other device address or ID, web browser and/or device type, your device’s operating software, your internet service provider, and your device’s regional and language settings.
- Service Use Data, including data about the web pages or sites that you visit just before or just after the Service, the pages you view on the Service, your actions on the Service, features you use, emails and advertisements you view, products and services you view and purchase, and the dates and times that you visit, access, or use the Service.
- Location Data, including imprecise location data (such as location derived from an IP address or data that indicates a city or postal code level).

How We Use Information

We use the information we collect about you for the following purposes:

- To operate, maintain, enhance and provide the features of the Services;
- To perform services requested by you, such as responding to your comments and questions;
- To address fraud, breach of policies or terms, and threats or harm;
- For analytics, marketing, and advertising our Services to you; and
- For other purposes about which we notify you and with your consent.

When We Disclose Information

The categories of parties with whom we share information include:

- Partners. When you choose to link your Tandem Account with another individual as your “Partner” in the Services, we will share information related to your Tandem Account with your Partner. We are not responsible for the acts or omissions of your Partner on the Service.
- Service Providers. We engage service providers to work with us to administer, market and provide the Services. These third party service providers have access to your personal information only for the purpose of performing services on our behalf. We may also provide you with the ability to interact with and provide information to the third party service providers that we partner with. When you leave our App or Site to interact with another service provider, you should also read their privacy policy to understand their privacy practices and how it relates to how they collect and share the information you provide.
- Deposit Account Bank. If you choose to apply for a Tandem Deposit Account, Tandem may collect and use your personal information on behalf of Third Coast Bank SSB (“**Third Coast Bank**”) to facilitate the provision of banking services pursuant to the Deposit Account Agreement available at <https://www.usetandem.com/depositaccount>. The privacy practices of Third Coast Bank in relation to the Deposit Account is subject to their privacy notice available at <https://www.tcbssb.com/privacy>.
- Merger or Acquisition. In the event that all or a portion of Tandem or its assets are acquired by or merged with another entity, we reserve the right, in any of these circumstances, to transfer or assign the information that we have collected from users in connection with such merger, acquisition, sale, or other change of control.
- Security and Compelled Disclosure. We share information to comply with the law or other legal process, and where required, in response to lawful requests by public authorities, including to meet national security or law enforcement requirements. We also share information to protect the rights, property, life, health, security and safety of us, the Services or anyone else.
- Facilitating Requests and Consent. We may additionally share information at your request or direction, with notice to you, and with your consent.

- Aggregated and Non-Personal Information. We may also share with third parties information in a manner that has been de-identified or anonymized in accordance with applicable laws.

Your Rights and Choices

You may decline to share certain information with us. In some circumstances we may not be able to provide to you some of the features and functionality of the Services. Below is further information regarding your rights and choices for the Services:

- Account Information. If you have a Tandem Account, you may update, correct, or delete your profile information and preferences you set within the account at any time by accessing your account preferences page through the Services.
- Partner Sharing. You can opt-out of sharing information with a Partner at any time by disconnecting with your Partner in the App.
- Emails. If you do not wish to receive email offers or newsletters from us, you can opt-out of receiving marketing email information from us by using the unsubscribe process at the bottom of the email. You can also unsubscribe or change your email preferences by updating your account preferences through the Services.
- External Bank Accounts, Transaction Monitoring, and Registered Payment Cards. You can disconnect any linked External Bank Accounts and payment cards from the Services at any time in the App. You may opt-out of transaction monitoring on a registered payment card by removing your linked card.
- Deposit Account. You can stop additional information sharing with Third Coast Bank by closing your Deposit Account in accordance with the Deposit Account Agreement.
- Text Notifications. We may send you promotional or marketing SMS messages, which is not required for you to use the Services. To control receipt of these marketing communications, text HELP for help or text STOP to cancel.
- Push Notifications. If you have opted-in to receive push notifications on your device, you can opt-out at any time by updating your account preferences through the Services, through your device settings, or by uninstalling the App.
- Google Analytics and Advertising. Google provides tools to allow you to opt out of the use of certain information collected by Google Analytics at <https://tools.google.com/dlpage/gaoptout> and by Google Analytics for Display Advertising or the Google Display Network at <https://www.google.com/settings/ads/onweb>.

Please note that if you opt out using any of these methods, the opt out will only apply to the specific browser, device, account, email address, and/or phone number from which you opt out. It will not affect subsequent subscriptions (where applicable). We are not responsible for any other entities' effectiveness of, or compliance with, any opt out options or programs, or the accuracy of their statements regarding their opt out options or programs.

Retention

When you sign up for a Tandem Account, we will retain information you store on our Services for as long as your account exists or as long as we need it to provide you the Services. We will also retain and use information about you as necessary to comply with our legal obligations, resolve disputes, enforce our agreements, for backups and archiving, prevention of fraud and abuse, and analytics.

Additional Information

- Children's Privacy. The Service is intended for general audiences and is not directed at anyone under the age of 18. We do not allow anyone under the age of 18 to use the Service or knowingly collect personal information from anyone under the age of 18. If you are under 18 years of age, please do not use or access the Service at any time or in any manner. If you are a parent or guardian and discover that your child has provided us with personal information, you may alert us at team@usetandem.com and request that we delete the personal information from our systems.
- Data Security. We use physical, managerial, and technical safeguards that are designed to improve the integrity and security of your information. Nevertheless, transmission via the internet is not completely secure and we cannot ensure or warrant the security of any information you transmit to us or store on the Service and you do so at your own risk. We also cannot guarantee that such information will not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.
- International Transfers. The Service is hosted in the United States and is intended solely for users located within and are residents of the United States.
- Changes and Updates to this Privacy Policy. Please revisit this page periodically to stay aware of any changes to this Privacy Policy, which may be revised periodically at our sole discretion. In the event that a change to the Privacy Policy materially modifies your rights or obligations, we may provide additional notice to your email address or through Services. Any changes are effective upon publication of the revised Privacy Policy. Your continued use of our Services indicates your consent to the Privacy Policy then posted.
- State Law Rights. Your state law may provide rights to know, delete, and opt-out of collection of your personal information. If you would like to exercise these rights and believe that they apply to your Tandem Account, please contact us by emailing team@usetandem.com.

Contact Information

If you have any questions about the Privacy Policy or the Services, please contact us by emailing team@usetandem.com.