Data Protection Policy

Last Updated: October 6, 2026

Company	SMART ENERGY PROVIDER LLC
Address	101 NE 43 St, Miami, FL 33137, United States of America
Registration	Florida limited liability company, Florida document number L25000037694
Privacy contact	privacy@smartenergypay.com

1. Introduction

SMART ENERGY PROVIDER LLC ("Smart Energy Pay", "we", "us" or "our") operates the Smart Energy Pays platform in the United States, through www.smartenergypays.us and the Smart Energy Pays mobile app. We are committed to protecting your personal information and respecting your privacy.

This policy explains how we collect, use, share, keep and protect personal information when we provide our services to customers in the United States, and the rights you may have. It is designed to comply with applicable U.S. federal and state laws, including the Gramm-Leach-Bliley Act (GLBA), the Federal Trade Commission's Safeguards Rule, and applicable state privacy and data breach notification laws.

This policy should be read together with our Privacy Policy, our U.S. Consumer Privacy Notice (which explains how we share personal information about our financial services customers and how you can limit some sharing) and our Cookie Policy.

2. Who is responsible for your personal information

SMART ENERGY PROVIDER LLC is responsible for the personal information we collect and process to provide the Smart Energy Pays platform.

The bank that issues the Smart Energy Pays Visa® Card, and our other financial partners, are also responsible for personal information they process to provide their own services. Their privacy notices are provided to you when you apply for those services.

Contact	Details
Email	privacy@smartenergypay.com
Mail	SMART ENERGY PROVIDER LLC, Attn: Privacy, 101 NE 43 St, Miami, FL 33137, United States of America

3. Why we process personal information

We collect and use personal information only where we have a valid reason to do so:

Reason	Examples
To provide our services	Opening and managing your Account, issuing and managing your Card, processing payments and digital asset transactions
To meet legal obligations	Identity verification, anti-money laundering and sanctions checks, record keeping, tax reporting, and responding to lawful requests from authorities
To protect you and us	Fraud prevention, account security, risk management and dispute handling
To improve our services	Analytics, product development and customer experience
With your consent	Optional marketing communications and optional cookies. You can withdraw your consent at any time.

4. Personal information we collect

Category	Examples
Identification data	Full name, date of birth, nationality, Social Security Number or ITIN
Contact data	Email address, phone number, residential address
Financial data	Bank account details, card details, account balances, transaction history, digital asset wallet addresses
KYC/KYB data	Government-issued ID documents, liveness selfie, proof of address, source of funds information, and business documents for business customers
Technical data	IP address, device identifiers, browser type, login and access logs, approximate location
Communications	Messages and calls with our support team

5. How we use personal information

We use your personal information to:

- verify your identity and carry out KYC and KYB checks;
- provide and manage our financial services, including your Account and Card;
- meet our anti-money laundering, sanctions and other legal obligations;
- detect and prevent fraud, and keep your Account secure;
- respond to your questions and support requests;
- improve our services and customer experience; and
- support audits and reviews by regulators and our partners.

6. Data retention

We keep personal information only for as long as we need it for the purposes in this policy, including to meet legal, accounting and regulatory requirements.

Data	Typical retention period
KYC/KYB data	At least 5 years after the Account is closed, as required by the Bank Secrecy Act
Transaction data	At least 5 years, and up to 10 years where required by law or by our partners
Support communications	Up to 5 years after the Account is closed
Website and technical data	As described in our Cookie Policy, generally no longer than 2 years

7. Data sharing

We do not sell your personal information for money. We may share it with:

- our card issuing bank, card program partner, Visa, and our banking and payment partners, to provide your Account and Card;
- service providers acting on our behalf, such as identity verification, fraud prevention, cloud hosting, customer support and analytics providers;
- regulators, law enforcement and government authorities, such as FinCEN, OFAC, state financial regulators and the Internal Revenue Service, where required by law;
- auditors, legal advisers and compliance partners; and
- a buyer or successor, if our business is sold or reorganized.

All service providers are bound by contract to keep your personal information confidential and secure, and to use it only to provide services to us. Details of the sharing choices available to you are set out in our U.S. Consumer Privacy Notice.

8. Data transfers outside the United States

Some of our staff and service providers are located outside the United States, so your personal information may be accessed or stored in other countries. Wherever your information is processed, we protect it with contractual, technical and organizational safeguards consistent with this policy.

Our services are offered only to customers in the United States. If you are in the European Union or the United Kingdom and the General Data Protection Regulation applies to our processing of your personal information, you can exercise your rights under that law by contacting privacy@smartenergypay.com.

9. Your privacy rights

Depending on the U.S. state where you live, and subject to exceptions under applicable law, you may have the following rights:

Right	What it means
Right to know and access	Ask what personal information we hold about you and get a copy of it
Right to correct	Ask us to correct inaccurate personal information
Right to delete	Ask us to delete your personal information, unless we must keep it, for example to meet AML record-keeping requirements
Right to data portability	Receive your personal information in a commonly used, machine-readable format
Right to opt out	Opt out of the "sale" or "sharing" of your personal information, targeted advertising and certain profiling, including by using a Global Privacy Control signal
Right to limit	Limit our use of sensitive personal information, where applicable
Right to non-discrimination	We will not treat you differently because you exercise your privacy rights
Right to withdraw consent	Withdraw any consent you have given, at any time

Some state privacy laws do not apply to personal information collected under the GLBA, or to financial institutions. Where those exemptions apply, your rights for that information are set out in our U.S. Consumer Privacy Notice.

To exercise your rights, email privacy@smartenergypay.com or use the privacy settings in the app. We will verify your identity before we respond, and we will respond within the time required by law (generally 45 days). You can use an authorized agent to make a request on your behalf, subject to verification. If we decline your request, you can appeal by replying to our decision, and we will respond to your appeal within the time required by law.

10. Security measures

We use industry-standard technical and organizational measures to protect your personal information, under an information security program that meets the requirements of the FTC Safeguards Rule. These measures include:

- encryption of data at rest and in transit;
- access controls, multi-factor authentication and the principle of least privilege;
- secure storage of KYC/KYB documents;
- continuous monitoring, regular audits and compliance reviews; and
- staff training on data protection and security.

If a data breach affects your personal information, we will notify you and the relevant authorities as required by applicable law.

11. Automated decision-making and profiling

We use automated tools to help verify identities and to detect fraud, money laundering and sanctions risks. These tools may flag an application or transaction for review. Decisions that significantly affect you, such as refusing to open or closing an Account, involve review by our staff. You can contact us to ask about a decision and to have it reviewed.

12. Children

Our services are only for adults aged 18 and over. We do not knowingly collect personal information from children under 13 (or under 18 for our financial services). If we learn that we have collected such information, we will delete it unless the law requires us to keep it.

13. Changes to this policy

We may update this policy to reflect changes in our services or in legal or regulatory requirements. We will post the updated version on our Website with a new "Last Updated" date, and we will notify you of significant changes by email or in the app.

14. Complaints

If you have a concern about how we handle your personal information, please contact privacy@smartenergypay.com first, and we will do our best to resolve it. You can also contact the attorney general or consumer protection office of your state, the Federal Trade Commission (www.ftc.gov) or the Consumer Financial Protection Bureau (www.consumerfinance.gov).