

**One Big Switch Privacy Policy**

*Last updated December 16, 2015*

<b><u>Legally binding version</u></b>	<b><u>Plain English (for convenience only)</u></b>
<p>This Privacy Policy describes the information that we gather from you, how we use and disclose your information, and the steps we take to protect your information. By using the Services, you consent to the privacy practices described in this policy.</p> <p>This Privacy Policy is incorporated into and is subject to One Big Switch’s Terms and Conditions of Use. Capitalized terms that are not defined in the Privacy Policy have the meaning given to them in One Big Switch’s Terms and Conditions of Use.</p>	<p>Here are the basics: you share some info with us. We use that info to send you offers that will help you save on your household bills. We respect your privacy, and take steps to protect your information, and you’re OK with that.</p> <p>We also have a document called the “Terms and Conditions of Use”. The two documents work together. Please read both.</p>
<b>1. Who We Are</b>	
<p>One Big Switch, LLC (“One Big Switch,” “we,” “our,” or “us”) is a “for profit” company that operates a member network. Amongst other things, we source potential discounts and group switching opportunities for our members for a range of consumer products, services and utilities. We receive a commission or fee from the third party providers of products, services or utilities when One Big Switch members take up that product, service or utility.</p>	<p>What we do (find you group discounts) and how we get paid (commissions from our product providers).</p>
<b>2. Our commitment to protecting your personal information</b>	

This Privacy Policy sets out our commitment to protecting your personal information. It outlines how we collect, use, hold and disclose personal information, and how you can contact us if you have any concerns, questions or complaints about our management of your personal information, or if you want to access it.

This policy can be accessed from our website <http://www.onebigswitch.com>. Should you require a copy of this policy in another form please contact us via the contact details set out at the end of the policy and let us know.

In this policy a reference to:

a “third party partner” means a:

a. provider, supplier or distributor (or potential provider, supplier or distributor) of a product, service or utility which is (or potentially will be) partnered with us for the purpose of facilitating or initiating the offerings and switching opportunities made to our members; or

b. person or entity who assists us for the purpose of facilitating or initiating, the offerings and switching opportunities made to our members.

Third party partners include (but are not be limited to) intermediaries, energy suppliers and other utilities, insurance companies, telecommunications companies, credit providers and/or other lenders, brokers, financial institutions, consumer product and service providers, accountants, credit reporting agencies, credit representatives and lawyers.

This policy explains what we do to protect your info, how you can ask us questions about those safeguards, and details about the providers we work with (including what access they have to your info).

### **3. Personal information**

<p>“Personal information” means any information or opinion about you from which your identity is apparent (including any photographs or information you upload on our website), or can reasonably be ascertained.</p> <p>Personal information can also include sensitive information. “Sensitive information” is information or an opinion about matters such as your racial or ethnic origin, political persuasion, religious or philosophical beliefs, memberships in trade or professional associations or trade unions, sexual orientation or practices, criminal record, or health information.</p> <p>The types of personal information we commonly collect for the purpose of our functions and activities include (without limitation):</p> <ul style="list-style-type: none"> <li>- identifying and contact information (<i>e.g.</i>, name, age, date of birth, employment details, telephone number, and/or email address);</li> <li>- financial information (<i>e.g.</i>, bank account details); and</li> <li>- consumer-related information on household spending, insurance needs and/or energy consumption.</li> </ul>	<p>When we say “personal information”, we mean stuff you provide us about yourself. Some of that stuff may be “sensitive information”, which would include stuff you may not be comfortable sharing with others.</p>
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**4. Application of this policy**

<p>This policy applies to personal information we collect from or about you. This may occur when you:</p> <ul style="list-style-type: none"> <li>- use our website;</li> <li>- register your interest with One Big Switch;</li> <li>- become or remain a member of One Big Switch;</li> <li>- contact One Big Switch;</li> <li>- participate in a One Big Switch campaign;</li> <li>- upload any photos or information about yourself on our website;</li> <li>- apply for a job with us; or</li> </ul>	<p>Keep this policy in mind whenever or wherever you provide us with info about yourself.</p>
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<p>- provide your personal information to us in any other way.</p>	
<p><b>5. How we collect your personal information</b></p>	
<p>We will generally collect personal information directly from you.</p> <p>We may obtain personal information about you based on your activity on our website (including through the use of cookies, as described in our Cookie Use Policy). Sensitive information about you is only collected with your consent and if it is necessary for or directly related to our functions or activities, except if we are otherwise required or permitted by law to collect, use or disclose it.</p> <p>We may obtain your personal information via a third party partner.</p> <p>We may also collect photographs and/or personal information you upload on our website during the course of a campaign or from our usual activities. One Big Switch may post and use your photographs and/or personal information both on its website, its social media sites (including Facebook) and in any other content or copy we may use for the purpose of our functions, activities and/or campaigns (unless, in relation to direct marketing, you ask us not to).</p> <p>If you do not provide the personal information requested by us or a third party partner, you may be unable to enjoy the full benefits of membership with One Big Switch, or participate in, or be notified of, relevant offerings and switching opportunities.</p> <p>If we receive your personal information without soliciting it we will, within a reasonable period after receiving it, determine whether or not we could have collected it if we had sought it. If so, we will treat it in accordance with this policy.</p> <p>If we could not have collected it, we will, as soon as practicable and provided it is lawful and reasonable to do so, destroy your unsolicited personal information or ensure that it is de-identified.</p>	<p>Our main source of information about you is <i>you</i>. If you provide us with stuff, we may use it to help us provide you with our service. If you don't provide us with stuff that we believe is necessary, it may make it hard or impossible for us to provide you with our service.</p> <p>We also sometimes use technology (called "Cookies"...<i>not</i> the chocolate chip kind) to understand how you use our service. Sensitive information would typically be collected only with your consent <u>and</u> only if it is absolutely necessary to provide you with our service.</p> <p>Sometimes we get information about you from the partners who help us provide you with our service. If the info is consistent with the info that you have already agreed to provide us, we may use that info in the same way we use other info you provide to us. If that info is different from what you have agreed to provide us, we will work quickly to destroy it or cleanse it of your personal information.</p>

## **6. Purpose of collecting your personal information**

<p>We collect personal information (including sensitive information) about our members or potential members and job applicants in order to conduct our business of sourcing, identifying and referring potential member discounts or discount related products or group or individual switching opportunities for our members, and offering (sometimes via our third party partners) and marketing those discounts and opportunities to our members and potential members.</p> <p>Collected personal information is used to facilitate One Big Switch's functions and activities including (without limitation):</p> <ul style="list-style-type: none"><li>- to source and identify potential member discounts or group switching opportunities;</li><li>- to provide you with information regarding current and future offerings or switching opportunities which we think may be of interest to you;</li><li>- to compile data and conduct analysis of member statistics;</li><li>- to develop our business and operational processes for delivering potential group discount offers and group switching opportunities;</li><li>- to manage our ongoing relationship with our members;</li><li>- to share experiences, commentary and feedback provided by our members on our website, our social media platforms (including Facebook and Twitter) and in our member emails;</li><li>- to make submissions to governmental departments, private sector organizations or to publish commentary or studies in support of legislative or other private sector reform;</li><li>- to administer and process member participation in offerings and switching opportunities;</li><li>- to resolve any legal and / or commercial complaints or issues;</li></ul>	<p>We collect personal information mainly because it helps us find you group discounted rates on things like electricity, gas, insurance and other household expenses. It also helps us do other things like manage our relationship with our members, create an interactive community among our members, and correspond with government regulators when required.</p>
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- to assess a job applicant and to allow us to carry out any monitoring activities which may be required of us under applicable law as an employer; and
- to comply with legal requirements.

**7. Disclosure of your personal information**

Subject to this Privacy Policy and any applicable law, we may disclose your personal information to other entities in order to facilitate the purposes for which the personal information was collected. The circumstances in which we may disclose your personal information include where:

- disclosure is to one of our third party partners;
- we have your consent;
- if we are under a legal or regulatory obligation to do so (for example, in response to a subpoena) or to protect the rights and interests, property, or safety of One Big Switch, our members or others;
- all, or substantially all, the assets of One Big Switch are merged with or acquired by a third party, in which case your personal information may form part of the transferred or merged assets;
- we provide or share aggregate or bulk data (such as information about market trends and consumer choice) with other reputable third parties. If we do this, personal information, which might identify a particular One Big Switch member, will not form part of the aggregate or bulk data;
- we provide stories, commentary or share photos or other personal information you have uploaded on our website onto other social media channels associated with One Big Switch (including Facebook);
- we use a third party service provider to provide services that involve data processing, for example archival, auditing, professional advisory (including legal, accounting, financial and business consulting), mailing house, delivery, technology, website, research, banking, payment, data processing, insurance, marketing and security services.

Where possible, we will inform you, at or before the time of collecting your personal information about other types of organizations to whom we may, with your consent, disclose your personal information. Prior to such disclosures, One Big Switch will take all reasonable steps to satisfy ourselves that:

We may share your info in various situations, including:

- with the partners who help us provide you with our service;
- if you consent;
- if we are required to by law;
- if we sell our business;
- as part of “aggregate” or “bulk” data that we may share with other companies that we believe are trustworthy (and only after cleansing the info of your personal information); or
- as part of our social media among our members.

Whenever possible, we will inform you before we share your info, and regardless, we will comply with all laws when doing so.

- the organization has a commitment to protecting your personal information; and

- where necessary, you have consented to such disclosure.

Some of our third party partners may be located, or may have some of their business functions located, in countries outside of the United States (for example, a third party partner may have a call centre located in Asia) (“Overseas Recipients”). Currently, there are no Overseas Recipients. We may update this policy from time to time to identify the location of any Overseas Recipients, so please check it regularly. In order to carry out our business functions, including to provide you with the full benefits of membership with One Big Switch, it may be necessary for One Big Switch to disclose your personal information to these Overseas Recipients. Before we do so, we will take such steps as are reasonable in the circumstances to ensure that each Overseas Recipient does not breach U.S. privacy legislation in relation to your personal information.

If it is necessary for us to transfer your personal information outside the United States to any other entities or in any other circumstances, we will comply with the relevant privacy legislation relating to trans-border data flows and cross-border disclosures.

## **8. Direct Marketing**

<p>We or a third party partner may use your personal information to contact you about, among other things:</p> <ul style="list-style-type: none"> <li>- potential member discount offers and group switching opportunities for consumer products, services, financial and insurance products, and utilities which we think may be of interest to you;</li> <li>- changes to our organization;</li> <li>- new products, services, utilities or switching opportunities being offered to our members through us or in combination with any third party partner; or</li> <li>- your membership or potential membership.</li> </ul> <p>You may be contacted in various ways including, but not limited to, email, SMS, instant messaging, telephone, multimedia messaging or other form of electronic communication.</p> <p>If you do not wish to receive marketing information or be contacted for the purposes outlined above, you can opt out at any time. If you wish to opt out, please contact us via the contact details at the end of this policy and provide us with details of the communication that you no longer wish to receive and your request to be removed from the relevant mailing list. We will take all reasonable steps to meet your request at the earliest possible opportunity.</p>	<p>We and the partners who help us provide you with our service may contact you with information about One Big Switch offers.</p> <p>We may use a variety of methods to communicate this information, including any of the methods you might expect (phone, text, email, and other electronic messaging services that may be popular at any given time).</p> <p>You can always opt out of any or all of this communication. Just contact us using the contact information at the end of this policy.</p>
<p><b>9. Accessing and correcting your personal information</b></p>	

<p>You may request access to, and/or correction of, any of the personal information we hold about you at any time by contacting us via the contact details at the end of this policy.</p> <p>There may be reasonable charges associated with giving you access to your personal information, for example if an extended amount of time is required to collate and prepare material in response to your request. No charge is applied in relation to making a request.</p> <p>Access to your personal information may be denied on certain grounds including, for example: it is unlawful; it may have an unreasonable impact upon the privacy of other individuals; or your request is frivolous or vexatious. If we deny you access we will provide our reason for doing so.</p>	<p>If you want to correct any personal information that you provide us, please just let us know. If for some reason satisfying your request would involve costs, we may contact you to discuss. But it's always free to make the request.</p> <p>In the unlikely scenario that we are prohibited by law from complying with your request, we'll let you know.</p>
<p><b>10. Dealing with us anonymously or by pseudonym</b></p>	
<p>In order for us to successfully do business with you it will not, in most circumstances, be practical for us to deal with you without you providing relevant personal information to us. However, where it is lawful and practicable to do so, you may deal with us anonymously or by using a pseudonym. Such a situation might include where you make a general inquiry about energy prices, interest or insurance rates, current member offers, potential member discounts or group switching opportunities.</p>	<p>In limited situations, you may be able to work with us under a pseudonym (fancy word for "fake name"). However, this will not work in many cases, so we do not recommend it.</p>
<p><b>11. How we hold your personal information</b></p>	

<p>We will take reasonable steps to protect your personal information by storing it in a secure environment, usually electronically on our servers. When the information is no longer needed for any purpose for which it was collected, used or disclosed, it will be destroyed or permanently de-identified.</p> <p>We will also take reasonable steps to protect any personal information from misuse, loss, and unauthorized access, modification or disclosure, including by implementing security procedures for access to our business premises and within our offices, as well as IT security procedures including password protection, firewalls and site monitoring.</p> <p>However, data protection measures are never completely secure, particularly in circumstances where information is transferred via the Internet. We cannot guarantee the security of your information and you must take care to protect your personal information, for example by securely storing your username and password information. You should notify us as soon as possible if you become aware of any security breach.</p>	<p>We take our responsibility of protecting your information seriously and use technology to help us do so. But no level of protection is 100% perfect, so we can't guarantee security. We always recommend that you take your own steps to protect your information by doing things like safeguarding your username and password information at all times.</p>
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**12. Adoption use or disclosure of government related identifiers**

<p>We will not use government identifiers (<i>e.g.</i>, your social security number) as our own identifier for you. We will only use or disclose such identifiers as permitted under relevant privacy legislation.</p>	<p>We will never use government-issued numbers (like your social security number) to identify you in our database, and we will only use such info as permitted by law.</p>
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**13. International Visitors**

<p>This website is hosted in the United States and is intended solely for visitors located within the United States. If you choose to use the website or the Services from the European Union or other regions of the world with laws governing data collection and use that may differ from U.S. law, then please note that you are transferring your personal information outside of those regions to the United States for storage and processing, and by providing your personally identifiable information in such manner you consent to that transfer, storage, and processing.</p>	<p>If you are outside the U.S. and choose to use our service through our U.S. site, that means that you are aware that we are following <i>U.S. laws</i>, which may be different from the laws of the place where you are located, and that you are OK with that.</p>
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#### 14. Children's Privacy

We do not allow minors under 18 years of age to use the Services or knowingly collect or maintain personally identifiable information from persons under 13 years of age, and no part of the Services is directed to persons under 18 years of age. If you are under 13 years of age, then please do not use or access the Services at any time or in any manner. If we learn that personal information has been collected on the Services from persons under 13 years of age and without verifiable parental consent, then we will take the appropriate steps to delete this information. If you are a parent or guardian and discover that your child under 13 years of age has become a member or provided us with personal information, then you may alert us at [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com) and request that we delete the personal information from our systems.

If you're not old enough to vote in the U.S. (18 for those of you who need a hint), then you should not be using our services.

As required by law, we will not collect or maintain information of anyone under the age of 13.

To all the parents out there—please let us know if you suspect that your child has inappropriately provided us with information. We're available at [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com).

#### 15. Compliance and complaints

If you have any concerns regarding our compliance with relevant privacy or spam legislation please contact us via email using the contact details at the end of this policy. Your email should set out details of your concerns, and attach any supporting evidence.

When we receive your email, we will investigate the issue internally and contact you within a reasonable time to inform you of the further steps, if any, we will take to resolve your complaint. We may ask you for further information about your complaint. We will notify you in writing of the outcome of our investigation as soon as practicable.

If you have feedback on any of this, we want to hear it. The more detailed your feedback is, the more likely we will be able to respond to it in an effective way.

We take your feedback seriously and will do our best to resolve problems with our service quickly.

#### 16. Changing our privacy policy

We regularly review all of our business policies and may change this Privacy Policy from time to time or as the need arises. You should review our policy regularly to ensure that you are aware of any changes to its terms. This Privacy Policy was last reviewed on the date first set forth at the top of this policy.

This policy may be updated now and again, so we invite you to read and re-read it periodically or at your leisure. For your reference, the last time we made any updates to this policy was the date that you first saw at the top of this policy.

## 17. Contacting us

Please contact us at our offices via the contact details provided below if you want to:

- obtain further information about the way we manage your personal information;
- access your personal information held by us;
- raise a concern or make a complaint regarding how we collect or handle of your personal information;
- correct or update your personal information held by us;
- unsubscribe from any One Big Switch mailing list or have any questions or complaints regarding unsolicited electronic communications which you may have received or are concerned about.

Contact Details:

One Big Switch, LLC  
175 Varick Street, 6<sup>th</sup> Floor  
New York, NY 10014  
Email: [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com)

If you need something relating to this policy, or if you have any questions, please feel free to reach out to us at [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com).

### SPECIAL CALIFORNIA PRIVACY RIGHTS FOR CALIFORNIA RESIDENTS

Residents of California and have provided their personal information to us are entitled to request information regarding our disclosures, if any, of their personal information to third parties for direct marketing purposes. Such requests must be submitted to us at [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com) or in writing at:

One Big Switch LLC  
1732 1st Ave Apt 23199  
New York NY 10128-5177  
Attention: Privacy Department

California privacy rights requests must include the email address or mailing address, as applicable, for us to send our response. This request may be made no more than once per calendar year.

If you are a California resident, your state law allows you to formally request information regarding our disclosures. You can do this using the same contact info: [privacy@onebigswitch.com](mailto:privacy@onebigswitch.com) or by mail at:

One Big Switch LLC  
1732 1st Ave Apt 23199  
New York NY 10128-5177  
Attention: Privacy Department

We'll need a return address or email in order to respond.

