# Midi Privacy Policy

Last modified: November 26th, 2025

#### 1. Introduction

We respect your privacy and are committed to protecting it through our compliance with this Privacy Policy. Unless otherwise specified, the terms "Midi," "we" or "us" refer to Midi Technologies LLC and its affiliated companies. However, please note that where a Midi company has individually adopted a different privacy policy, terms and conditions and/or legal disclaimers, such document will supersede this Privacy Policy for purposes of such Midi company.

This Privacy Policy describes the types of information we may collect from you or that you may provide through the website Midi.io and/or the Midi mobile application (together, the "Sites") and our practices for collecting, using, maintaining, protecting, and disclosing that information. The Sites are owned and operated by Midi.

This Privacy Policy applies to information we collect:

- Through the Sites.
- In email, text, and other electronic messages between you and the Sites.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Midi or any third party (including our affiliates and subsidiaries); or
- any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Sites.

We may provide additional or different privacy policies that are specific to certain features, services, or activities.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. By interacting with our Sites or providing us with your information, you agree to the collection, use and sharing of your information as described in this Privacy Policy. If you do not agree with our policies and practices, your choice is not to use our Sites. This Privacy Policy may

change from time to time (see the "Changes to Our Privacy Policy" section below). Your continued use of the Sites after we make changes is deemed to be acceptance of those changes, so please check the Sites periodically for updates to this Privacy Policy.

## 2. Children Under the Age of 16

Our Sites are not intended for children under 16 years of age. No one under age 16 may provide any information to or on the Sites. We do not knowingly collect Personal Information (as defined below) from children under 16. If you are under 16, do not use or provide any information on the Sites or on or through any of their features. If we learn we have collected or received Personal Information from a child under 16 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 16, please contact us at: privacy@midi.io.

#### 3. Information We Collect About You

We collect several types of information from and about users of the Sites, including information:

- by which you may be personally identified, located or contacted, such as name, postal address, e-mail address, telephone numbers, or any other identifier by which you may be contacted online or offline ("Personal Information");
- that is about you but individually does not identify you; and/or
- about your internet connection, the equipment you use to access our Sites and usage details.

The types and categories of Personal Information we collect or process include:

- Account and contact information, including name, address, email address, phone number, username, and other contact information you provide us;
- Geolocation information:
- Personal and online identifiers (such as name, email address, IP address or unique online identifiers);
- Content and information you elect to provide as part of your profile or in any reviews you make through the services or emails, chats, or other communications sent to us;
- Biometric information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns; and/or

• Identity document information, such as Passport, and/or driver's license number.

## 4. How We Collect your Person or Other Data.

4.1. Directly from you when you provide it to us.

We collect information from you on or through the Sites when you interact with the Sites. For example, when you fill in forms on the Sites, register to use the Sites, subscribe to our services, request further services, enter a promotion sponsored by us, report a problem with the Sites, contact us, or respond to surveys that we might ask you to complete for research purposes.

4.2. Automatically as you navigate through the Sites.

As you navigate through and interact with the Sites, we may use automatic data collection technologies to collect information that may include Personal Information. Information collected automatically may include usage details, IP address, operating system, browser type, and details of your interactions with the Sites, such as traffic data, location data, logs, and other communication data and which resources and features that you access and use.

We may use these automatic collection technologies to collect information about your online activities over time and across third-party sites or other online services (behavioral tracking).

The information we collect automatically may include Personal Information or we may maintain it or associate it with Personal Information we collect in other ways or receive from third parties. Using automatic collection technologies helps us to improve the Sites and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize the Sites according to your individual interests.
- Speed up your searches.
- Recognize you when you return to the Sites.

The technologies we use for such automatic data collection may include:

• Cookies (or browser cookies). A cookie (sometimes referred to as local storage object or LSO) is a data file placed on a device. Cookies can be

created through a variety of web-related protocols and technologies, such as HTTP (sometimes referred to as "browser cookies"), and HTML5. Cookies are used to gather information when you use the Sites to improve the visitor experience. Some of these tracking technologies provide basic functions of the Sites, assess the Site's performance, provide site functionality, and help us maintain the security of the Sites. If you do not change your cookie preferences, you expressly consent to the collection, use, and disclosure of your data by us and third parties. See the section below titled "Choices About How We Use and Disclose Your Information" for more information how to change cookie preferences.

 Web Beacons. Pages of our Sites and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Midi, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

To the extent any of these automated technologies are considered a personal data sale, targeted advertising, or profiling, under applicable laws, depending on where you live, you may opt out from use of these automated technologies for such uses by contacting us at privacy@midi.io. Please note that some features on the Sites or the Sites as a whole may be unavailable to you as a result of your selection.

## 4.3. From third parties.

We may collect information, including Personal Information, from third-parties such as our business partners or financial institutions that provide financial services through the Sites.

### 5. Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications on the Sites are served by third-parties, including content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Sites. The information they collect may be associated with your Personal Information or they may collect information, including Personal Information, about your online activities over time and across different websites and other online services. They may use such information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

#### 6. How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Information:

- To present the Sites and their contents to you;
- To provide you with information, products, or services that you request from us:
- To fulfill any other purpose for which you provide it;
- To provide you with notices about your account;
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us;
- To notify you about changes to the Sites or any products or services we offer or provide though it;
- To allow you to participate in interactive features on the Sites;
- To model, segment, target, offer, market and advertise our services;
- In any other way we may describe when you provide the information; and/or
- For any other purpose with your consent.

The usage information we collect, whether connected to your personal data or not, helps us improve our services and deliver a better and more personalized experience by enabling us to:

- Estimate our audience sizes and usage patterns;
- Store information about your preferences, allowing us to customize the services according to your individual needs and interests;
- Speed up your searches; and/or
- Recognize you when you return to our services.

We may also use your information to contact you about goods and services that may be of interest to you.

We do not sell your Personal Information to third-party marketers, research organizations, or other third-parties that are not affiliated with Midi.

#### 7. Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Information that we collect or you provide as described in this Privacy Policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business.
- To provide appropriate levels of service during and following completion of a transaction, such as repairs, maintenance/correction of deficiencies, warranty coverage, and the provision of telecommunications, utility and similar services.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of a Midi company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by Midi about users of our Sites are among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Terms and Conditions and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Midi, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

#### 8. Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

- Cookies. You may refuse to accept cookies that are not necessary for the basic functions of the Sites by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of the Sites. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to the Sites.
- Location Data. You can choose whether or not to allow the services to collect and use real-time information about your device's location through the device's privacy settings. If you block the use of location information, some features of the Sites may become inaccessible or not function properly.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. To learn more about this type of advertising, and to opt-out of the collection of information for use in interest-based advertising from companies that participate in industry self-regulation, visit the Digital Advertising Alliance at <a href="http://www.aboutads.info/choices">http://www.aboutads.info/choices</a> or the Network Advertising Initiative <a href="http://www.networkadvertising.org/choices/">http://www.networkadvertising.org/choices/</a>. Opting out will not stop ads from being displayed in your browser, but it may make those ads less relevant to you. Your browser also may allow you to elect to refuse cookies. Please refer to the help section of your browser or installed applications to learn more about cookies and how to manage their use.

#### 9. Your California Privacy Rights

California Civil Code Section § 1798.83 permits users of our Sites that are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes. To make such a request, please send an email to privacy@midi.io.

#### 10. How We Retain Your Personal Data

We generally retain information for as long as it is necessary and relevant for our operations and to comply with applicable law.

#### 11. Changes to Our Privacy Policy

From time to time, we may update this Privacy Policy. The date the privacy policy was last revised is identified at the top of the page. When using the Sites, you are bound by any such revision and should therefore periodically visit the Sites and this Privacy Policy to check for any changes.

#### 12. Contact Information

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at privacy@midi.io.