



Privacy Policy

Effective September 8th, 2022

This privacy policy (the “Privacy Policy”) discloses the privacy practices for Pattern Technologies Inc. and its affiliates (collectively, “Pattern,” “we,” “our,” and “us”) use the personal information we collect about you through our website, mobile application, and other online services (collectively, our “Services”) and when you otherwise engage with us. This Privacy Policy also describes how you can limit the personal information we collect about you. In this Privacy Policy, we use “customer” and “you” to refer to anyone who uses our Services.

By using our Services, you agree to this Privacy Policy. Your continued use of our Services after we revise this Privacy Policy means you accept any changes we make, so please check back periodically to our Privacy Policy for Updates.

Information Collection, Use and Sharing

We are the sole owners of the information collected on this site. We only have access to/collect information that you voluntarily give us via our mobile application, email, or other direct contact. We will not sell or rent this information to anyone. We will only use your personal information for the purpose for which it was collected.

Only employees who need your information to perform a specific job (for example, customer servicing) have access to personally identifiable information. We will use your information to respond to you, regarding the reason you contacted us.

We will not share your information with any third party outside of our organization, other than as necessary to fulfill a request you may have.

We may retain your personal information for the purpose of regulatory compliance. Our regulators require that we retain certain information about our customers for the purpose of documenting the quality and nature of advice we render, preventing money-laundering and the funding of terrorism, and fraud prevention.

Unless you ask us not to, we may contact you via email in the future to tell you about (for example) new products or services, or changes to this privacy policy.

Your Access to and Control over Information

You can do the following by contacting us at team@patternfi.com

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.
- Opt out of any future contacts from us.

Cookies

Pattern conducts online advertising across the Internet. Some of our business partners, including Google, place cookies on our website for remarketing – serving ads on various websites based on someone’s past visits to our website. You can opt out of Google’s use of cookies by visiting Google’s Ads Settings. We may use cookies on this site, but we do not link the information we store in cookies to any other identifying information you may provide us while using our services.

Links

This web site contains links to other sites. We are not responsible for the content or privacy practices of these other sites. We encourage you to be aware of when you leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Anonymized Data

We may anonymize and aggregate data such that it is not personally identifiable in order to better understand customer trends, strengthen security, and improve our services.

Location of Services

Presently our services are only available to customers with a primary address in the United States, and who are US citizens or permanent residents.

Do Not Track Lists

Some web providers have the ability to transmit “Do Not Track” (“DNT”) notifications. At this time we do not recognize DNT notifications.

Child Privacy

Our Advisory services are not intended to be used by children. If we become aware that we have collected data without legally valid parental consent from children under thirteen (13) years of age, we will take all reasonable steps to delete it as soon as possible.

Other Sites We May Share Information With

We will only share your information with those organizations necessary to complete your requests. Performing securities transactions requires the involvement of several parties including third-party identity verification vendors, an introducing broker/dealer, and a custodian.

Pattern leverages “Plaid” to connect your bank account with your brokerage account, verify bank account information, and confirm the balance in your account prior to initiating a transaction. Plaid maintains a separate privacy policy which can be found here:

<https://plaid.com/legal/#end-user-privacy-policy>

Updates

Our Privacy Policy may change periodically and updates will be posted on this page. If you feel that we are not abiding by this privacy policy, you should contact us immediately at team@patternfi.com