



Virbela Privacy Policy

Effective as of June 27, 2024

Quick links:

If you are a California resident, you have specific privacy rights under the **California Consumer Privacy Act** (“**CCPA**”), please see our specific privacy statement for California residents below.

If you are a resident within the European Economic Area (“**EEA**”), as such term is used in that certain *Agreement on the European Economic Area* ratified on May 2, 1992, as amended, or a resident of the United Kingdom, please see our specific privacy statement for **General Data Protection Regulation** (“**GDPR**”) below.

1. Introduction

eXp World Technologies, LLC d/b/a Virbela (“**Virbela**,” “**us**,” “**we**” and “**our**”) are committed to protecting your privacy. This Privacy Policy defines the Personal Information and Usage Information (as defined below) that we collect and describes how that information is collected, stored, used, and shared. This Privacy Policy also describes your rights and choices regarding our use of Personal Information, the steps we take to protect your Personal Information and how you can review and correct your Personal Information.

We collect, use and are responsible for certain Personal Information about you. When we do so we are subject to various laws in the United States, the General Data Protection Regulation (GDPR) which applies across the EEA and the United Kingdom General Data Protection Regulation (UK GDPR) which applies in the United Kingdom, and we are responsible as “controller” and/or “processor” of that Personal Information for the purposes of those laws. Please read this Privacy Policy carefully as it contains important information on how to contact us or regulatory authorities in the event you have a request or complaint.

This Privacy Policy only applies to information collected from you through our website www.virbela.com (“**Our Site**”), and through our Virbela 3D virtual campus client application software, our mobile application, email list, or other online activity, including collection through any online features, services, and/or programs we offer (collectively, the “**Services**”; for the avoidance of doubt the term “Services” does not include the term “Our Site”). This Privacy Policy does not apply to any offline collection or use of your information. This Privacy Policy is not applicable to any web page, mobile application, social media site, or information collected and/or owned by any entity other than Virbela. Any questions regarding the privacy practices of a third party, including but not limited to any third party website that links to the Services, should be directed to that third party.

2. Age Requirements

The Services are not intended for or designed to attract children under the age of thirteen (13), nor do we knowingly collect Personal Information of anyone under the age of thirteen (13). In order to use the Services or Our Site, you must be at least eighteen (18) years of age or older, or otherwise of legal age in your jurisdiction (“**Minimum Age**”), and competent to agree to this Privacy Policy. In any case, you affirm that you are, or are over, the age of 13. If you are under 13 years of age, please do not use the Services or Our Site. If we discover we have collected Personal Information of an individual under the age of thirteen (13), we will immediately delete such Personal Information. If you believe that a user under the age of 13 may have provided us Personal Information in violation of this Privacy Policy, please contact us at privacy@virbela.com or using alternate contact information provided in this Privacy Policy.

By using the Services, you affirm that you are at least eighteen (18) years of age or the age of majority in your jurisdiction, or an emancipated minor and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Policy, and to abide by and comply with this Privacy Policy.

By visiting Our Site and/or using the Services, you are agreeing to the terms of this Privacy Policy.

3. User Accounts

Virbela allows users to set up accounts to participate in our Services and online communities (your “**User Account**”). You have the ability to edit your User Account information at any time and may delete your User Account at your convenience. Under no condition will Virbela share your User Account information with another individual, business or government entity, who are not otherwise required to render our Services to you, unless Virbela is required to respond to court orders, subpoenas or other legal process. However, to the extent your User Account is established by an organization with whom you are employed, contracted with as an independent contractor, enrolled as a student, or otherwise affiliated (your “**Organization**”), or your subscription to an aspect of the Services is provided by your Organization, your Organization may have access to your User Account information associated with such account and/or information regarding your use of the aspect of Services accessed under your Organization’s subscription (including, for example, content and/or information you share through the Services, and other information regarding your activities while accessing such aspect of the Services under your Organization’s subscription).

4. Types of Information Collected

Your privacy is important to us. We will not sell any Personal Information you provide us to any third party. We take reasonable precautions to keep all personal data we have stored safe from disclosure or theft by others.

Virbela, and any third party we engage for the purpose of administering, operating, hosting, configuring, designing, maintaining and providing internal support for our Services, may collect two types of information when you visit the Services: Personal Information and Usage Information, each as defined below.

A. Personal Information: In order to access certain subscriber services and/or restricted areas within the Virbela Services or Our Site, Virbela will request a user to provide certain personal identifying information. We may collect and use the following personal information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. The types of information we collect may include, among other things, the following categories of information (collectively, “**Personal Information**”):

- contact information, such as name, title, company/organization name, postal address, email address, screen name, password, telephone, and facsimile number;
- demographic information, such as date of birth, nationality and country of residence, which allows us to determine your eligibility under certain regulations to receive certain information;
- your company name, title, and other information about your company and job function;
- your marketing communication preferences;
- communications you send us about and orders for our products and services;
- if you agree to complete surveys, we may store and use that data for research purposes;
- event registration information;
- we may request information when you report a problem with our Services;
- feedback from you about the Services and our products and services generally;
- additional information necessary to establish and maintain your User Account;
- information necessary to provide a service or carry out a transaction that you have requested; and
- other information specific to you which you voluntarily provide to us.

You are not required to provide any of this information, but if you choose not to provide certain information, we may not be able to provide the requested service or complete your transaction.

B. Usage Information: The types of usage information we collect may contain anonymous information about your visit to Our Site or use of our Services such as the following categories of information (collectively, “**Usage Information**”):

- Internet Protocol (or IP) address, protocol, and sequence information;
- browser language and type;
- domain name system requests;
- material and pages viewed;
- time and date of access to the Services;
- number of bytes transferred;

- number of clicks per visit;
- operating system and platform, device type and device identifiers;
- hypertext transfer protocol headers, application client and server banners, and operating system fingerprinting data; and
- MAC address, device ID / UDID, or similar device-specific code.

If you enter Our Site or use the Services with a User Account, we may associate the information above with your User Account and connect your browsing history (including but not limited to time spent at the Services, time and date of your visit, links you click), number of bytes transferred, the material and pages you accessed, the number of clicks, and other actions taken on Our Site or in the Services.

5. How Information Is Collected

We collect most Personal Information directly from you through your use of Our Site, our Services, or through email, chat, verbal, or other forms of written, oral, or electronic communication and correspondence with us.

A. Personal Information and Usage Information: We may collect Personal Information and Usage Information about you in the following circumstances:

- when you register for a User Account or use our Services, we may collect your name, address, email address, phone number, and the specific services you have requested;
- when you complete a form on the Services, ask to sign up for our mailings or updates, or send us communication, we may collect your name, email address, phone number, and the specific contents of your communication to us;
- if you interact with us on social media, we may collect your social media account username and the contents of your interaction with us;
- when you participate in the interactive features of the Services, we collect your User Account information, name, email address, and the contents of your interaction; and
- from our partners or service providers we may receive your name, email address, phone number, information you enter, your User Account information, and any other information you voluntarily provide to our partners or service providers.

B. Usage Information: We may collect Usage Information from you as follows:

- **Cookies:** We may use “cookies” to keep track of your visit and use of the Services. Cookies are small files that websites save to your hard disk or to your browser's memory. We may use them to track the number of times you have visited Our Site, to track the number of visitors to Our Site, to determine and analyze your use of the Services (including the effectiveness of online advertising), to store information that you provide such as your preferences, and to store technical information useful for your interactions with our websites. We may use session cookies (cookies that are deleted when your browser session ends) to store your User Account, elements of your user profile, to facilitate your movement around our Services (particularly in connection with information searches and order placement) and other information useful in administering the session. Cookie settings can be controlled in your Internet browser to automatically reject some forms of cookies. If you view Our Site without changing your cookie settings, you are indicating your consent to receive all cookies from Our Site. If you do not allow cookies, some features and functionality of Our Site or Services may not operate as expected.
- **Web Analytics:** Virbela uses third-party cookies provided by Google Analytics to track visits to the Services and to gather anonymous information for the benefit of users of Our Site.
- **Web Beacons:** Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as “**Web Beacons**” (sometimes referred to as ‘clear gifs’). Web Beacons collect only limited non-personal information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may include Web Beacons in promotional email messages or newsletters in order to determine whether messages have been opened and acted upon. We may place, and allow certain third parties to place technological tools, such as tags and beacons, or code scripts that are primarily used to track

visitors' activities on Our Site by web analytics software, Internet Protocol (IP) addresses, and other tools, to collect your data for the purposes listed in this Privacy Policy.

- **Unique Identifier:** We may assign you a unique internal identifier to help keep track of your future visits. We use this information to gather aggregate demographic information about our visitors, and we use it to personalize the information you see on the Services and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

6. Use of Collected Information

Under data protection law, we can only use your Personal Information if we have a proper reason for doing so. Personal Information and/or Usage Information collected by us may be used for the following purposes:

- **Services Operation and Improvement:** We may use your Personal Information and Usage Information to: (a) analyze your usage of the Services, (b) improve Services and related products or services, or to make the Services easier to use (for example, by eliminating the need for you to repeatedly enter the same information), (c) set up and manage your User Account, including processing your requests for information, (d) provide support, products, or services to you, (e) for internal company review and/or (f) customize the Services to your particular preference or interests.
- **Services and Transactions:** We may use your Personal Information to deliver services or carry out transactions you have requested or in which you may be interested.
- **Communications:** With your permission, we may use your Personal Information gathered via the Services or through any other means as set forth in Section 5, above, or as provided elsewhere in this Privacy Policy, to inform you of products or services available from Virbela. We may send you information about existing and new services, products, and special offers, by email, telephone, mail or by means of any other contact details you provide to us or any of our Affiliates (defined below), or to such third party service providers. In order to offer you a more consistent experience in your interactions with us, information collected by our Services may be combined with information we collect about you by other means. Each advertising email communication we send includes an unsubscribe link allowing you to stop delivery of that type of communication. If you elect to unsubscribe, we will remove you from the relevant list within ten (10) business days. If you provide any comments, information, or feedback regarding the Services or our products or services, you grant us a license to use that information for any purpose not inconsistent with this Privacy Policy, including but not limited to display on the Services or marketing materials, without notice or compensation to you.
- **Security.** We may use your Personal Information and Usage Information to enhance the safety and security of the Services, prevent fraud, monitor for intrusions or unauthorized access, and protect the rights of visitors to the Services.
- **Legal.** We may use your Personal Information to comply with legal and regulatory obligations or for the performance of our contract with you, if applicable.

We will only use your Personal Information for the purposes for which it was collected, unless otherwise required by law. This Privacy Policy is not intended to place any limits on what we can do with information that is aggregated, anonymized, or de-identified so it is no longer associated with an identifiable user of the Services.

7. Disclosure of Your Information

Except as described in this Privacy Policy, the Personal Information you provide to Virbela through Our Site and/or the Services will not be shared outside of our Affiliates and third party service providers without your permission.

A. Disclosure to Service Providers and Customers. Virbela employs or engages other companies and individuals to perform business functions on behalf of Virbela. These persons are provided with Personal Information required to perform their functions, such as, for example, processing credit card payments and providing customer services. When we employ another company to perform a function of this nature, we provide them with the information that they need to perform their specific function, which may include Personal Information. We only allow our service providers to handle your Personal Information if we are satisfied they take appropriate measures to protect your Personal Information. We also impose contractual obligations on service providers to ensure they

can only use your Personal Information to provide services to us and to you. **We do not sell your Personal Information, nor do we provide your Personal Information to third parties for their own marketing purposes.**

We may provide Personal Information and Usage Information to our parent company, its subsidiaries, affiliated companies, and third-party preferred partners (collectively, our “**Affiliates**”), and third party service providers for the purposes of processing such information on our behalf as set forth below:

- We may disclose Personal Information you enter into the Services to our software and service providers to provide information you requested, such as when you use other third party features made available on the Services.
- Your User Account information may be accessed by our authentication provider in order to confirm your identity when logging in to your User Account.
- We may disclose your Personal Information to our database management provider in order to store your Personal Information for purposes set forth in this Privacy Policy.
- Our Services and hosting providers may have access to your Usage Information and any Personal Information you enter into the Services, such as your name, email address, phone number, and User Account information.
- We may disclose your Usage Information to our web analytics providers in order to analyze certain features of the Services.
- We may disclose your name, address, and email address to our email or mailing service provider in order to deliver newsletters, flyers, or marketing to you. We require that these parties agree to process your Personal Information in compliance with our Privacy Policy or in a similar, industry-standard manner. These parties may store some or all of your Personal Information on servers inside or outside of the United States. The use of your information by one of our trusted business partners may be subject to that party’s own privacy notice.
- We may disclose your Personal Information and Usage Information when we have reason to believe that someone is or may be causing injury to or interference with our rights or property, other users of the Services, or anyone else that could be harmed by such activities.
- We may also disclose your Personal Information for the specific purposes you request, as directed by you.

B. Corporate Organization and Assignment: Virbela works in connection with related companies to provide its Services to you, and may share your Personal Information with its Affiliates, as well as its or their licensees, and may transfer the information to other countries in the world where Virbela conducts business. Some countries may provide less legal protection for user personal information. In such countries Virbela will still handle user Personal Information in the manner described herein. Circumstances may arise where for business reasons, Virbela decides to sell its business, buy another, merge or otherwise reorganize its businesses in the United States or some other country. Such a transaction may involve the sharing of Personal Information to prospective or actual purchasers or target companies and it is Virbela's practice to seek appropriate protection for information in these types of transactions. We reserve the right to transfer your Personal Information and Usage Information, as well as any information about or from you, in connection with the merger, sale or other disposition of all or part of our business and/or assets.

C. Disclosure to Governmental Authorities: Virbela may release Personal Information to appropriate governmental authorities where release is required by law (for example, court order or subpoena) or by a regulation, or is requested by a government agency conducting investigations or proceedings.

D. Transfers of Information: We cannot make any representations regarding the use or transfer of your Personal Information, Usage Information, or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By providing any Personal Information, you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above-described proceedings. Furthermore, except as required by law, we are not and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

8. Information Security

A. Commitment to Online Security: Virbela intends to protect user Personal Information and to maintain its quality. To achieve information security and quality, Virbela implements commercially reasonable technical, administrative and physical safeguards and security measures designed to protect your Personal Information from unauthorized access, use, disclosure, loss, misuse, alteration, or destruction. We limit access to your Personal Information to those who have a genuine business need to access it. We have procedures in place to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

B. Encryption: Virbela uses encryption when transmitting certain sensitive information. All User Account pages are protected with Secure Socket Layer (“SSL”) encryption. All User Accounts must be accessed with usernames and passwords. You are advised not to share your username and password with any other person. You are ultimately responsible for ensuring the security of your username, password and User Account information from unauthorized access, use, or disclosure to others. When using the Services, you are not permitted to circumvent the Services’ security features.

You agree to: (a) immediately notify us of any unauthorized use of your username, password and/or User Account, and/or any other breach of security; and (b) ensure that you log out from your User Account at the end of each session. You will be liable for all use of your User Account information and any damage caused to the Services by such use.

C. No Liability for Acts of Third Parties: Virbela will exercise all reasonable efforts to safeguard the confidentiality of user Personal Information. However, transmissions protected by industry standard security technology and implemented by human beings cannot be made absolutely secure, and we do not represent or warrant that transmissions will be free from delay, interruption, interception, or error. Consequently, Virbela shall not be liable for unauthorized disclosure of Personal Information due to no fault of Virbela including, but not limited to, errors in transmission and unauthorized acts of Virbela staff and third parties. You provide Personal Information to us through the Services at your own risk.

9. Storage of Your Personal Information and Usage Information

Information we collect may be held at our offices and those of our Affiliates and/or third party service providers, representatives and agents as described in this Privacy Policy. The Personal Information that we collect from you may be transferred to, and stored, and processed at a destination inside the United States or otherwise outside the European Economic Area (EEA) or United Kingdom (UK).

By submitting your Personal Information, you agree to this transfer, storing, or processing. We will take reasonable steps to ensure that your Personal Information is treated securely and in accordance with this Privacy Policy. For more information, including on how we safeguard your Personal Information when this occurs, see below: “Transferring Your Personal Information Out of the EEA or UK”.

10. Retention and Deletion of Your Personal Information

Your Personal Information will be retained by Virbela only for as long as necessary to accomplish the identified purpose for which it was collected, or as required by law, whichever is longer. If you choose to delete your User Account, or your User Account becomes inactive, information associated with your User Account may remain stored on our servers for a period of time that can vary subject to our data retention policies and legal obligations. When we are no longer required to retain your Personal Information, we will destroy it or render it anonymous. Different retention periods apply for different types of Personal Information.

11. Links to Other Sites

The Services may now or in the future contain links to other sites such as our Affiliates, professional organizations, service providers, and third party businesses that advertise on the Services. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content, security, or privacy practices employed by other sites. Other than under agreements with certain reputable organizations and companies, and except for our Affiliates and any third party service providers (as described in this Privacy Policy), we do not share any of the Personal Information that you provide to us with any of the websites to which the Services

links, although we may share aggregate, non-personally identifiable information with those other third parties. This Privacy Policy applies only to the Services and our collection and use of your information. We are not responsible for the information collection practices of other organizations that link to the Services, or to which the Services link. Please refer to the privacy policies of those websites in order to determine their usage of your Personal Information and your rights.

12. Choices with Your Personal Information; Opt-Out Rights

Whether you submit any Personal Information to us is entirely up to you. In the event your Personal Information is essential for us to provide certain services to you, we will be unable to provide you with those services if you choose to withhold requested Personal Information.

In order to provide the Services, we may share some of your information, including Personal Information, with Affiliates and other companies with whom we have contracts to provide products and services. You may choose to prevent us from collecting, disclosing, or using your Personal Information under certain circumstances (“**Opt Out**”), but it may require that we discontinue providing Services to you. You can exercise your right to receive or prevent certain uses of your Personal Information by making selections on forms on Our Site where we collect your Personal Information. You may Opt Out of any disclosure or use of your Personal Information for purposes for which you originally consented by notifying us by one of the methods at the end of this Privacy Policy, by sending an email to info@virbela.com with “unsubscribe” in the subject line, or by following the procedures set forth in an electronic communication from us, if applicable. We will undertake reasonable efforts to notify third parties with whom we have shared your Personal Information as permitted under this Privacy Policy of your election to Opt Out. If you do not Opt Out, we may continue to collect, use, and share your Personal Information as set forth in this Privacy Policy. There are some uses from which you cannot Opt Out, such as to provide products or services that you have requested from us.

13. "Do Not Track" Signals

We honor Do Not Track signals and we do not track your activity across other websites, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place. We do not allow third-party behavioral tracking or targeted advertising on Our Site. Read more about the cookies Virbela uses and how you can opt out by visiting our Cookie Notice page.

14. Your California Privacy Rights

The following rights apply only to residents of California. This Section describes how we collect, use, and share the personally identifiable information about a specific individual whose identity may be inferred from the Personal Information provided by a visitor to Our Site or user of our Services. Personal Information does not include publicly available information from government records or de-identified or aggregated consumer information.

A. Shine the Light Disclosures: Under California Civil Code Section 1798.83 (the “**Shine the Light**” law), California residents have the right to request in writing from a business: (a) a list of the categories of personally identifiable information, such as name, address, email address, and the type of services provided to the user, that a business has disclosed to third parties (including affiliates that are separate legal entities) during the immediately preceding calendar year for the third parties' direct marketing purposes, and (b) the names and addresses of all such third parties. To request the above information, please contact us by writing to our Privacy Officer using the contact information in Section 20, below. We will respond to such written requests within 30 days following receipt at the email or mailing address stated below. Please note that we are only required to respond to each user once per calendar year. Please be aware that not all information sharing is covered by the “Shine the Light” requirements, and only information on covered sharing will be included in our response.

B. California Consumer Privacy Act (CCPA) Disclosures: The California Consumer Privacy Act (CCPA) (Cal. Civ. Code §1798.100 et seq.) requires that we disclose the categories of Personal Information we have collected from California residents in the past twelve (12) months, the source of the Personal Information, and the purposes for which that information was collected. The table below identifies the categories of Personal Information we have collected from California residents in the previous twelve (12) month period and the source of the Personal Information:

Categories	Examples	Collected?	Source
------------	----------	------------	--------

Identifiers	Name, address, email address, IP address, account username	Yes	Consumer
California Customer Records Information	Education, employment history, bank account number, or other financial information.	Yes	Consumer
Protected Information	Race, color, religion, gender, national origin, disability, familial status, or sexual orientation	No	N/A
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	Yes	Consumer
Biometric Data	Fingerprints, DNA, etc.	No	N/A
Internet Information	Browsing history, search history, or other information about a consumer's interaction with Our Site	Yes	Consumer
Geolocation Data	Geolocation data	Yes	Derived from IP address or cookies
Audio/Visual Information	Audio, electronic, or visual information	Yes	Consumer
Professional Information	Employment-related information and history	Yes	Consumer; cookies
Education Information	Education information	Yes	Consumer; cookies
Inferences	Inferences that can be drawn from any of the foregoing information, such as the preferences, characteristics, psychological trends, behavior, attitude, intelligence, or abilities	No	N/A

We have used this information for the following purposes:

- To provide the Services and features specifically requested by you;
- To issue invoices and administer accounts;
- To provide tips or guidance on how to use Our Site, inform you of new features on Our Site, or provide other information that may be of interest to you;
- To record your preferences and to personalize the Services we provide to you, tailor your experience at Our Site to your interests, and make more appropriate recommendations;
- To send you emails, e-newsletters, or other communications about our Services, if you have subscribed to receive this information or you have not advised us that you do not wish to receive such communications;
- To manage Our Site, diagnose technical problems, improve content, and allocate the resources of our systems so that your experience with Our Site and Services is as efficient as possible;
- To process and track your transactions and purchases;

- To send you targeted advertisements about our and our business Affiliates' products and services and other information and materials that may be of interest to you, and to track your response to measure its effectiveness;
- To send administrative communications regarding your User Account or changes to the Services or Our Site; and
- To develop, enhance, market, sell, or provide Services, or those of companies with which we have a commercial relationship, but only if you have granted us permission to do so or we are otherwise able to do so under applicable law;

I. Personal Information Disclosure

In the preceding twelve (12) months, we have disclosed the following categories of Personal Information, as defined in the table above, to third parties:

- Identifiers
- California Customer Records Information
- Commercial
- Internet Information

Such information was disclosed to:

- our Affiliates;
- third party providers that provide services to you on our behalf, such as providers that help us with fulfilling orders, sending postal mail and email, analyzing data, providing marketing assistance, providing search results and links, tracking website analytics, processing credit card payments, and providing customer service; and
- **Virbela has not sold any Personal Information of any California residents within the past twelve (12) months.**

II. Your Rights

Pursuant to the CCPA, California residents have the right to request from us, for the preceding twelve (12) month period: (1) the categories of Personal Information and the specific pieces of Personal Information that we have collected about the resident, (2) the categories of sources from whom the Personal Information was collected, (3) our purposes for collecting the Personal Information, and (4) the categories of third parties with whom we have shared the Personal Information.

You also have the right to request that we delete any Personal Information we have collected from you. Once we verify your request, we will delete any Personal Information from our records, unless retaining your Personal Information is necessary for us to:

- complete the transaction for which we have collected the Personal Information, provide you with the Services, or as reasonably anticipated in the context of our business relationship;
- detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for that activity;
- debug to identify and repair errors that impair existing intended functionality;
- exercise free speech, ensure the right of another consumer to exercise that consumer's right of free speech, or exercise another right provided for by law;
- comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et seq.*);
- engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, if you provided consent;
- to enable solely internal uses that are reasonably aligned with the expectations of the consumer based on your relationship with us;
- comply with a legal obligation; or
- other internal and lawful uses of your Personal Information that are compatible with the context in which you provided your Personal Information.

We will confirm receipt of right to know and deletion requests within ten (10) business days of receiving such requests and will provide information as to how we will process such requests. We will respond to verified requests within forty-five (45) days of receipt. Please note that we are only required to respond to each website visitor twice per twelve (12) month period.

We are not required to: (1) retain any Personal Information about you that was collected for a single one-time transaction if, in the ordinary course of business, that information about you is not retained; or (2) reidentify or otherwise link any data that, in the ordinary course of business, is not maintained in a manner that would be considered Personal Information.

III. Where to Send Requests

If you are a California resident and you wish to make any of the above requests, please send a written request to:

Mail: eXp World Technologies, LLC d/b/a Virbela
Attn: California Privacy Rights
2219 Rimland Drive, Suite 221
Bellingham, WA 98226
Email: send request to privacy@virbela.com with
"California Privacy Information Request" in the subject line
Phone: 1-866-562-4550

When you contact us, you will need to provide us with enough information to identify you (e.g., your full name, address, and User Account information); proof of your identity and address (e.g., a copy of your driving license); and a description of what right you want to exercise and the information to which your request relates.

We are not obligated to make a data access or data portability disclosure if we cannot verify that the person making the request is the person about whom we collected information or is someone authorized to act on such person's behalf. Any Personal Information we collect from you to verify your identity in connection with your request will be used solely for the purposes of verification.

Upon verification, we will provide the requested information to you at your email address within the time period noted above. The information will be provided to you free of charge. We will not discriminate against you for exercising your rights under this section.

15. **General Data Protection Regulation (GDPR) and UK GDPR**

A. United States Operations. Our Site and the Services are operated in the United States. If you are located outside of the United States, please be aware that any information you provide to us may be transferred to and stored in the United States, where the data protection laws may not be as comprehensive as those of your country of residence. If you are visiting us from outside the United States, please note that we may collect, transfer, and continue to use your Personal Information outside of your country of residence for any of the purposes described in this Privacy Policy. By using the Services and providing us with your Personal Information, you acknowledge that you have read this Privacy Policy.

B. Transferring Your Personal Information Out of the EEA or UK. Because we operate in the United States, it is necessary for us to share your Personal Information outside the EEA or UK in order to deliver Services to you. These transfers may be subject to special rules under European and United Kingdom data protection law. We will ensure the transfer complies with relevant data protection laws and all Personal Information will be secure. Our standard practice is to use standard data protection contract clauses that have been approved by the European Commission and the UK Information Commissioner's Office (ICO), which are incorporated in our GDPR Data Processor Addendum available here: https://assets.Virbela.com/legal/Virbela_GDPR_Data_Processing.pdf.

C. Categories of Personal information. The table below identifies the categories of Personal Information we collect.

Categories	Examples	Collected?
Identifiers	Name, address, email address, IP address, account username	Yes
California Customer Records Information	Education, employment history, bank account number, or other financial information.	Yes
Protected Information	Race, color, religion, gender, national origin, disability, familial status or sexual orientation	No
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	Yes
Biometric Data	Fingerprints, DNA, etc.	No
Internet Information	Browsing history, search history, or other information about a consumer's interaction with Our Site	Yes
Geolocation Data	Geolocation data	Yes
Audio/Visual Information	Audio, electronic, or visual information	Yes
Professional Information	Employment-related information and history	Yes
Education Information	Education information	Yes
Inferences	Inferences that can be drawn from any of the foregoing information, such as the preferences, characteristics, psychological trends, behavior, attitude, intelligence, or abilities	No

D. Purpose and Legal Basis For Which We Use Personal Information

Virbela uses your Personal Information only where required for specific purposes. Please view the table below for (i) a list of the purposes for which we use your Personal Information and (ii) an overview of the legal basis for each such purpose.

Purpose	Legal basis
Managing our contractual and/or service relationship with you.	Necessary for the performance of a contract to which you are a party or delivery of a service you have requested.
Facilitating communication with you (including in case of emergencies, and to provide you with requested information).	Justified on the basis of our legitimate interests for ensuring proper communication and emergency handling within the organization.

Operating and managing our business operations.	Justified on the basis of our legitimate interests for ensuring the proper functioning of our business operations.
Complying with legal requirements.	Necessary for the compliance with a legal obligation to which we are subject.
Monitoring your use of our systems (including monitoring the use of our website and any apps and tools you use).	Justified on the basis of our legitimate interests of avoiding non-compliance and protecting our reputation.
Improving the security and functioning of our website, networks and information.	Justified on the basis of our legitimate interests for ensuring that you receive an excellent user experience and our networks and information are secure.
Undertaking data analytics, i.e. applying analytics to business operations and data to describe, predict and improve business performance within Virbela and/or to provide a better user experience. (more details on how we run analytics on our website can be found in our Cookie Notice).	Justified on the basis of our legitimate interests for ensuring the proper functioning of our business operations.
Marketing our products and services to you, unless you objected against such processing.	Justified on the basis of our legitimate interests for ensuring that we can conduct and increase our business.

We will process your Personal Information for the purposes mentioned above based on your prior consent, to the extent such consent is mandatory under applicable laws.

To the extent you are asked to click on/check "I accept", "I agree" or similar buttons/checkboxes/functionality in relation to a privacy statement, doing so will be considered as providing your consent to process your Personal Information, only in the countries where such consent is required by mandatory law. In all other countries, such action will be considered as a mere acknowledgement and the legal basis of the processing of your Personal Information will not be your consent but any other applicable legal basis.

We will not use your Personal Information for purposes that are incompatible with the purposes of which you have been informed, unless it is required or authorized by law, or it is in your own vital interest (e.g. in case of a medical emergency) to do so.

E. Your Rights Under the GDPR and UK GDPR

The following rights apply only to citizens in the EEA or the UK:

- Right to Access: The right to be provided with a copy of your Personal Information (the right of access)
- Right to Rectification: The right to require us to correct any mistakes in your Personal Information
- Right to be Forgotten: The right to require us to delete your Personal Information—in certain situations
- Right to Restriction of Processing: The right to require us to restrict processing of your Personal Information—in certain circumstances, e.g. if you contest the accuracy of the data
- Right to Data Portability: The right to receive the Personal Information you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third party—in certain situations
- Right to Object: You have a right to object:

- at any time to your Personal Information being processed for direct marketing (including profiling);
- in certain other situations to our continued processing of your Personal Information, e.g. processing carried out for the purpose of our legitimate interests.
- **Right Not to be Subject to Automated Individual Decision-Making:** The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

For further information on each of those rights, including the circumstances in which they apply, see the guidance from the European Commission and UK Information Commissioner's Office (ICO) on individual rights under the GDPR and UK GDPR, respectively.

F. How to File a GDPR or UK GDPR Complaint

If you are a resident within the EEA or UK and you wish to make any of the above requests, or to file a complaint, please at any time, send a written request to:

For the European Economic Area ("EEA"):

Mail: eXp World Technologies, LLC d/b/a Virbela
Attn: GDPR Privacy Rights (Jordan Bailey)
ICTRecht Privacy B.V.
Jollemanhof 12, 1019 GW Amsterdam
The Netherlands

Email: send request to eurep@virbela.com with
"GDPR Privacy Rights Request" in the subject line

Phone: +31 (0) 20 663 1941

For the United Kingdom ("UK"):

Mail: The DPO Centre Ltd.
50 Liverpool Street
London
EC2M 7PY
United Kingdom

Email: send request to ukrep@virbela.com with
"UK GDPR Privacy Rights Request" in the subject line

Phone: +44 (0) 203 797 6340

We hope that we can resolve any query or concern you raise about our use of your information. If we cannot, the GDPR also gives you the right to lodge a complaint with a lead supervisory authority, in the EEA state where you work, normally live, or where any alleged infringement of data protection laws occurred. If you are located in the UK, the complaint should be lodged with the Information Commissioner's Office (ICO) who may be contacted at <https://ico.org.uk/make-a-complaint>.

16. Your Consent to This Privacy Policy; Changes to Privacy Policy

We reserve the right to revise this Privacy Policy at any time. By using the Services, you consent to the collection and use of your information, including your Personal Information, by us in compliance with this Privacy Policy, unless you Opt Out as identified in this Privacy Policy. We will post any such revisions on Our Site and in the Virbela 3D virtual campus, and each revision will reflect its effective date so that you will always be able to understand what information we collect, how we use that information, and under what circumstances we may disclose that information to others. It is your responsibility to regularly review this Privacy Policy for any revisions.

If you do not accept such revisions, you must immediately discontinue using our Services. Your use of our Services following the posting of such revisions will signify your acceptance of such revisions for all previously collected information and information collected from you in the future.

17. Accessibility

We are committed to making our website and our products accessible for all our users. If you are having difficulty accessing any portion of Our Site, our products or Services, please contact us at the number below.

18. Complaints

If you have complaints regarding our collection, use, or disclosure of your Personal Information, please contact us at the information below. We will investigate all complaints.

19. Contact Us; Reviewing and Correcting Your Personal Information

If you have a User Account, you may access, review, and correct your Personal Information in your User Account. You may also make a request to review and correct your Personal Information collected via the Services or Our Site, send questions or comments, or furnish us an Opt Out request by contacting us using the information below:

Mail: eXp World Technologies, LLC d/b/a Virbela
Attn: Privacy Officer
2219 Rimland Drive, Suite 301
Bellingham, WA 98226
Email: info@virbela.com

We may take steps to verify your identity before providing you access to your Personal Information. You can help us to maintain the accuracy of your information by notifying us of any change to your mailing address, phone number, or email address.

Affiliates, Partners, Professional Organizations or Third Party Service Providers to whom we share information:

Amazon Web Services - computing infrastructure; hosting services; and email delivery
Atlassian - project/ticket tracking; documentation; code repository
Cloudconvert - converts documents to compatible format
Datadog - Application performance monitoring, infrastructure and network monitoring, and error capturing
Heroku (Salesforce) - parse server host
Hubspot.com - marketing automation software for emails and forms
Mailchimp - email marketing
MailGun - bug report delivery (email service)
Microsoft Azure - Only applicable if speech-to-text (STT) is enabled
MongoDB/Atlas Cloud Hosting – database/hosting
NVIDIA - Streaming
Salesforce - customer relationship management (CRM); technical support; customer support
Slack - inter-office chat
Splunk - data analytics
Stripe - credit card processing
Sumo Logic - store server logs
Webflow.com - marketing website hosting service
ZeroBounce - email address verification

[END OF VIRBELA PRIVACY POLICY]