

## Privacy Policy

Last Updated: October/9th, 2022

Temenos Dream respects your preferences concerning the collection and use of your Personal Information. The following privacy policies (collectively, “this Privacy Policy”) are tailored for the different ways your Personal Information is collected.

Temenos Dream, LLC. and our subsidiaries and affiliates (“Temenos Dream” or “we”) respect your preferences concerning the treatment of Personal Information that we may collect. This policy lets you know how we collect and use your Personal Information, how you can control its use, and describes our practices regarding information collected from Temenos Dream applications, websites, affiliated websites, as well as through offline sales and marketing activities (collectively, the “Channels”).

The Channels may provide links to or the ability to connect with non-Temenos Dream websites, services, social networks or applications. Clicking on those links or enabling those connections may allow the third party to collect or share information about you. Those third-party websites or services are beyond our control. We encourage you to check the privacy policies and terms of use of any non-Temenos Dream websites or services before providing your Personal Information to them.

Please read this Privacy Policy carefully. By accessing or using the Channels, you agree to us collecting, storing and processing your information in accordance with this Privacy Policy. If you do not agree with our policies and practices as stated in this Privacy Policy, your choice is to not use the Channels and to not respond to our marketing communications. This Privacy

Policy may change from time to time. Notification of changes to this Privacy Policy will be provided by revising the date at the beginning of this Privacy Policy, and, in some instances, additional notice may be provided by sending an notification email or by login notifications. Your continued use of the Channels after we make changes to this Privacy Policy is deemed to be acceptance of those changes. Please check this page periodically for updates to this Privacy Policy.

#### 1. Personal and Other Information We Collect

Through your interaction with and use of the Channels, Temenos Dream may collect “Personal Information,” you provide which is information that identifies an individual or relates to an identifiable individual. Personal Information may be provided, for example, via a form or survey, through participation in a promotion or contest, in association with making a purchase, via social media, via customer support requests, or other communications from you. Personal Information may include, but is not limited to, your name, postal address, telephone number, e-mail address, password, payment method, and photographs.

Temenos Dream also collects “Sensitive Information,” which is information in your profile such as gender identity, sexual preference, friend lists, social media accounts, work or school information, hobbies, interests, and information about your dreams. When we combine Sensitive Information with Personal Information we treat the combined information as Personal Information.

Temenos Dream may also collect Other Information through your interaction with and use of the Channels and non-Temenos Dream websites, which does not reveal your specific identity or does not directly relate to an individual.

“Other Information” may include, but is not limited to, browser and device information, data collected through automated electronic interactions, application usage data, demographic information, geographic or geo-location information, statistical and aggregated information.

Statistical or aggregated information does not directly identify a specific person, but it may be derived from Personal Information. For example, we may aggregate Personal Information to calculate the percentage of users in a particular zip code.

In some instances, we may combine Other Information with Personal Information, such as combining a precise geographical location with your name. If we combine Other Information with Personal Information, we will treat the combined information as Personal Information.

## 2. How We Use and Share Information

### a. Personal Information

Temenos Dream uses and shares the Personal Information it collects (unless otherwise restricted by applicable law), to:

#### i. Engage in Transactions.

Temenos Dream may use Personal Information to engage in transactions with you.

#### ii. Process Transactions.

Temenos Dream may use Personal Information along with, financial, credit card, and payment information, to process your transactions.

#### iii. Provide Support or Other Services.

Temenos Dream may use your Personal Information to provide you support or other services you have ordered, as well as product updates, product patches and fixes and other similar operational communications.

iv. Tailor Marketing to Your Needs and Respond to Your Requests.

Temenos Dream may use your Personal Information to notify you about new product releases and service developments, and to advertise Temenos Dream's products and services in accordance with this Policy. Your application usage, website visit, marketing experience, and communications may be tailored to your interests based on your Personal Information. Temenos Dream may also use Personal Information in order to respond directly to your information requests (including newsletter registrations or other specific requests), or pass your contact information to the appropriate Temenos Dream distributor or reseller for further follow-up related to your interests. In addition, if you consent, Temenos Dream may share your Personal Information with other selected partners that offer complementary products or services. Please review the specific partner's privacy policy regarding any further interactions with them.

v. Provide Temenos Dream Online Communities.

Some Channels permit you to: participate in interactive discussions; create a profile; post comments, opportunities or other content; communicate directly with another user; or otherwise engage in social activities. Some of these services are moderated and all may be accessed for technical reasons.

Temenos Dream does not control the content that users post to these forums or social networks. You should carefully consider whether you wish to submit Personal Information to these forums or social networks and whether you wish to make your profile available to other users, and you should tailor any content

you submit appropriately. You should also review any additional terms and conditions that may govern your use of these Channels.

vi. Interact with You on Third Party Social Networks.

Temenos Dream may use your Personal Information to interact with you on third party social networks. Temenos Dream's interactions with you on a third party social network would be subject to that network's privacy policies and terms of use.

vii. Post Testimonials.

We post testimonials on our Channels that may contain Personal Information. If you wish to update or delete your testimonial, please contact us.

viii. Administer Product Downloads and Licensing Compliance.

If you download products from our Channels, Temenos Dream uses Personal Information to: confirm certain information about your order (for example, that you did not experience problems in the download process); discuss the downloaded products; or provide marketing or sales information about related products and services. Temenos Dream also may use Personal Information to contact you, confirm compliance with licensing and other terms of use, and may share it with your company.

ix. Select Content, Improve Quality and Facilitate Use of the Channels.

Temenos Dream may use your Personal Information to help create and personalize content on our Channels, facilitate your use of the Channels (for example, to facilitate navigation and the login process, avoid duplicate data entry, enhance security, keep track of shopping cart additions and preserve order information between sessions), improve quality, track marketing campaign responsiveness (including online advertising and e-mail marketing), and evaluate page response rates.

ix. Power Joint Sales or Product Promotions.

Temenos Dream and its partners may engage in joint sales or product promotions. Such promotions will always reference the partners involved. Both Temenos Dream and the partner(s) will have access to that information, and either Temenos Dream or our partners may provide you the sales or product promotion information. Each party will be responsible for managing their own use of the Personal Information collected for the joint sale or product promotion. We recommend you review the privacy policies of these partners to address any questions you have regarding their handling of your information.

x. Improve Products, Services, and Experiences.

Temenos Dream may use your Personal Information to evaluate and improve our products, services, marketing, and customer relationships.

xi. Communicate with You about a Conference or Event.

We or our partners may communicate with you about a conference or event hosted or co-sponsored by Temenos Dream or one of our partners. This may include information about the event's content, logistics, payment, updates, and any additional meetings, special demonstrations or other customer facilitation that we may provide related to your event registration. After the event, Temenos Dream may contact you about the event and related products and services, and may share information about your attendance with your company. Where legally permitted, Temenos Dream will also allow designated partners or conference sponsors to send you communications related to your event attendance. Please note that our partners or conference sponsors may directly request your Personal Information. You should review their privacy policies to learn how they use Personal Information.

xii. Obtain Third Party Services.

We also share Personal Information with third parties who provide services to Temenos Dream, such as credit card processing services, order fulfillment, analytics, event / campaign management, application management, web site management, information technology and related infrastructure provision, customer service, e-mail delivery, auditing, and other similar services.

xiii. Protect our Employees, Sites, Facilities, and Operations.

Temenos Dream may disclose your Personal Information as we believe to be necessary or appropriate to protect the health and safety of our employees and visitors, our physical and online operations, our property, rights, and privacy, and/or that of our affiliates, you or others. If you visit our offices, you may be photographed or videotaped as part of maintaining the security of our facilities. Facility security photography will be treated as sensitive information and will only be used for security and investigation purposes.

xiv. Comply with Legal Requirements and Corporate Transactions.

Temenos Dream may disclose your Personal Information as we believe to be necessary or appropriate: (a) under applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to requests from public and government authorities, including public and government authorities outside your country of residence; (d) to enforce our terms and conditions; and (e) to allow us to pursue available remedies or limit the damages that we may sustain. Additionally, in the event of a reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings), we may transfer the Personal Information we have collected to the relevant third party.

xv. Conduct Background Checks.

Temenos Dream reserves the right to conduct—and you authorize Temenos Dream to conduct—any criminal background check or other screenings (such as sex offender register searches) at any time using available public records, and you agree that any information you provide may be used for that purpose. If Temenos Dream decides to conduct any screening through a consumer reporting agency, you hereby authorize the company to obtain and use a consumer report about you to determine your eligibility under these terms.

b. Other Information

We may use, transfer, and disclose Other Information we collect for any purpose, except where applicable law requires otherwise. If we are required to treat Other Information as Personal Information under applicable law, then we will only use it in the same way that we are permitted to use and disclose Personal Information.

### 3. How We Collect Information

Temenos Dream and our third party service providers may collect both Personal Information and Other Information from a variety of sources that generally fall into three categories:

a. Direct Interactions:

From your use of and interaction with us through the Channels and other activities such as account creation, submission of registrations and forms, or sales inquiries and transactions.

b. Publicly Available Data / Data from Third Parties:

Data from Automated Interactions on non-Temenos Dream websites, or other data you may have made publicly available, such as social media posts, or data provided by third party sources, such as Temenos Dream Customers, marketing opt-in lists, or data aggregators.



c. Automated Interactions:

From the use of technologies such as electronic communication protocols, cookies, embedded URLs or pixels, or widgets, buttons and tools.

Although Temenos Dream's use of Automated Interactions may change over time as technology evolves, the following descriptions are designed to provide you with additional detail about Temenos Dream's current approach to information collected from Automated Interactions.

i. Electronic Communications Protocols:

As is true when you visit most websites and apps, Temenos Dream may automatically receive information from you as part of the communication connection itself, which often consists of network routing information (where you came from), equipment information (browser type), your IP address (which may identify your general geographic location or company), and date and time.

Temenos Dream may also automatically receive and record information about your interaction with the Channels, such as clickstream information (when each Temenos Dream webpage was visited, how much time was spent on the page, and how you interacted with the webpage), or general geo-location data.

ii. Cookies:

Temenos Dream's server will query your browser to see if there are "cookies" previously set by our electronic Channels. A cookie is a small piece of information sent by a Web server to store on a Web browser so it can later be read back from that browser. Cookies may collect information, including a unique identifier, user preferences, profile information, membership information, and general usage and volume statistical information. Cookies

may also be used to collect individualized web site use data, provide electronic Channel personalization, or conduct and measure the effectiveness of advertising in accordance with this Privacy Policy. Some cookies may remain on users' computers after they leave the Website. While the majority are set to expire within 1-24 months of your last visit to the website that set the cookie, others may not expire because of their nature, like cookies that remember opt-out preferences.

Your browser may provide you with information and control over cookies. You can set your browser to alert you when a cookie is being used, and accept or reject the cookie. You can also set your browser to refuse all cookies or accept only cookies returned to the originating servers. Users can generally disable the cookie feature on their browser without affecting their ability to use the site, except in some cases where cookies are used as an essential security feature necessary for transaction completion. Cookies, however, are important to the proper functioning of a site, and disabling them may degrade your experience and interfere with Web site features and customizations.

Temenos Dream may track and analyze both individualized usage and volume statistical information from interactions with electronic Channels.

iii. Embedded URLs:

We may use a tracking technique that employs embedded URLs to allow use of the electronic Channels without cookies. Embedded URLs allow limited information to follow you as you navigate the electronic Channels, but are not associated with Personal Information and are not used beyond the session.

iv. Embedded Pixels and Similar Technologies:

On the electronic Channels, Temenos Dream and its service providers may use embedded pixel technologies for the purposes of identifying unique user

visits (as opposed to aggregate hits), and for advertising purposes. In addition, embedded pixels or other technologies may be used in e-mails and our online display advertising to provide information on when the e-mail or ad was opened to track marketing campaign responsiveness; information collected using these technologies may be associated with the recipient's e-mail address.

v. Widgets, Buttons, and Tools:

Our electronic Channels may include widgets, which are interactive mini-programs that run on our site to provide specific services from another company (e.g., links to bookmarked sites), along with buttons or other tools that link to other companies' services (e.g., a "Like" button or third party map). The widget, button or tool may collect and automatically send Personal Information, such as your e-mail address, or Other Information (such as your browser information, or IP address), to a third party. Cookies may also be set or used by the widgets, buttons or tools to enable them to function properly or for other purposes, which may include advertising. Information collected or used by a widget, button or tool, including cookie settings and preferences, is governed by the privacy policy of the company that created it.

vi. Physical Location:

We may collect the physical location of your device and use it to provide you with personalized location-based services or content. In some instances, you may be permitted to allow or deny such use of your device's location, but if you choose to deny such use, we may not be able to provide you with the applicable personalized services or content.

d. Third Party Permission-Based Lists.

On occasion, Temenos Dream may use third-party lists to send communications about Temenos Dream products and services. These lists,

which are maintained by third parties, include users eligible under applicable law to receive e-mails from other companies such as Temenos Dream.

#### 4. Your California Privacy Rights.

If you are a California resident, you have certain rights relating to access, deletion and opting out. To make such a request, you may contact us as specified in the "How to Contact Us" section below.

##### a. Access to Specific Information and Data Portability Rights.

You have the right to request that Temenos Dream disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request (see below), we will disclose to you:

The categories of personal information we collected about you.

The categories of sources for the personal information we collected about you.

Our business or commercial purpose for collecting or selling that personal information.

The categories of third parties with whom we share that personal information.

The specific pieces of personal information we collected about you (also called a data portability request).

If we sold or disclosed your personal information for a business purpose, two separate lists disclosing: (A) sales, identifying the personal information categories that each category of recipient purchased; and (B) disclosures for a

business purpose, identifying the personal information categories that each category of recipient obtained.

b. Deletion Request Rights.

You have the right to request that Temenos Dream delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see Exercising Access, Data Portability, and Deletion Rights), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception described under California law applies.

c. Exercising Access, Data Portability, and Deletion Rights.

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.

Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

d. Non-Discrimination.

We will not discriminate against you for exercising any of your California Privacy rights. We will not:

Deny you goods or services.

Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.

Provide you a different level or quality of goods or services.

Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

e. Categories of Personal Information Sold or Disclosed in preceding 12 months.

The following categories of personal information do not include either (a) consumer information that is de-identified or aggregated, or (b) publicly available information:

<b>Category</b>	<b>Sold in past 12 months (from privacy policy date)?</b>	<b>Disclosed in past 12 months (from privacy policy date)?</b>
i. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	No	No
ii. Signature, physical characteristics or description, telephone number, insurance policy number, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	No	No
iii. Characteristics of protected classifications under California or federal law (e.g., race, religion, gender, marital status, ancestry, national origin, etc.).	No	No
iv. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	No	No

v. Biometric information.	No	No
vi. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement.	No	No
vii. Geolocation data.	No	No
viii. Audio, electronic, visual, thermal, olfactory, or similar information.	No	No
ix. Professional or employment-related information.	No	No
x. Education information, defined as information that is not publicly available personally identifiable information.	No	No
xi. Inferences drawn from any of the information identified in this subdivision to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	No	No

f. Do Not Sell My Personal Information.

California law requires a separate page be maintained that allows you to opt out of the sale of your personal information, which can be accessed by visiting: <http://temenosdream.com/optout>

g. Do Not Track (DNT) Disclosure.



Please note that while you may have the opportunity to opt-out of targeted advertising as discussed in the "Advertising" section below, and you may be able to control the use of cookies through your Web browser as described in the "How We Collect Information" section above, some Web browsers may also give you the ability to enable a "do not track" setting. This setting sends a special signal to the Websites you encounter while Web browsing. This "do not track" signal is different from disabling certain forms of tracking by declining cookies in your browser settings, as browsers with the "do not track" setting enabled still have the ability to accept cookies. We do not respond to Web browser "do not track" signals at this time. If we do so in the future, we will describe how we do so in this Privacy Policy. For more information about "do not track," visit [www.allaboutdnt.org](http://www.allaboutdnt.org).

#### 5. Access, Correction, and Profile Updates

You may request to review, correct, update, suppress, or otherwise modify any of your Personal Information that you have previously provided to us through the Channels, or object to the use or processing of such Personal Information by us. You have the ability to update your Personal Information at any time. If you have privacy concerns regarding access to or the correction of your Personal Information, please contact us as indicated in the "How to Contact Us" section below.

#### 6. Retention and Deletion

Temenos Dream will retain your Personal Information for as long as needed to provide you products or services; as needed for the purposes outlined in this policy or at the time of collection; as necessary to comply with our legal obligations (e.g., to honor opt-outs), resolve disputes, and enforce our agreements; or to the extent permitted by law.

At the end of the retention period, Temenos Dream will delete your Personal Information in a manner designed to ensure that it cannot be reconstructed or read.

## 7. Advertising

Some banner ads may contain embedded pixels that may write and read cookies or return session connection information that allows advertisers to better determine how users have engaged with the ad banner.

Temenos Dream may use advertising technologies and participate in advertising technology networks that collect Other Information from Temenos Dream and non-Temenos Dream websites, as well as from other sources, to show you Temenos Dream-related advertisements on Temenos Dream's own and third-party websites. These advertisements may be tailored to your perceived interests using retargeting and behavioral advertising technologies, a set of practices collectively referred to as "interest based advertising" in this policy. Any retargeted or behavioral advertisements served to your browser will contain information on or near it that informs you about the advertising technology partner and how to opt-out of viewing such advertisements. Opting-out does not mean that you will stop receiving ads from Temenos Dream. It means that you still stop receiving ads that have been targeted to you based on your visits and browsing activity across websites over time.

## 8. Security

The security of your Personal Information is very important to Temenos Dream. We use physical, electronic, and administrative safeguards that are designed to protect your Personal Information from loss, misuse and unauthorized access, disclosure, alteration and destruction.

In addition, Temenos Dream uses standard security protocols and mechanisms to exchange the transmission of sensitive data such as credit card details. When you enter sensitive Personal Information such as your credit card number on our site, we encrypt it using secure socket layer (SSL) technology.

In the event that your Personal Information is acquired, or is reasonably believed to have been acquired, by an unauthorized person and applicable law requires notification, Temenos Dream will notify you by e-mail, fax, or U.S. mail. Temenos Dream will give you notice promptly, consistent with the reasonable needs of law enforcement and/or Temenos Dream to determine the scope of the breach and to investigate and restore the integrity of the data system.

#### 9. Children's Privacy

As a company focused on serving the needs of mature adults, Temenos Dream's Channels are not directed to minors and Temenos Dream does not promote or market its services to minors under the age of 13, except as part of specific educational outreach programs. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe that we have mistakenly or unintentionally collected Personal Information of a minor through our Channels without appropriate consent, please notify us so that we may immediately delete the information from our servers and make any other necessary corrections.

California residents under 16 years of age may have additional rights regarding the collection and sale of their personal information.

## 10. Your Consent and Changes to this Privacy Policy.

By using the Website and our services, you consent to the collection and use of your information as we have outlined in this policy and to our Terms of Service policy. Temenos Dream may decide to modify, add to, suspend or delete this Privacy Policy from time to time. When we do, we will post those changes on this page and email any user registered with an email for our Website so that you are always aware of the information we collect, how we use it, and under what circumstances we disclose it. All such modifications, additions, suspensions or deletions will become effective thirty (30) days following their posting to the Website. Your use and/or access of the Website after modification, addition or deletion of the Privacy Policy shall be deemed to constitute acceptance by you of the modification, addition or deletion.

## 11. Canadian Data Subject to Privacy Rights

If you are an individual located in Canada, in addition to the rights provided above, you have the following rights:

- The right to be informed.
- The right to access.
- The right to rectification and correction.
- The right to erasure.
- The right to object/opt-out.
- The right to data portability.
- The right to not be subject to automated decision-making.
- The right to withdrawal of consent.
- The right to seek redress for violations.

We will only use your Personal Information when the law (including, the Personal Information protection and Electronic Documents Act (“**PIPEDA**”)) allows us to and consistent with this Privacy Policy.

If you wish to contact us in connection with the exercise of your rights listed above, please email us at [support@temenosdream.com](mailto:support@temenosdream.com).

## 12. How to Contact Us

If you have any questions or comments about this Privacy Policy, or if you would like for us to update information we have about you or your preferences, you can email us at [support@temenosdream.com](mailto:support@temenosdream.com).