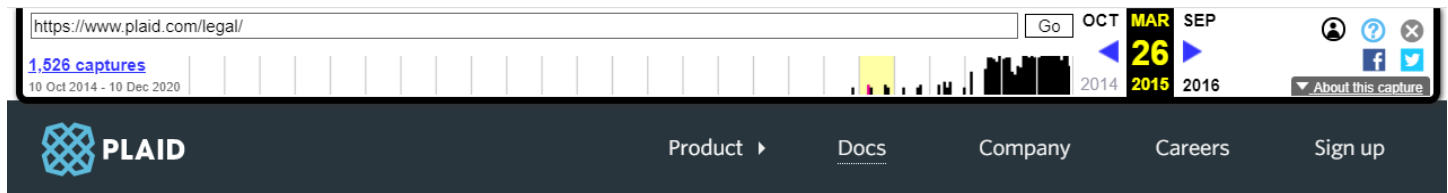


EXHIBIT A



OVERVIEW

As with everything we do, we have tried to simplify an overly complex process and make our Terms of Use and Privacy Policy as reader-friendly as possible. However, (contrary to the simplicity of our API) some complexities of the legal process persist in these documents. As you read and have questions, please do not hesitate to [contact us](#).

Last updated on November 13th, 2013

Welcome to Plaid! We created the Plaid service to make it easy for developers to build applications that connect with banks and credit cards. These Terms of Use set forth here constitute a legally binding agreement between Plaid Technologies, Inc. ("Plaid", "we", "us" or "our") and the individual(s), application, service, or business named on the registration page or API License Agreement ("you", "your", "user", or "client"). By registering with us on our website ("Site"), our API License Agreement, or by using our service in any way - you agree to these Terms of Use and all other operating rules, policies and procedures that will be published from time to time on the Site. The Site and Plaid service will be referred to together as the "Service".

TERMS OF USE

Plaid Services

The Service enables applications to connect with end-user-authorized data from financial institutions including banks, card issuers, and card networks ("financial institutions"). Further, we attempt to structure, normalize, and cleanse the data we return to the client into a concise and highly functional format. Plaid currently supports financial institutions in the United States. We are neither a bank, money service business, nor payment processor – and we do cannot assume any liability for the products or services that are built using our service.

Our services are accessible using the Plaid API and related tools made available on this site and on our page on Github. Plaid makes no warranty for use of these services, which are provided "as-is" (see our disclaimer). You assume all risk for use of these services, as we cannot guarantee data quality, uptime, or other relative metrics. Our service is built to help you connect with end users' personal and financial information (such as from third party banks) ("End User Data"), and it is your responsibility to obtain your end-users' consent in compliance with the applicable legal requirements and rules. Further, use of our services for anything other than what is named in these Terms of Use or our Privacy Policy is prohibited.

Registration

The Service is made available under these Terms of Use to individuals or businesses to collect End User Data. To sign up for the Service, you must create an account ("Account") by registering using our registration page or our API License Agreement



and providing basic information including your name, company name, location, email address, company/site URL, and phone number. You must provide accurate and complete information and keep your Account information updated. It is your responsibility to maintain access to your account; you may never share your account information with a third party or allow any other application or service to act as you.

By accepting these Terms of Use, you confirm that you, your business, your employees, and any others relating to you adhere to all local laws and regulations, especially those pertaining to financial and personally identifiable data.

Customer Service

We will provide customer service to help resolve any issues relating to your Account, our services, and the other use of our software. The extent and nature of such customer service may be determined by Plaid in its sole and absolute discretion. You, and you alone, are responsible for providing all customer service to your end-users for any and all issues relating to your product and services, including but not limited to issues relating to the Service. For questions on how to contact Plaid support, please see our [support page](#).

General Services Content

You agree that the Service contains information and other content specifically provided by Plaid or its partners and that such content is protected by copyrights, trademarks, service marks, patents, trade secrets or other proprietary rights and laws. For clarity, this section does not apply to end User Data. Except as expressly authorized by Plaid in writing, you shall not sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works from such content. However, Plaid hereby grants you a limited, revocable, non-sublicensable license to reproduce and display such content (excluding any software code); provided, that you retain all copyright and other proprietary notices contained therein. Reproducing, copying or distributing any such content, including any materials or design elements on the Service, for any other purpose is strictly prohibited without the express prior written permission of Plaid.

Your Security Obligations

We cannot guarantee the security of our users' applications. We reserve the right to terminate a user without notice if we suspect that they are at risk of a security breach. While we cannot ensure that our users follow all the necessary security protocols, we strongly recommend that you adhere to the following minimum security protocols:

Use of PCI compliant servers

Use of HTTPS for all API requests (non-HTTPS requests are currently disabled)

Do not store end-user credentials or other sensitive personally identifiable information

Encryption of your client ID and secret in all storage and communication



It is your responsibility to maintain the security of your account information, including your Client Identification Number (“client ID”) and Client Secret (“secret”). You must notify us immediately of any breach of security or unauthorized use of your Account. You may never publish, distribute or share your Client ID or Secret.

Prohibited Uses

You are responsible for all of your (and your end users’) activity in connection with the Service. You shall not (and shall not permit any other party to) either (a) take any action or (b) upload, download, post, submit or otherwise distribute or facilitate distribution of any content on or through the Service, that:

infringes any patent, trademark, trade secret, copyright, right of publicity or other right of any other person or entity or violates any law or contractual duty;

is unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, invasive of another's privacy, tortious, obscene, vulgar, pornographic, offensive, profane, contains or depicts nudity, contains or depicts sexual activity, or is otherwise inappropriate as determined by us in our sole discretion;

contains software viruses or any other computer codes, files, or programs that are designed or intended to disrupt, damage, limit or interfere with the proper function of any software, hardware, or telecommunications equipment or to damage or obtain unauthorized access to any system, data, password or other information of ours or of any third party;

impersonates any person or entity, including any of our employees or representatives; or

includes anyone’s identification documents or sensitive financial information.

The Service may only be used by you to interact directly with your end-users. You will not resell or otherwise distribute the Service. In accepting these Terms of Use, you agree to use the Service for the purposes for which it is provided by us and not for competitive evaluation, spying, copying, or other nefarious purposes.

You shall not (directly or indirectly): (i) decipher, decompile, disassemble, reverse engineer or otherwise attempt to derive any source code or underlying ideas or algorithms of any part of the Service (including without limitation any application), except to the limited extent applicable laws specifically prohibit such restriction, (ii) modify, translate, or otherwise create derivative works of any part of the Service, or (iii) copy, rent, lease, distribute, or otherwise transfer any of the rights that you receive hereunder. You shall abide by all applicable local, state, national and international laws and regulations.

You shall not: (i) take any action that imposes or may impose (as determined by us in our sole discretion) an unreasonable or disproportionately large load on our (or our third party providers’) infrastructure; (ii) interfere or attempt to interfere with the proper working of the Service or any activities conducted on the Service; (iii) bypass, circumvent or attempt to bypass or circumvent any measures we may use to prevent or restrict access to the Service (or other accounts, computer systems or networks connected to the Service); (iv) run any form of auto-responder or “spam” on the Service; (v) use manual or automated software, devices, or other processes to “crawl” or “spider” any page of the Site; (vi) harvest or scrape any content from the Services; or (vii) otherwise take any action in violation of our guidelines and policies.



Suspicion

We reserve the right to withhold our services in their entirety or in part where we believe they are being used in violation of these Terms of Use, any other Plaid agreement, or pose a risk to the end-user, client, or Plaid itself. Under the terms of these Terms of Use, you are granting us authorization to share information with law enforcement about you, your transactions, your Plaid account, or your end users if we reasonably suspect that your use of the Service has been for an unauthorized, illegal, or criminal purpose.

Privacy And End User Data

For our privacy policies, please see our [Privacy Policy](#). If you produce an end user-facing product (such as a mobile application) using the Service, the following applies:

Your product must maintain a clear and conspicuous link in its privacy policy to Plaid's Privacy Policy. Such link must include a clear and conspicuous statement that each end user acknowledges and agrees that information will be treated in accordance with such policy. You will ensure that each end user is put on notice of, and agrees to, such policy prior to engaging with your product in a manner that uses the Service. In addition, your product's end user agreement must include an express authorization by the end user expressly granting Plaid the right, power and authority to (acting on behalf of such end user) access and transmit the End User Data as reasonably necessary for Plaid to provide the Service to such end user. All of the foregoing must be done in a form and manner that is acceptable to Plaid. You will immediately make any changes requested by us.

Payments And Billing

Certain aspects of the Service may be subject to payments now or in the future (the "paid services"). Please note that any payment terms presented to you in the process of using or signing up for a paid service are deemed part of these Terms of Use.

We may use a third-party payment processor to bill you through a payment account linked to your account on Plaid (your "billing account") for use of the paid services. The processing of payments will be subject to the terms, conditions and privacy policies of the payment processor in addition to these Terms of Use. We are not responsible for error by the payment processor. By choosing to use paid services, you agree to pay us, through the payment processor, all charges at the prices then in effect for any use of such paid services in accordance with the applicable payment terms and you authorize us, through the payment processor, to charge your payment provider (your "payment method"). You agree to make payment using that selected payment method. We reserve the right to correct any errors or mistakes that it makes even if it has already requested or received payment.

The terms of your payment will be based on your payment method and may be determined by agreements between you and the financial institution, credit card issuer or other provider of your payment method. If we, through the payment processor, do not receive payment from you, you agree to pay all amounts due on your billing account upon demand.



Some of the paid services may consist of recurring period charges as agreed to by you. By choosing a recurring payment plan, you acknowledge that such services have an initial and recurring payment feature and you accept responsibility for all recurring charges prior to cancellation. We may submit periodic charges (e.g., monthly) without further authorization from you, until you provide notice (receipt of which is confirmed by us) that you have terminated this authorization or wish to change your payment method. Such notice will not affect charges submitted before we reasonably could act.

You must provide current, complete and accurate information for your billing account. You must promptly update all information to keep your billing address current, complete and accurate, and must promptly notify us or your payment processor if your payment method is canceled (e.g., for loss or theft) or if you become aware of a potential breach of security. If you fail to provide any of the foregoing information, you agree that we may continue charging you for any use of paid services under your billing account unless you have terminated your paid services as set forth above.

If the amount to be charged to your billing account varies from the amount you preauthorized (other than due to the imposition or change in the amount of state sales taxes), you have the right to receive, and we shall provide, notice of the amount to be charged and the date of the charge before the scheduled date of the transaction. Any agreement you have with your payment provider will govern your use of your payment method. You agree that we may accumulate charges incurred and submit them as one or more aggregate charges during or at the end of each billing cycle.

Your non-termination or continued use of a paid service reaffirms that we are authorized to charge your payment method for that paid service. We may submit those charges for payment and you will be responsible for such charges. This does not waive our right to seek payment directly from you. Your charges may be payable in advance, in arrears, per usage, or as otherwise described when you initially selected to use the paid service.

Indemnification

You shall defend, indemnify, and hold harmless Plaid, our affiliates and each of our and their respective employees, contractors, directors, suppliers and representatives from all damages, losses, liabilities, claims, and costs and expenses, including all attorneys' fees, that arise from or relate to: (i) your use or misuse of, or access to, the Service, (ii) your violation of these Terms of Use, (iii) any content, information or materials provided by you or any of your end users, (iv) disputes or issues your end users may have with respect to you or any of your products or services or content, (v) disputes or issues your end users may have with respect to any End User Data (including, without limitation, with respect to the timeliness, accuracy or completeness thereof), or (vi) infringement by you, or any third party using your account or identity in the services, of any intellectual property or other right of any person or entity. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with us in asserting any available defenses.

References

You agree that, during the time you are a registered Service user, we may identify you as a customer of Plaid (including, without limitation, on the Site and in promotional materials).



Termination

We may terminate or suspend your access to all or any part of the Service at any time, with or without cause, with or without notice, effective immediately. If you wish to terminate your account, you may do so by following the instructions on the Site. Any fees paid hereunder are non-refundable. All provisions of these Terms of Use, which by their nature should survive termination, shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity and limitations of liability.

Limitation On Liability

IN NO EVENT SHALL PLAID, ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, VENDORS OR SUPPLIERS BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR ANY OTHER LEGAL THEORY WITH RESPECT TO THE APPLICATION: (I) FOR ANY LOST PROFITS OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER, EVEN IF FORESEEABLE, (II) FOR ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE (REGARDLESS OF THE SOURCE OF ORIGIN), OR (III) FOR ANY DIRECT DAMAGES IN EXCESS OF (IN THE AGGREGATE) \$100.00 (U.S.) (PROVIDED THAT, IF YOU ARE A PAYING USER OF THE SERVICE, SUCH AMOUNT SHALL BE CAPPED AT THE AMOUNTS PAID BY YOU TO PLAID DURING THE THREE (3) MONTH PERIOD IMMEDIATELY PRIOR TO THE DATE THE CAUSE OF ACTION ACCRUED). THE FOREGOING LIMITATIONS SHALL NOT APPLY TO THE EXTENT PROHIBITED BY APPLICABLE LAW.

Disclaimers

THE SERVICE IS PROVIDED ON AN "AS IS" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. PLAID MAKES NO WARRANTY THAT (I) THE SERVICE IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS, OR (II) THE RESULTS OF USING THE SERVICE WILL MEET USER'S REQUIREMENTS. IN ADDITION, PLAID MAKES NO WARRANTY THAT ANY END USER DATA WILL BE TIMELY, ACCURATE OR COMPLETE. THE FOREGOING DISCLAIMERS SHALL NOT APPLY TO THE EXTENT PROHIBITED BY APPLICABLE LAW.

Modification

We reserve the right, in our sole discretion, to modify or replace any of these Terms of Use, or change, suspend, or discontinue an aspect of the Service at any time by posting a notice on the Site or by sending you notice through the Service, via e-mail, as an account notification, or by another appropriate means of electronic communication. We may also impose limits on certain features and services or restrict your access to parts or all of the Service without notice or liability. While we will timely provide notice of modifications, it is also your responsibility to check these Terms of Use periodically for changes. Your continued use of the services following notification of any changes to these Terms of Use constitutes acceptance of those changes.



Miscellaneous

The failure of either party to exercise in any respect any right provided for herein shall not be deemed a waiver of any further rights hereunder. Plaid shall not be liable for any failure to perform its obligations hereunder where such failure results from any cause beyond Plaid's reasonable control, including, without limitation, mechanical, electronic or communications failure or degradation (including "line-noise" interference). If any provision of these Terms of Use is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that these Terms of Use shall otherwise remain in full force and effect and enforceable. These Terms of Use are not assignable, transferable or sublicensable by you except with our prior written consent. Plaid may transfer, assign or delegate these Terms of Use and its rights and obligations without consent. These Terms of Use shall be governed by and construed in accordance with the laws of the state of California, as if made within California between two residents thereof, and the parties submit to the exclusive jurisdiction and venue of the state and Federal courts located in San Francisco, California. Notwithstanding the foregoing sentence, (but without limiting either party's right to seek injunctive or other equitable relief immediately, at any time, in any court of competent jurisdiction), any disputes arising with respect to these Terms of Use shall be settled by arbitration in accordance with the rules and procedures of the Judicial Arbitration and Mediation Service, Inc. ("JAMS"). The arbitrator shall be selected by joint agreement of the parties. In the event the parties cannot agree on an arbitrator within thirty (30) days of the initiating party providing the other party with written notice that it plans to seek arbitration, the parties shall each select an arbitrator affiliated with JAMS, which arbitrators shall jointly select a third such arbitrator to resolve the dispute. The written decision of the arbitrator shall be final and binding on the parties and enforceable in any court. The arbitration proceeding shall take place in San Francisco, California using the English language. Both parties agree that these Terms of Use are the complete and exclusive statement of the mutual understanding of the parties and supersedes and cancels all previous written and oral agreements, communications and other understandings relating to the subject matter of these Terms of Use, and that all modifications must be in a writing signed by both parties, except as otherwise provided herein. No agency, partnership, joint venture, or employment is created as a result of these Terms of Use and you do not have any authority of any kind to bind Plaid in any respect whatsoever.

Last updated November 11th, 2013

PRIVACY POLICY

Scope

We at Plaid Technologies, Inc. ("we", "us" or "our") know you care about how your personal information is used and shared - and we take your privacy seriously. This privacy policy ("Privacy Policy") covers our treatment of personally identifiable information ("Personal Information"), and certain non-personally identifiable information, that we gather when you use or otherwise engage (via mobile application, web browsing or otherwise) with our website or services (collectively, the "Service"). It describes what types of information we collect, how we use that information, and who we share that information with.



By using or accessing the Service in any manner, you acknowledge that you accept and agree to the terms, practices and policies outlined in this Privacy Policy, and you hereby consent that we may collect, use, and share your information as set forth below. By using or accessing the Service in any manner, you acknowledge that you accept and agree to the terms, practices and policies outlined in this Privacy Policy, and you hereby consent that we may collect, use, and share your information as set forth below.

This policy does not apply to any website, product or service of any third-party company even if the website or application links to (or from) the Service. Plaid does not operate those websites, products, or services - please always review the privacy practices of a company before deciding whether to provide any information to them.

Information We Collect

In general, we collect information in a number of ways, including (i) when a client or end-user provides it directly to us via the Website and/or Service, (ii) when we obtain end-user information through trusted third parties including financial institutions, (iii) through your continued access of the Service, including data passively collected through technology such as "cookies". The types of information we collect and our use of that information will depend on whether you are a Website Visitor, Client, or End-User.

By signing up for the Service, whether directly on our site, with one of the third-party applications that uses our software, or by any other means, you consent to these terms. Some features of the Service allow you to provide content, including financial credentials and information, to the Service. All content submitted by you to the Service or collected on your behalf from a third-party (e.g., client) application or a financial institution (e.g., a bank) may be retained by us indefinitely, even after you terminate your account. We may continue to disclose such content to third parties in a manner that does not reveal Personal Information, as described in this Privacy Policy

Cookies and IP Addresses

We automatically receive and record information from your web browser when you interact with the Service, including your IP address and cookie information. This information is used for fighting spam/malware and also to facilitate collection of data concerning your interaction with the Service (e.g., what links you have clicked on). Generally, the Service automatically collect usage information, such as the number and frequency of visitors to the Site. We may use this data in aggregate form, that is, as a statistical measure, but not in a manner that would identify you personally. This type of aggregate data enables us and third parties authorized by us to figure out how often individuals use parts of the Service so that we can analyze and improve them. We may also receive a confirmation when you open an email from us. We use this confirmation to improve our customer service.

Cookies are pieces of text that may be provided to your computer through your web browser when you access a website. Your browser stores cookies in a manner associated with each website you visit. We use cookies to enable our servers to recognize your web browser and tell us how and when you visit the Site and otherwise use the Service through the Internet. Our cookies do not, by themselves, contain Personal Information, and we do not combine the general information collected through cookies with other Personal Information to tell us who you are. As noted, however, we do use cookies to identify that your web browser has accessed aspects of the Service and may associate that information with your Account if you have one. Most



browsers have an option for turning off the cookie feature, which will prevent your browser from accepting new cookies, as well as (depending on the sophistication of your browser software) allowing you to decide on acceptance of each new cookie in a variety of ways. We strongly recommend that you leave cookies active, because they enable you to take advantage the most attractive features of the Service. This Privacy Policy covers our use of cookies only and does not cover the use of cookies by third parties. We do not control when or how third parties place cookies on your computer. For example, third party websites to which a link points may set cookies on your computer.

Website Visitors

To simply browse our Website, you are not required to provide any Personal Information. However, we may gather non-personally-identifiable information, as described directly above, just for the purposes of monitoring and improving our Website and the Service. We will not share this information with third parties except as a necessary part of providing our Website and the Service, nor will we use it to target any advertisements to you. Of course, if you sign up with or use any of our services, more information is shared.

Clients

When you use Plaid services as a client, whether paid or unpaid, we will gather and store your name, company name, email address, phone number, billing address, and any other relevant information that you provide directly to us. Any and all test and/or live users that sign up as an end-user of your services fall under the end-user category. If you sign up for a paid account, we will also store the relevant data required to complete your transaction, including but not limited to your financial information, bank account numbers, routing numbers, billing address and company name. We may also rely on a third-party payment processor to complete transactions, and all data shared with them falls under their own privacy policies. Further, we will collect and associate all relevant end-user data with your client account, including but limited to end-user names, email addresses, billing addresses and financial information. We may additionally collect information on the IP addresses, devices, and locations used to access Plaid, which may be linked to your account for fraud detection and prevention purposes. Finally, we may collect additional data for identity verification on an as-needed basis determined at our own sole discretion.

End-Users

As an end-user of any application that utilizes the Service, whether via a client or other third-party, directly via use of our API or other services, or through an application built by us directly, **you are agreeing to share financial information with us including, but not limited to, your account credentials, transactional histories, account numbers, and balances/limits as well as general identity data including names and addresses of all account holders. You are enabling us to interact with and through your financial institutions on your behalf and with your consent.** We may also retrieve information pertaining to usage of our client applications and other general activity that comes through use of the Service.

We collect statistical information about how both unregistered and registered users, collectively, use the Service ("Aggregate Information"). Some of this information is derived from Personal Information. This statistical information is not Personal Information and cannot be tied back to you, your Account or your web browser.



How We Use Personal Information

Plaid uses your Personal Information as follows:

To operate and maintain the Service (such as, overall operating and maintenance, providing customer service, fixing malfunctions, testing our security systems, etc.).

To provide you with the features, functions and benefits of the Service (such as, displaying to information regarding your financial accounts).

To enhance, improve, add to and further develop the Service (such as, creating new features or functions, refining or personalizing the user experience, increasing Service technical performance, etc.).

We will use your contact information (such as, your email address or phone number) to provide you with Service notifications.

To help personalize the Service experience for you (such as, remembering your information so you will not have to enter it each time you use the Service or providing you with offers, advertisements or features you may like).

And for the other purposes referenced in the “Sharing and Disclosure” section below (such as, for the purposes of legal compliance).

Sharing And Disclosure

Plaid does not sell or rent any personal information to marketers or third parties that have not been explicitly authorized (e.g., in the case of a client).

We may share your Personal Information with trusted third parties who are integral to the operation of our Website and the Service, including but not limited to financial institutions, payment processors, verification services and credit bureaus, as well as any third parties that you have directly authorized to receive your Personal Information. We may store your Personal Information in locations outside the direct control of Plaid, for instance, on servers or databases co-located with hosting providers.

If you authorize an application to access your Plaid account, you acknowledge that we may share financial information with the third party that provides the authorized application. The use of your information by such third party will be subject to their applicable privacy policy, which you should carefully review.

We may disclose your Personal Information to law enforcement, government officials, or other third parties if: (i) we are compelled to do so by subpoena, court order or other legal process, (ii) we must do so to comply with laws, statutes, rules or regulations, including credit card rules, (iii) we believe in good faith that the disclosure is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of our Terms of Use.



We will only disclose your Personal Information in response to such a request if we believe in good faith that doing so is necessary to comply with applicable law or a legal obligation to which we are bound. If we receive such a request, we will use reasonable efforts to give you prompt notice, so that you may contest it if you choose. We will not provide you such notice if we determine in good faith that either (a) we are not permitted to provide it under applicable law, or (b) that doing so would result in an imminent risk of death, serious physical injury or significant property loss or damage to Plaid or a third party. In addition, in the event of a merger, acquisition, reorganization, bankruptcy, or other similar events, certain information in our possession may be transferred to our successor or assign.

We may occasionally email you with information about offers or new services. You can opt out of these email communications by replying with unsubscribe in the subject line, or via an unsubscribe link included in such communications. However, you will continue to receive certain email communications related to your account including information regarding transactions and your relationship with Plaid.

Protection Of Information

Although no data storage or transmission can be 100% secure, we take significant steps to protect user and account information to ensure that it is kept private. Plaid maintains strict administrative, technical, and physical procedures to protect information stored in our servers, which are located in the United States. Access to information is limited (though user and password credentials and software systems) to those employees who require it to perform their job functions. We use industry-standard Secure Socket Layer encryption to safeguard the account registration and sign-up information, along with the end-user sign-up process. Other safeguards include, but are not limited to data encryption, firewalls, and physical access controls to building and files.

Updates

This Privacy Policy was last changed on the date set forth at the top of the policy. We're constantly trying to improve the Service, so we may need to change this Privacy Policy from time to time as well, but we will alert you to changes by placing a notice on our website, by sending you an email, and/or by some other means. In addition, we will also edit the date at the top of this policy to reflect the date of the changes. Please note that if you've opted not to receive legal notice emails from us (or you haven't provided us with your email address), those legal notices will still govern your use of the Service, and you are still responsible for reading and understanding them. If you use the Service after any changes to the Privacy Policy have been posted, that means you agree to all of the changes. Use of information we collect now is subject to the Privacy Policy in effect at the time such information is collected.

Information From Children

We do not knowingly collect or solicit personal information from anyone under the age of 13. If you are under 13, please do not attempt to register for the Service or send any personal information about yourself to us. If we learn that we have collected personal information from a child under age 13, we will delete that information as quickly as possible. If you believe that a child under 13 may have provided us personal information, please contact us at support@plaid.com.



Contacting Us

If you have any questions or concerns regarding our privacy policies, please send us a detailed message to support@plaid.com, or: Attn: Legal; Plaid Technologies - San Francisco, CA 94108.

Terms of Use