

**Toast, Inc.**  
**Toast Pay Card Program Privacy Notice**

**FACTS**

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

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and contact information</li> <li>■ Account balances and transaction history</li> <li>■ Income and employment information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call us toll-free at 888-218-6688, or go to [toasttab.com/pay-card.com](http://toasttab.com/pay-card.com) or your account on the MyToast app. Additional information concerning our privacy policies and practices can be found at <https://pos.toasttab.com/privacy>.

## 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. We also implement other administrative, technical and organizational security measures to protect your personal information from unauthorized access, disclosure, damage or loss.

How does collect my personal information?

We collect your personal information, for example, when you

- open an account or use your debit card
- provide employment information or give us your contact information
- make withdrawals from your account or provide account information

We also collect your personal information from others, such as affiliates, service providers and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

See more below for your rights under state law.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

*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.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

*Toast, Inc. does not share with nonaffiliates so that they can market to you. Nonaffiliates we share with to perform business services on our behalf can include analytics companies, payment processing companies, banks and financial institutions, and other service providers.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

*Toast, Inc. doesn't jointly market.*

## Other important information

Toast Pay Cards are issued by Sutton Bank pursuant to license by Mastercard International Incorporated. You may access Sutton Bank's privacy policy here: <https://www.suttonbank.com/kcms-doc/85/49033/WK-Privacy-Disclosure-1218.pdf>

This privacy notice governs Toast, Inc.'s privacy policies and practices related to the Toast Pay Card Program services. Information about Toast, Inc.'s privacy policies and practices with respect to its other services can be found at <https://pos.toasttab.com/privacy>.

**For Vermont & California Residents Only:** The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.