

Toast, Inc.
Toast Cash Privacy Notice

FACTS

WHAT DOES TOAST, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ First and last name ■ Contact information such as email address, telephone number ■ Gift card purchase history and transaction history obtained directly from you <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Toast, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Toast, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call us toll-free at 888-218-6688, or go to https://toasttakeout.zendesk.com/hc/en-us/requests/new .
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Who we are	
Who is providing this notice?	Toast, Inc.
What we do	
How does Toast, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Toast, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account ■ give us your contact information ■ pay your bills or provide account information <p>We also collect your personal information from others, such as affiliates, service providers, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>See more below for your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include financial companies such as Toast Capital LLC and Toast Processing Services LLC; and nonfinancial companies such as StratEx HoldCo, LLC, OAE Software, LLC, Strategy Execution Partners, LLC.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we share with can include analytics companies, payment processing companies, customer service providers, banks and financial institutions.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include banks and financial institutions.</i></p>
Other important information	
<p>Toast Cash Gift Cards are issued by Green Dot Bank.</p> <p>Special Notice for California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.</p> <p>Special Notice to Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p>Additional information concerning our privacy practices can be found at https://pos.toasttab.com/privacy. To submit an individual rights request relating to your personal information, please visit https://pos.toasttab.com/privacy/individualrightscenter</p>	