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- Products 

Products

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Use cases

There's so much you can build with us



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Docs

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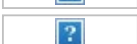
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Overview

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

Plaid End User Privacy Policy

Effective Date: May 29, 2019

Privacy and security are very important to us at Plaid. This Policy is meant to help you understand how we at Plaid collect, use, and share end user information in our possession to operate, improve, develop, and protect our services, and as otherwise outlined in this Policy. Please take some time to read this Policy carefully.

For information about the relevant Plaid entity that is responsible for processing your information, please see the Contacting Plaid section below.

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First, Some Background

A quick note about Plaid

Our mission at Plaid is to empower innovators by delivering access to the financial system. Our technology provides an easy way for you (the “end user”) to connect your bank account and other financial accounts to software applications that can help you do things like save for retirement, manage your spending, streamline credit applications, or transfer money. These software applications are built and provided by our business customers (we’ll call them “developers” here), and powered by Plaid. By delivering access to high-quality, usable financial account data that we’ve translated and standardized, we enable our developers to focus on building experiences that benefit you.

About this Policy

Our goal with this Policy is to provide a simple and straightforward explanation of what information Plaid collects from and about end users, and how we use and share that information. While we generally rely upon our developers to inform you about the services we provide to the developer, and also to provide notice and obtain any necessary consent for us to process your information, we value transparency and want to provide you with a clear and concise description of how we treat your information.

Please note that this Policy only covers the information that Plaid collects, uses, and shares, and it does not explain what our developers do with any end user information we provide to them (or any other information they collect about you, their end user). This Policy also does not cover any websites, products, or services provided by others. We encourage you to review the privacy policies or notices of our developers or those third parties for information about their practices.

Our Data Practices

Information We Collect

Information you provide. When you connect your financial accounts with a developer application or otherwise connect your financial accounts through Plaid, we collect login information required by the provider of your account, such as your username and password, answers to challenge questions, or a security token. In some cases, we also collect your phone number to help verify your identity before connecting your financial accounts. When providing this information, you give the developer and Plaid the authority to act on your behalf to access and transmit your information from the relevant financial institution and other financial service provider.

Information collected from your financial institutions. The information we receive from the financial institutions and other financial service providers that maintain your financial accounts varies depending on the specific Plaid services our developers use to power their applications, as well as the information made available by those institutions and providers. But, in general, we collect the following types of information from your financial institutions and other financial service providers:

- Account information, including financial institution name, account name, account type, branch number, IBAN, BIC, and account and routing number;

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- Information about an account balance, including current and available balance;
- Information about credit accounts, including statement due dates and balances owed, payment amounts and dates, transaction history, and interest rate;
- Information about loan accounts, including due dates, balances, payment amounts and dates, interest rate, loan type, payment plan, and terms;
- Information about investment accounts, including identifying details about assets, quantity, and cost basis;
- Information about the account owner(s), including name, email address, phone number, and address information; and
- Information about account transactions, including amount, date, type, quantity, price, involved securities, and a description of the transaction.

The data collected from your financial accounts includes information from all your sub-accounts (e.g., checking, savings, and credit card) accessible through a single set of account credentials.

Information received from your devices. Our technology is generally embedded in our developers' applications. When you use your device to connect to our services through a developer application, we receive information about that device, including IP address, hardware model, operating system, and other technical information about the device. We also use cookies or similar tracking technologies to collect usage statistics and to help us provide and improve our services; you can find more information about how we use cookies and your related choices in our [Cookie Policy](#).

Information we receive about you from other sources. We also receive information about you directly from the relevant developer or other third parties, including service providers and identity verification services. For example, our developers may provide information to us about you, such as your full name, email address, phone number, or information about your account transactions.

How We Use Your Information

We use the information we collect to operate, improve, and protect the services we provide, and to develop new services. More specifically, we use your information:

- To operate, provide, and maintain our services;
- To improve, enhance, modify, add to, and further develop our services;
- To protect you, our developers, our partners, or Plaid from fraud, malicious activity, and other privacy and security-related concerns;
- To develop new services;
- To provide customer support to you or to our developers, including to help respond to your inquiries related to our service or our developers' applications;
- To investigate any misuse of our service or our developers' applications, including violations of our [Developer Policy](#), criminal activity, or other unauthorized access to our services; and
- For any other purpose with your consent.

For individuals in the European Economic Area ("EEA") or Switzerland, when we process your information, we only

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do so in order to fulfill our responsibilities in any agreement with you; to comply with legal obligations applicable to us; if you have given us your consent to the processing of your information for a specific purpose; or if we have a legitimate interest in using your information (for example, to safeguard our services; to communicate with you; or to provide or update our services).

How We Share and Store Your Information

We take deliberate steps designed to protect end user information in our possession. These steps include maintaining information security controls such as data encryption, firewalls, logical and physical access controls, and continuous monitoring. These controls are regularly evaluated for effectiveness against industry standards internally and by independent security auditors.

We do not sell or rent end user information to marketers or other third parties. But we do share end user information with third parties as described in this Policy. For example, we share your information with the developer of the application you are using and as directed by that developer (such as with another third party if so directed by you). We also share your information:

- With your consent;
- With our service providers, partners, or contractors in connection with the services they perform for us or our developers;
- If we believe in good faith that disclosure is appropriate to comply with applicable law, regulation, or legal process (such as a court order or subpoena);
- In connection with a change in ownership or control of all or a part of our business (such as a merger, acquisition, reorganization, or bankruptcy);
- Between and among Plaid and our current and future parents, affiliates, subsidiaries and other companies under common control or ownership; or
- As we believe reasonably appropriate to protect the rights, privacy, safety, or property of you, our developers, our partners, or Plaid.

We may collect, use, and share information in an aggregated or anonymized manner (that does not identify you personally) for any purpose permitted under applicable law. This includes creating or using aggregated or anonymized data based on the collected information to develop new services and to facilitate research.

We retain information we collect about you for as long as necessary to fulfill the purposes for which we collected it, unless a longer retention period is required or permitted under applicable law. As permitted under applicable law, even after you stop using an application or terminate your account with one of our developers, we may still retain your information (for example, if you still have an account with another developer). However, your information will only be processed as required by law or in accordance with this Policy.

Some Last Details...

International Data Transfers

We operate internationally, and as a result the information we collect about you may be transferred, used, or stored in any country where we have operations or where we engage service providers. That means that your information may be transferred to a different country than where it was collected and which may not provide equivalent levels of data protection as your home jurisdiction. For end user information transferred outside of the EEA or Switzerland, Plaid enters into standard contractual clauses (e.g., [here](#) and [here](#)) in order to provide appropriate safeguards for the protection of personal data as required under applicable law.

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Your Data Protection Rights

Subject to limitations and exceptions provided by law, if you are located in the EEA or Switzerland, and in certain other jurisdictions, you have certain rights and choices regarding the information we collect about you and how it is used, including the right to:

- Access end user information collected about you;
- Request that we rectify or update end user information collected about you that is inaccurate or incomplete;
- Request, under certain circumstances, that we restrict the processing of or erase end user information collected about you;
- Object to our processing of the end user information collected about you under certain conditions provided by law;
- Where processing is based on consent, revoke that consent;
- Request that we provide end user information collected about you in a structured, commonly used and machine-readable format so that you can transfer it to another company, where technically feasible; and
- File a complaint regarding our data protection practices with a supervisory authority (if you are in the EU, please refer to the following link for contact details: https://edpb.europa.eu/about-edpb/board/members_en).

To exercise your data protection rights, where applicable, you can contact us at privacy@plaid.com, or as described in the Contacting Plaid section below.

Changes To This Policy

We may change this Policy from time to time. If we make changes, we will post the new policy on Plaid's website at <https://plaid.com/legal> and update the effective date at the top of this Policy. We will also notify our developers of any material changes in accordance with our developer agreements, as they are generally best positioned to notify their end users about such changes to this Policy, as appropriate.

Contacting Plaid

If you have any questions or complaints about this Policy, or about our privacy practices generally, you can contact us at privacy@plaid.com or by mail at:

If you reside outside the EEA or Switzerland:

Plaid Inc.
Attn: Legal
PO Box 7775 #35278
San Francisco, California 94120-7775, U.S.A.

If you reside in the EEA or Switzerland:

Plaid Financial Ltd.
Attn: Legal
New Penderel House, 4th Floor
283-288 High Holborn
London, United Kingdom, WC1V 7HP

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Please note: For individuals in the EEA or Switzerland, Plaid Financial Ltd., our UK-based entity, is generally the controller for processing your information, which means they have responsibility for the processing of your information. However, in some cases, Plaid Inc. is the controller.

Politique de respect de la vie privée de Plaid pour l'utilisateur final

Date d'entrée en vigueur : 29 mai 2019

Le respect de la vie privée et la sécurité sont très importants pour nous à Plaid. Cette politique de respect de la vie privée est destinée à vous faire comprendre la façon dont nous collectons, utilisons et partageons les informations sur l'utilisateur final en notre possession, afin de faire fonctionner, améliorer, développer et protéger nos services et pour toute autre finalité décrite par ailleurs dans la présente politique. Veuillez prendre le temps de lire cette politique avec attention.

Pour obtenir des informations sur l'entité Plaid responsable du traitement de vos informations, veuillez voir la section Contacter Plaid ci-dessous.

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Le contexte

Un mot sur Plaid

Notre mission est de dynamiser les innovateurs en leur donnant accès au système financier. Notre technologie fournit un moyen facile pour que vous (« l'utilisateur final ») puissiez connecter votre compte bancaire et d'autres comptes financiers aux applications logicielles qui peuvent aider à réaliser des opérations telles que les retraits, la gestion des dépenses, optimisation des demandes de crédit, ou transferts d'argent. Ces applications logicielles sont développées et fournies par nos clients commerciaux (appelés « développeurs »), alimentées et rendues plus performantes par Plaid. En fournissant un accès à des données financières de haute qualité et utilisables, des données que nous avons traduites et normalisées, nous permettons à nos développeurs de se concentrer sur la création d'expériences pour votre bénéfice.

Au sujet de cette politique

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L'objectif de cette politique est de fournir une explication simple et directe sur les informations collectées par Plaid auprès de et au sujet des utilisateurs finaux, et de la façon dont nous utilisons et partageons ces informations. Bien que nous fassions généralement confiance à nos développeurs pour vous informer au sujet des services que nous leur fournissons, et pour vous fournir une notification et obtenir tous les consentements nécessaires afin que nous puissions traiter vos informations, nous prions la transparence et souhaitons vous donner une description claire et concise de la façon dont nous traitons vos informations.

Veuillez noter que cette politique couvre uniquement les informations que Plaid collecte, utilise et partage. Elle n'explique pas ce que nos développeurs font des informations d'un utilisateur final que nous leur fournissons (ou de toute autre information qu'ils peuvent collecter sur vous, leur utilisateur final). Cette politique ne couvre pas non plus les sites web, produits, ou services fournis par d'autres parties. Nous vous encourageons à examiner les politiques ou déclarations relatives à la vie privée de nos développeurs ou des tiers pour vous informer en ce qui concerne leurs pratiques.

Comment nous traitons et protégeons vos informations

Les informations que nous collectons

Informations que vous fournissez pour connecter vos comptes financiers. Lorsque vous connectez vos comptes financiers avec l'application d'un développeur ou que vous connectez de manière distincte vos comptes financiers au moyen de Plaid, nous collectons les informations de connexion requises par votre prestataire de compte, comme votre nom d'utilisateur et mot de passe, les réponses aux questions de sécurité ou un jeton de sécurité. Dans certains cas, nous collectons également votre numéro de téléphone pour aider à vérifier votre identité avant de se connecter à vos comptes financiers. En fournissant ces informations, vous donnez au développeur et à Plaid l'autorité pour agir en votre nom, accéder et transmettre vos informations à l'institution financière concernée ou à un autre prestataire de services financiers.

Informations collectées depuis vos comptes financiers. Les informations que nous recevons des institutions financières et autres prestataires de services financiers qui gèrent vos comptes financiers peuvent varier en fonction des services spécifiques de Plaid que nos développeurs utilisent afin d'alimenter et de renforcer leurs applications, ainsi que des informations qui sont partagées par votre institution financière et prestataires de service financier. Mais en règle générale, nous collectons les types d'informations notées ci-dessous, auprès de vos institutions financières et autres prestataires de services financiers :

- les informations de comptes, y compris le nom de l'institution financière, le nom du compte, type de compte, le numéro de la succursale, l'IBAN, le BIC et les numéros de compte et d'acheminement ;
- les informations relatives au solde du compte, y compris le solde courant et disponible ;
- les informations sur les comptes ou lignes de crédit, y compris les avis d'échéance et des montants dus, les montants des paiements et leurs dates, l'historique des transactions et les taux d'intérêts ;
- les informations sur les comptes de prêt, y compris les dates d'échéance, soldes, montants payables ou payés et dates des paiement, taux d'intérêts, type de prêt, plan de paiement et calendrier ;
- les informations sur les comptes d'investissement, y compris les données d'identification sur les actifs, la quantité et leur valeur fiscale ;
- les informations sur le(s) détenteur(s) du compte, y compris leur nom, adresse email, numéro de téléphone et informations d'adresse ; et
- les informations concernant les transactions du compte, par exemple, le montant, la date, le type, le prix, les valeurs concernées et une description de la transaction.

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Les données collectées depuis vos comptes financiers pourront comprendre des informations provenant de vos comptes secondaires (p.ex. Compte courant, épargne ou de carte de crédit) accessibles au moyen d'un ensemble unique d'identifiants.

Informations reçues de vos appareils. Notre technologie est généralement intégrée dans les applications de nos développeurs. Lorsque vous utilisez votre appareil pour vous connecter à nos services au moyen de l'application d'un développeur, ou que vous accédez à votre compte Plaid, nous recevons des informations sur cet appareil, y compris l'adresse IP, le modèle de l'appareil, le système d'exploitation et d'autres informations techniques sur l'appareil. Nous utilisons des cookies ou des technologies de traçage similaires pour collecter des statistiques d'utilisation et nous aider à fournir et améliorer nos services ; vous pouvez trouver plus d'informations sur la façon dont nous utilisons les cookies et les choix qui leur sont liés dans notre [Politique relative aux cookies](#).

Informations que nous recevons sur vous d'autres sources. Nous recevons également des informations sur vous directement du développeur concerné ou d'autres parties tierces, y compris des fournisseurs de services et des services de vérification des identités. Par exemple, nos développeurs peuvent nous fournir des informations sur vous telles que votre nom complet, adresse email, numéro de téléphone ou des informations sur les transactions de votre compte.

Comment nous utilisons vos informations

Nous utilisons les informations que nous collectons pour faire fonctionner, améliorer et protéger les services que nous fournissons, et pour développer de nouveaux services. Plus spécifiquement, nous utilisons vos informations :

- pour faire fonctionner, fournir et assurer la maintenance de nos services ;
- pour améliorer, perfectionner, modifier, ajouter à et développer nos services ;
- pour vous protéger, protéger nos développeurs, ou Plaid contre la fraude, les activités malveillantes et d'autres problèmes relatifs à la vie privée ou à la sécurité ;
- pour développer de nouveaux services ;
- pour fournir un support client à nos développeurs ou à vous, y compris en aidant à répondre aux demandes relatives à nos services ou aux applications de nos développeurs ;
- pour enquêter sur les utilisations incorrectes de nos services ou des applications de nos développeurs, y compris les violations de notre [Politique relative aux développeurs](#), toute activité illégale ou accès non autorisé à nos services ; et
- pour toute autre finalité ayant obtenu votre consentement.

Pour les ressortissants de l'Espace Économique Européen (EEE) ou de la Suisse, lorsque nous traitons vos informations, nous ne le faisons que dans le but de remplir nos obligations envers vous en vertu de tout contrat passé avec vous ; pour nous conformer à des obligations légales ; si vous avez donné votre consentement au traitement de vos informations pour une finalité spécifique ; ou si nous avons un intérêt légitime à utiliser vos informations (par exemple pour la protection de nos services ; pour communiquer avec vous ; ou pour fournir nos services ou les mettre à jour).

Comment nous partageons et conservons vos informations

Nous prenons des mesures spécialement conçues pour protéger les informations des utilisateurs finaux en notre possession. Ces mesures comprennent notamment l'établissement et le maintien de mesures garantissant la sécurité de vos informations telles que le chiffrement des données, pare-feux, contrôle des accès logiques et physiques, et une surveillance continue. Ces mesures de sécurité sont régulièrement évaluées et révisées (par Plaid ou des auditeurs externes) afin d'attester qu'elles répondent efficacement aux standards de notre industrie.

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Nous ne vendons ni ne cédon les informations des utilisateurs finaux aux sociétés de marketing ou à d'autres tiers. Mais nous partageons les informations sur l'utilisateur final avec des tiers de la manière décrite dans la présente politique. Par exemple, nous partageons vos informations avec le développeur de l'application que vous utilisez et selon ses instructions (comme avec un autre tiers si vous nous le demandez). Nous partageons également vos informations :

- avec votre consentement ;
- avec nos prestataires de services, partenaires ou contractants en relation avec les services qu'ils réalisent pour nous ou pour nos développeurs ;
- si nous estimons de bonne foi que la divulgation de vos informations est appropriée pour nous conformer à la loi, ou aux injonctions des autorités judiciaires (tels qu'un jugement ou une injonction d'un tribunal) ;
- dans la mesure nécessaire en cas de modification de la propriété ou du contrôle de tout ou partie de notre entreprise (telle qu'une fusion, acquisition, réorganisation ou faillite) ;
- avec nos filiales, nos succursales et nos partenaires commerciaux, présents ou futurs, et avec des entreprises possédées ou dirigées par des tiers qui sont en même temps propriétaires ou dirigeants de notre entreprise ; ou
- si nous estimons raisonnablement approprié de protéger les droits, la vie privée, la sécurité ou la propriété des biens des utilisateurs finaux, de nos développeurs, de nos partenaires ou de Plaid.

Nous pouvons collecter, utiliser et partager les informations reçues de façon agrégée ou d'une manière anonyme (qui ne permet pas de vous identifier) à toute fin autorisée par la loi applicable. Ceci comprend le fait de créer ou d'utiliser des données agrégées ou anonymisées à partir des informations collectées pour développer de nouveaux services et pour faciliter la recherche. Nous conservons les informations que nous collectons sur vous aussi longtemps que nécessaire pour remplir les finalités pour lesquelles nous les collectons, à moins qu'une période de conservation plus longue soit requise ou permise en vertu de la loi, réglementation ou du contrat applicable. Selon ce que la loi applicable permet, même après que vous avez arrêté d'utiliser une application ou avez résilié votre compte avec l'un de nos développeurs, nous pouvons conserver vos informations (par exemple, si vous possédez un compte distinct auprès d'un autre développeur). Cependant, vos informations ne seront traitées que conformément aux exigences de la loi ou conformément à la présente politique.

Quelques derniers détails...

Transferts internationaux de données

Nous exerçons nos activités dans le monde entier et de ce fait les informations que nous collectons à votre sujet sont susceptibles d'être transférées, utilisées ou conservées dans n'importe quel pays où nous intervenons ou dans lequel nous faisons appel à des prestataires de services. Cela signifie que vos informations peuvent être transférées vers un pays différent que là où elles ont été collectées, qui peut ne pas fournir les mêmes niveaux de protection que dans le pays où vous résidez. Concernant les informations des utilisateurs finaux transférées en dehors de l'EEE ou de la Suisse, Plaid conclut des clauses contractuelles types (p.ex., [ici](#) et [ici](#)) afin de procurer des mesures de protection appropriées pour la protection des données à caractère personnel et respectueuses des lois applicables.

Vos droits à la protection de vos données

Sous réserve des limitations et des exceptions prévues par la loi, si vous êtes situé dans l'EEE ou en Suisse, et dans certains autres pays soumis à une législation spécifique, vous disposez de certains droits et choix quant aux informations que nous collectons à votre sujet et à la façon de les utiliser, y compris le droit :

- d'accéder aux informations sur les utilisateurs finaux que nous avons collectées sur vous ;
- de demander que nous rectifions ou mettions à jour les informations sur les utilisateurs finaux collectées sur vous,

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qui sont inexactes ou incomplètes ;

- de demander, dans certaines circonstances, que nous limitions le traitement des informations collectées à votre sujet, ou que nous les effacions ;
- de vous opposer au traitement des informations sur les utilisateurs finaux que nous avons collectées à votre sujet sous certaines conditions prévues par la loi ;
- lorsque le traitement est basé sur le consentement, de révoquer ce consentement ;
- de demander que nous fournissions les informations sur les utilisateurs finaux collectées à votre sujet dans un format structuré, communément utilisé et lisible par machine, afin que vous puissiez les transmettre à une autre société, lorsque cela est techniquement possible ; et
- de déposer une plainte concernant nos pratiques relatives à la protection des données auprès d'une autorité de surveillance (si vous vous trouvez dans l'UE, veuillez vous référer au lien suivant pour le détail des coordonnées : https://edpb.europa.eu/about-edpb/board/members_fr).

Pour exercer vos droits à la protection de vos données, le cas échéant, vous pouvez nous contacter à privacy@plaid.com, ou de la façon décrite dans la section Contacter Plaid ci-dessous.

Modifications apportées à cette politique

Nous sommes susceptibles de modifier la présente politique de temps en temps. Si nous réalisons des changements, nous posterons la nouvelle politique sur le site web de Plaid à <https://plaid.com/legal> et nous mettrons à jour la date d'entrée en vigueur en haut de cette politique. Nous informerons également nos développeurs de toute modification importante relatifs à la conformité conformément à nos accords avec ces derniers, qui sont généralement mieux positionnés pour informer leurs utilisateurs finaux des changements à la présente politique, le cas échéant.

Contacter Plaid

Si vous avez des questions ou des plaintes concernant la présente politique, ou à propos de nos pratiques relatives à la protection de la vie privée de manière générale, vous pouvez nous contacter à privacy@plaid.com ou par email à :

Si vous résidez en dehors de l'EEE ou de la Suisse :

Plaid Inc.
Attn: Legal
PO Box 7775 #35278
San Francisco, California 94120-7775, U.S.A.

Si vous résidez dans l'EEE ou en Suisse :

Plaid Financial Ltd.
Attn: Legal
New Penderel House, 4th Floor
283-288 High Holborn
London, United Kingdom, WC1V 7HP

Veuillez noter : Pour les personnes physiques situées dans l'EEE ou en Suisse, Plaid Financial Ltd., notre entité située au Royaume Uni, est généralement le responsable du traitement de vos informations, ce qui signifie qu'elle est responsable du traitement de vos informations. Cependant, dans certains cas, le responsable du traitement sera Plaid Inc.

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Política de Privacidad para el Usuario Final de Plaid

Fecha de entrada en vigor: 29 de mayo de 2019

La privacidad y la seguridad son muy importantes para Plaid. La finalidad de esta Política es explicarle cómo recabamos, usamos y compartimos la información sobre el usuario final en nuestro poder para ofrecer, mejorar, desarrollar y proteger nuestros servicios, y para cualesquiera otras finalidades que se estipulen en esta Política. Por favor, lea esta Política con atención. Para obtener información sobre la concreta entidad de Plaid responsable del tratamiento de su información, por favor consulte el apartado de Cómo ponerse en contacto con Plaid, más abajo.

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Contexto

Breve comentario sobre Plaid

Nuestra misión es fortalecer a los innovadores proporcionándoles acceso al sistema financiero. Nuestra tecnología le proporciona a Usted (el “usuario final”) una forma sencilla de vincular su cuenta bancaria u otras cuentas financieras con aplicaciones software que le pueden ayudar a hacer cosas como ahorrar para la jubilación, administrar sus gastos, optimizar solicitudes de crédito o transferir dinero. Dichas aplicaciones son desarrolladas y proporcionadas por nuestros socios comerciales (en lo sucesivo, “desarrolladores”), y potenciadas a través de la tecnología de Plaid. Al proporcionar acceso a datos financieros útiles y de gran calidad, previamente adaptados y estandarizados por nosotros, permitimos a nuestros desarrolladores centrarse en construir experiencias que sean beneficiosas para Usted.

Sobre esta Política

Nuestro objetivo en relación con la presente Política es el de ofrecerle una explicación sencilla y directa sobre qué información recaba Plaid de, y sobre, los usuarios finales y acerca de cómo usamos y compartimos dicha información. Aunque, en general, confiamos en que nuestros desarrolladores le informen en relación con los servicios que les prestamos, y también en que le informen y obtengan cualesquiera consentimientos que pudieran ser necesarios para que podamos tratar su información, valoramos la transparencia y, por esa razón, queremos ofrecerle una descripción clara y concisa de cómo tratamos su información.

Esta Política únicamente será aplicable respecto de la información que Plaid recaba, usa y comparte. No cubrirá, por tanto, el uso que nuestros desarrolladores puedan hacer de cualquier información relativa a usuarios finales que nosotros

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les suministremos (o de cualquier otra información que ellos mismos recaben sobre Usted, como su usuario final). Esta Política tampoco es aplicable a cualesquiera sitios web, productos o servicios de terceros. Le recomendamos consultar las políticas o declaraciones de privacidad de nuestros desarrolladores, o de dichos terceros, para obtener información adicional sobre sus prácticas.

Cómo tratamos y protegemos la información

Qué información recabamos

Información que Usted proporciona para vincular sus cuentas financieras. Cuando Usted vincula sus cuentas financieras con una aplicación de un desarrollador, o conecta de forma distinta sus cuentas financieras a través de Plaid, recabamos la información de inicio de sesión requerida por el proveedor de su cuenta, como su usuario y contraseña, las respuestas a las preguntas de seguridad, o un token de seguridad. En algunos casos, también recabamos su número de teléfono para ayudar a verificar su identidad antes de vincular sus cuentas financieras. Al facilitar esta información, usted autoriza al desarrollador y a Plaid para actuar en su nombre y acceder a, y transmitir su información de la entidad financiera correspondiente y de otros proveedores de servicios financieros.

Información recabada de sus cuentas financieras. La información que recibimos de las entidades financieras y de otros proveedores de servicios financieros que gestionan sus cuentas financieras varía en función de los servicios concretos de Plaid que nuestros desarrolladores utilicen para habilitar sus aplicaciones, así como de la información facilitada por dichas entidades financieras y proveedores. Sin embargo, en general, recabamos los siguientes tipos de información de sus entidades financieras y de otros proveedores de servicios financieros:

- información sobre la cuenta, incluyendo el nombre de la entidad financiera, el nombre de cuenta, el tipo de cuenta, el número de la sucursal, el IBAN, el BIC, el número de cuenta y, en su caso, el número routing (de enrutamiento);
- información sobre el saldo de la cuenta, incluyendo el saldo actual y el disponible;
- información sobre cuentas de crédito, incluyendo las fechas de vencimiento y cantidades adeudadas, las cantidades pagadas y las fechas, el historial de transacciones y los tipos de interés;
- información sobre cuentas de préstamo, incluyendo las fechas de vencimiento, los saldos, las cantidades pagadas o pagaderas y las fechas, los tipos de interés, los tipos de préstamo, el plan de pagos y los plazos;
- información sobre cuentas de inversión, incluyendo los datos identificativos de activos, las cantidades y los valores a efectos tributarios;
- información sobre el titular o titulares de la cuenta, incluido el nombre, el correo electrónico, el número de teléfono y la dirección; e
- información sobre los movimientos de la cuenta, incluyendo los importes, las fechas, los tipos, los precios, los valores implicados y los conceptos de las transacciones.

Tales datos incluyen información sobre todas sus subcuentas (p. ej., cheques, ahorros o tarjeta de crédito), a las que se pueda tener acceso a través de un único conjunto de credenciales de cuenta.

Información recibida de sus dispositivos. Nuestra tecnología está normalmente integrada en las aplicaciones de nuestros desarrolladores. Cuando Usted usa uno de sus dispositivos para conectarse a nuestros servicios a través de la aplicación de un desarrollador, o cuando Usted accede a su cuenta de Plaid, recibimos información sobre ese dispositivo, como su dirección IP, su modelo de hardware, su sistema operativo así como otra información técnica sobre el dispositivo. Además, utilizamos cookies, o tecnologías análogas de seguimiento, para elaborar estadísticas de uso y para que nos ayuden a prestar y mejorar nuestros servicios. Puede obtener más información sobre cómo usamos las cookies y sus opciones en relación con las mismas en nuestra [Política de cookies](#).

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Información que recibimos sobre Usted de otras fuentes. También recibimos información sobre Usted directamente del desarrollador correspondiente o de otros terceros, incluyendo proveedores de servicios y de servicios de verificación de identidad. Por ejemplo, nuestros desarrolladores pueden proporcionarnos información sobre usted, como su nombre completo, dirección de correo electrónico, número de teléfono o información sobre las transacciones en sus cuentas.

Cómo usamos su información

Utilizamos la información que recabamos para ofrecer, mejorar y proteger nuestros servicios, así como para desarrollar nuevos servicios. En particular, usamos su información:

- para operar, prestar y mantener nuestros servicios,
- para mejorar, perfeccionar, modificar o ampliar nuestros servicios, o para desarrollarlos aún más;
- para protegerle a Usted, a nuestros desarrolladores, a nuestros socios y a nosotros mismos frente a fraudes, actividades maliciosas u otras amenazas relacionadas con la privacidad y la seguridad;
- para desarrollar nuevos servicios;
- para proporcionar asistencia técnica a nuestros desarrolladores o a Usted, lo cual incluirá, entre otras actividades, contestar a sus preguntas acerca de nuestros servicios o de las aplicaciones de nuestros desarrolladores;
- para investigar cualquier uso inadecuado de nuestros servicios o de las aplicaciones de nuestros desarrolladores, lo cual incluirá violaciones de nuestra [Política de desarrolladores](#), actividades delictivas u otros accesos no autorizados a nuestros servicios; y
- para cualesquiera otras finalidades que Usted haya consentido.

Si es Usted una persona física ubicada en el Espacio Económico Europeo (“EEE”) o Suiza, cuando tratemos su información, lo haremos exclusivamente para cumplir nuestras obligaciones derivadas de cualquier acuerdo con Usted, para cumplir las obligaciones legales que nos correspondan, porque Usted haya dado su consentimiento para el tratamiento de su información para un fin específico o porque tengamos un legítimo interés en el uso de su información (por ejemplo, proteger nuestros servicios, comunicarnos con Usted o prestar o actualizar nuestros servicios).

Cómo compartimos y almacenamos su información

Adoptamos medidas específicamente diseñadas para proteger la información del usuario final en nuestro poder. Entre tales medidas se incluyen el establecimiento y mantenimiento de medidas de control de la seguridad de la información, como cifrado de datos, cortafuegos, controles de acceso físicos y lógicos y monitorización continua. Estas medidas de seguridad son evaluadas con carácter periódico, tanto por Plaid como por auditores de seguridad externos, para corroborar que cumplen eficazmente los estándares de seguridad de la industria.

No vendemos ni arrendamos la información relativa a usuarios finales a anunciantes u otros terceros. Pero sí compartimos información de usuarios finales con terceros conforme a lo descrito en esta Política. Por ejemplo, compartimos su información con el desarrollador de la aplicación que esté utilizando y según las instrucciones de dicho desarrollador (o con otros terceros si Usted así nos lo indica). También compartimos su información:

- con su consentimiento;
- con nuestros proveedores de servicios, socios o contratistas y respecto de los servicios que nos presten a nosotros o los que presten a nuestros desarrolladores;
- cuando creamos, de buena fe, que la cesión es necesaria para cumplir con la normativa aplicable o con órdenes judiciales (tales como resoluciones o requerimientos judiciales);

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- en la medida en que sea necesario, en caso de cambio de titularidad o control de toda o parte de nuestra empresa (p. ej., por producirse una fusión, absorción, reestructuración o quiebra);
- dentro del grupo Plaid y con nuestras matrices, filiales, empresas subsidiarias y socios comerciales, presentes o futuras, y con empresas bajo control o propiedad común; y
- en la medida que consideremos razonablemente necesaria para proteger los derechos, la privacidad, la seguridad o los bienes de los usuarios finales, de nuestros desarrolladores, de nuestros socios o los propios de Plaid.

Podremos recabar, usar y compartir información recabada de forma agregada o anonimizada (y que, por lo tanto, no permitirá identificarle a Usted) para cualquier finalidad legalmente permitida. Esto incluye la creación o el uso de datos agregados o anonimizados a partir de la información recabada para desarrollar nuevos servicios y para facilitar la investigación. Conservamos la información que recabamos sobre Usted durante el tiempo que sea necesario para cumplir las finalidades para los que fue recabada, salvo que se requiera o permita un periodo de conservación más amplio al amparo de la normativa aplicable. Aunque Usted haya dejado de usar una aplicación o haya cerrado su cuenta con uno de nuestros desarrolladores, y siempre que esto sea conforme con la ley aplicable, podría suceder que siguiésemos conservando su información (p. ej., si Usted conserva otra cuenta distinta con otro desarrollador). Sin embargo, su información solo será tratada en los términos legalmente permitidos o de acuerdo con esta Política.

Consideraciones finales...

Transferencias internacionales de datos

Operamos a nivel internacional y, por ello, la información que recabamos sobre Usted puede ser transferida, usada o almacenada en cualquier país en el que desarrollemos nuestra actividad o contratemos a proveedores de servicios. Esto significa que su información podrá ser transferida a un país diferente a aquel en el que fue recabada, el cual podría no ofrecer unos niveles de protección de datos equivalentes a los de su jurisdicción. En relación con la información de usuarios finales transferida fuera del EEE o Suiza, Plaid suscribe cláusulas contractuales tipo (p. ej., las contenidas [aquí](#) y [aquí](#)) a fin de proporcionar las garantías adecuadas requeridas por la normativa aplicable para la protección de datos personales.

Sus derechos en materia de protección de datos

Sin perjuicio de las limitaciones y excepciones legalmente establecidas, si Usted se encuentra en el EEE o Suiza, o en algunas otras jurisdicciones específicas, se le reconocen ciertos derechos y opciones con respecto a la información que recabamos sobre usted y al uso que se da a la misma, entre los que se incluyen los siguientes derechos:

- a acceder a la información relativa al usuario final que le concierna;
- a solicitar que rectifiquemos o actualicemos la información relativa al usuario final que le concierna que sea inexacta o incompleta;
- a solicitar, en determinadas circunstancias, que se limite el tratamiento de la información relativa al usuario final que le concierna, o que esta sea suprimida;
- a oponerse a nuestro tratamiento de la información relativa al usuario final que le concierna cuando concurren determinadas condiciones legalmente previstas;
- a revocar su consentimiento cuando el tratamiento esté basado en dicho consentimiento;
- a solicitar que le suministremos la información relativa al usuario final que le concierna, en un formato estructurado, de uso común y de lectura mecánica, de tal forma que se pueda transferir a otra empresa, cuando ello sea técnicamente posible; y

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- a presentar una reclamación relativa a nuestras prácticas en materia de protección de datos ante la autoridad de control (si usted se encuentra en la UE, consulte el siguiente enlace para obtener la información de contacto: https://edpb.europa.eu/about-edpb/board/members_es).

Para ejercer sus derechos de protección de datos, en su caso, puede ponerse en contacto con nosotros a través de privacy@plaid.com, o, según se indica a continuación, en la sección Cómo ponerse en contacto con Plaid.

Cambios en esta política

Podremos modificar esta Política de Privacidad ocasionalmente. Si efectuamos cualquier cambio, publicaremos la nueva Política en la página web de Plaid, en <https://plaid.com/legal>, y actualizaremos la fecha de vigencia ubicada en el encabezamiento de esta Política. Además, notificaremos a nuestros desarrolladores respecto de cualquier cambio sustancial, de conformidad con los acuerdos que mantengamos con ellos, dado que ellos suelen estar en mejor posición para, en su caso, informar a sus usuarios finales acerca de tales cambios.

Cómo ponerse en contacto con Plaid

Si Usted tiene cualquier pregunta o queja sobre esta Política o, en general, sobre nuestras prácticas en materia de privacidad, podrá ponerse en contacto con nosotros escribiéndonos a privacy@plaid.com o mediante correo postal:

Si usted reside fuera del EEE o Suiza:

Plaid Inc.
Attn: Legal
PO Box 7775 #35278
San Francisco, California 94120-7775, U.S.A.

Si usted reside en el EEE o Suiza:

Plaid Financial Ltd.
Attn: Legal
New Penderel House, 4th Floor
283-288 High Holborn
London, United Kingdom, WC1V 7HP

Aviso: En el caso de personas físicas ubicadas en el EEE o Suiza, nuestra entidad radicada en Reino Unido, Plaid Financial Ltd., es, normalmente, la responsable del tratamiento, lo cual quiere decir que responde del tratamiento de su información. Sin embargo, en algunos casos, el responsable del tratamiento de datos será Plaid Inc.

Privacy Statement

Effective Date: May 29, 2019

Thank you for using Plaid!

This Privacy Statement explains the ways Plaid collects, uses, and shares information about you in connection with your access to or use of Plaid's websites and our products and services (collectively, "Services"), and in connection with any other information we collect when you interact with us, except as outlined in the paragraph below. We hope you will take some time to read this Privacy Statement carefully.

Please note that this Privacy Statement does not apply to the information we collect about the end users of our developers' software applications or when you otherwise connect your financial accounts through Plaid, except as

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otherwise provided herein. If you are an end user of one of our developers' applications or have connected your financial account through Plaid, please refer to our [End User Privacy Policy](#).

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- [How We Use Your Information](#)
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Our Data Practices

Information We Collect

Information you provide. We collect the information you provide directly to us, such as the information you provide when you create a developer account, update your profile, fill out our “contact us” forms, sign up for our emails, request customer support, enroll in billing, execute a services agreement, complete a compliance questionnaire, or otherwise communicate with us. The types of information we collect from you include full name, email address, company name, address, phone number, driver’s license, date of birth, taxpayer identification number, and any other information you choose to provide.

Information we receive when you test our technology. You may provide us with login information for your bank account or other financial account to test and evaluate how our technology will appear and operate in your applications. If you test our technology in this way, we collect information from your financial account as further described in our [End User Privacy Policy](#).

Information we collect when you use our Services. When you use our Services, we automatically collect information about you as follows:

Log Information: We collect log files when you use our Services, which includes the type of browser you use, access times, pages viewed, and your IP address.

Approximate Location: We derive the approximate location of the device you use to access our Services from your IP address.

Information Collected by Cookies and Other Tracking Technologies: We use various technologies to collect information when you use our Services, including cookies and web beacons. Cookies are small data files stored by your web browser, on your hard drive, or in device memory that help us improve our Services and your experience, determine usage of parts and features of our Services, and monitor for and detect potential harmful conduct. Web beacons are electronic images that are used in our Services or emails and help deliver cookies, count visits, and

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understand usage and campaign effectiveness. You can find more information about how we use cookies and your related choices in our [Cookie Policy](#).

Information we collect from other sources. We also collect information about you from other sources. For example, we collect information about you from other members of your company, which may include your name, email address, and date of birth.

How We Use Your Information

We use the information we collect as follows:

- To operate, improve, and develop our Services;
- To verify the identity of you and other members of your company;
- To bill developers for our Services and to transmit payment;
- To comply with law, such as for tax reporting purposes;
- To send you technical notices, updates, security alerts, and administrative messages;
- To respond to your comments, questions, inquiries, and customer service requests;
- To help personalize the Services experience for you;
- To communicate with you about products, services, offers, and events offered or sponsored by Plaid, and to provide news and other information we think may be of interest to you;
- To monitor and analyze trends, usage, and activities in connection with our Services;
- To try to detect and prevent fraud, malicious activity, and other illegal activities;
- To protect the rights, privacy, safety, or property of Plaid and others; and For any other purpose described to you when the information was collected.

When we process personal data about individuals in the European Economic Area (“EEA”) or Switzerland, we process that information under the following legal bases: with your consent; as necessary to perform any contract entered into between you and Plaid; as necessary to comply with legal obligations applicable to us; or as necessary to fulfill the legitimate interests of Plaid (for example, to provide or update our Services).

How We Share Your Information

We share information about you as follows, or as otherwise described in this Privacy Statement:

- With our service providers, partners, contractors, or vendors, including collection agencies in the event of delinquent payments from our developers;
- If we believe in good faith that disclosure is appropriate to comply with applicable law, regulation, or legal process (such as a court order or subpoena), including in connection with requests from law enforcement or other governmental authorities;
- If we believe your actions are inconsistent with our agreements or policies, or to protect the rights, privacy, safety, or property of Plaid or others;
- In connection with a change in ownership or control of all or part of our business (such as a merger, acquisition,

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reorganization, or bankruptcy);

- Between and among Plaid and our current and future parents, affiliates, subsidiaries and other companies under common control or ownership; and
- With your consent or at your direction.

We also collect, use, and share aggregated or anonymized information for any purpose permitted under applicable law.

Other Details

Advertising and Analytics Services Provided by Others We allow third parties to provide analytics services and serve advertisements on our behalf across the internet, including Google Analytics, a web analytics service provided by Google. These entities use cookies, web beacons, and other technologies to collect information about your use of the Services and other websites and online services, including your IP address, web browser, pages viewed, time spent on pages, links clicked, and conversion information. This information is used by Plaid and others to, among other things, analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests on our Services and other websites and online services, and to better understand your online activity. For more information about interest-based ads, including to learn how you may be able to opt out of having your web browsing information used for behavioral advertising purposes, please visit www.aboutads.info/choices; the [European Interactive Digital Advertising Alliance](#) (for European users); or the [Digital Advertising Alliance of Canada](#) (for Canadian users). And for more information on how Google uses your data, please visit www.google.com/policies/privacy/partners/.

International Data Transfers and Data Retention

The information we collect about you can be transferred, used, or stored in any country where we have operations or where we engage service providers. That means that your information may be transferred to a different country than where it was collected and which may not provide equivalent levels of data protection as your home jurisdiction. When we transfer personal data outside of the EEA or Switzerland, we take steps to ensure that the transfer of such data is subject to appropriate safeguards as defined by regulation, including by using standard contractual clauses (e.g., [here](#) and [here](#)) that have been approved by the European Commission. If you are in the EEA or Switzerland, we retain your personal data for as long as necessary to achieve the purposes for which it was collected, unless a longer retention period is required under applicable law.

Your Choices

Developer Account Information. You may update information you provide to us as part of your online developer account by logging into your account or by contacting us.

Cookies. You can find more information about how we use cookies and your related choices in our [Cookie Policy](#).

Marketing Communications. You may opt out of receiving marketing emails from Plaid by following the instructions in those emails. If you opt out and are one of our developers, subject to limitations and exceptions provided by law, we may still send you other types of emails, such as those about your account or our ongoing business relations.

Your Data Protection Rights. In certain jurisdictions, including the EEA and Switzerland, you have certain rights and choices regarding the personal data we collect and process about you. Subject to certain limitations and exceptions, those rights and choices include the right to: (i) know how we process personal data about you; (ii) request access to or rectification of the personal data we process about you; (iii) object to, or request that we restrict, the processing of your personal data; (iv) request that we delete personal data about you; (v) request that we provide the personal data you provided to us in a structured, commonly used and machine-readable format, for transmission to another controller; (vi) revoke consent at any time where our processing is based on your consent; and (vii) lodge a complaint with your local supervisory authority (if you're in the EEA, please see this [page](#) for contact details). As described above, if you are one

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of our developers, you can conveniently access your online account information by logging into your account or by contacting us. To otherwise exercise your data protection rights, where applicable, please contact us at the contact information provided below.

Changes to this Statement

We may change this Privacy Statement periodically. If we make changes, we will notify you by updating the effective date at the top of this Statement. We may also provide notice of any changes through other means, such as placing a notice on our homepage at <https://plaid.com> or sending you an email. We encourage you to review the Privacy Statement whenever you access the Services or otherwise interact with us to stay informed about our data practices and the choices available to you.

Contacting Plaid

If you have any questions about this Privacy Statement, or our privacy practices generally, please contact us at privacy@plaid.com or by mail at:

If you reside outside the EEA or Switzerland:

Plaid Inc. Attn: Legal PO Box 7775 #35278 San Francisco, California 94120-7775, U.S.A.

If you reside in the EEA or Switzerland:

Plaid Financial Ltd. Attn: Legal New Penderel House, 4th Floor 283-288 High Holborn London, United Kingdom, WC1V 7HP

Please note: For individuals in the EEA or Switzerland, Plaid Financial Ltd. is the data controller.

Developer Policy

Effective Date: May 15, 2018

This Developer Policy ("Policy") provides rules and guidelines that govern access to or use by our developers ("you" or "your") of the Plaid API, websites ("Site"), dashboards, related tools, and other products or services (collectively, the "Service") provided by Plaid Inc. ("Plaid," "we," or "us"). Any violation of this Policy may result in suspension or termination of your access to the Service and/or access to end users' personal and financial information ("End User Data").

By accessing and using the Service, you agree to comply with all the terms of this Policy. This Policy will apply each time you access or use the Service. If you are agreeing to the terms of this Policy on behalf of an organization or entity, you represent and warrant that you are so authorized to agree on behalf of that organization or entity. This Policy is important; please read it carefully.

We may change this Policy at any time in our discretion. If we make any change to this Policy that we deem to be material, we will make a reasonable effort to inform you of such change. If you don't agree with the change, you are free to reject it; unfortunately, that means you will no longer be able to use the Service.

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Registration

To sign up for the Service, you must create an account ("Account") by registering on our Site and providing true, accurate, and complete information about yourself and your use of the Service. You agree not to misrepresent your identity or any information that you provide for your Account, and to keep your Account information up to date at all times. It is your responsibility to maintain access to your Account; you may never share your Account information, including your password and Client Secret, with a third party or allow any other application or service to act as you.

If you become aware of any unauthorized use of your Account or any other breach of security, please immediately notify us via email to security@plaid.com.

Compliance with Applicable Law

When using the Service, you must abide by all applicable local, state, national, and international laws and regulations. You also confirm that you, your business, your employees, your service providers, and any others acting on your behalf adhere to all applicable laws and regulations, especially those pertaining to financial and personally-identifiable data. You are solely responsible for ensuring that your use of the Service is in compliance with all laws and regulations applicable to you.

Security

You are responsible for securely maintaining your authentication credentials, including your Client Identification Number ("Client ID") and Client Secret. You must notify us immediately in the event of any breach of security or unauthorized use of your Account or any End User Data. You must never publish, distribute, or share your Client ID or Secret, and must encrypt this information in storage and during transit.

Your systems and application(s) must handle End User Data securely. With respect to End User Data, you should follow industry best practices but, at a minimum, must perform the following:

- Maintain administrative, technical, and physical safeguards that are designed to protect the security, privacy, and confidentiality of End User Data.
- Use modern and industry standard cryptography when transmitting any End User Data.
- Maintain reasonable access controls to ensure that only authorized people have access to any End User Data.
- Monitor your systems for any unauthorized access. Patch vulnerabilities in a timely fashion. Log and review any events suggesting unauthorized access.

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- Plan for and respond to security incidents.
- Comply with relevant rules and regulations with regard to the type of data you are handling, such as the Safeguards Rule.

Data Storage

Unless otherwise agreed in writing with Plaid, you agree to only store all End User Data in the locations in which you operate. Any End User Data in your possession must be stored securely and in accordance with applicable laws and regulations.

Customer Service

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 your use of the Service.

Account Deactivation

Once you stop using the Service in accordance with any applicable agreement you may have with us, you may deactivate your Account by following the instructions on the Site. We may also deactivate your Account if you have ceased using the Service for three months; your applicable agreement with us terminates or expires; or as reasonably necessary under applicable law. After your Account deactivation, we will dep provision your access to all End User Data associated with your integration.

Even after your Account deactivation, we may still retain any information we collected about you for as long as necessary to fulfill the purposes outlined in our privacy policy/statement, or for a longer retention period if required or permitted under applicable law.

Prohibited Conduct

You agree not to, and agree not to assist or otherwise enable any third party to:

- access or use the Service or End User Data for any unlawful, infringing, threatening, abusive, obscene, harassing, defamatory, deceptive, or fraudulent purpose;
- collect and store end user's bank credentials and/or End User Data other than as required to access or use the Service, as authorized by the end user, as permitted by Plaid, and as permitted under applicable law;
- use or disclose any "nonpublic personal information" (as defined under the Gramm-Leach-Bliley Act) received from Plaid for any purpose not permitted under applicable law;
- access or use the Service or access, transmit, process, or store End User Data in violation of any applicable privacy laws or in any manner that would be a breach of contract or agreement with the applicable end user;
- access or use the Service to infringe any patent, trademark, trade secret, copyright, right of publicity, or other right of any person or entity;
- access or use the Service for any purpose other than for which it is provided by us, including for competitive evaluation, spying, creating a substitute or similar service to any of the Service, or other nefarious purpose;
- scan or test (manually or in an automated fashion) the vulnerability of any Plaid infrastructure without express prior written permission from Plaid;

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- breach, disable, interfere with, or otherwise circumvent any security or authentication measures or any other aspect of the Service;
- overload, flood, or spam any part of the Service;
- create developer accounts for the Service by any means other than our publicly-supported interfaces (e.g., creating developer accounts in an automated fashion or otherwise in bulk);
- transfer, syndicate, resell, or otherwise distribute the Service or End User Data without express prior written permission from Plaid;
- decipher, decompile, disassemble, copy, reverse engineer, or attempt to derive any source code or underlying ideas or algorithms of any part of the Service, except as permitted by applicable law;
- modify, translate, or otherwise create derivative works of any part of the Service;
- access or use the Service or End User Data in a manner that violates any agreement between you or the end user and Plaid; or
- access or use the Service or End User Data in a manner that violates any applicable law, statute, ordinance, or regulation.

Suspension and Termination

We reserve the right to withhold or refuse access to the Service and/or End User Data in whole or in part where we believe the Service is being accessed or used in violation of this Policy or any other Plaid agreement, including Plaid's agreements with any third party partners or data sources of Plaid (each, a "Partner"), or where use would pose a risk to an end user, any Partner, or Plaid itself.

We will use reasonable efforts to notify you via email or other method when deciding to suspend or terminate access to the Service and/or End User Data. We may immediately suspend or terminate access without notice if appropriate under the circumstances, such as when we become aware of activity that is a violation of any applicable law or that exposes Plaid, its infrastructure, data, or Service, or any Partner to harm, including reputational harm.

Plaid will not be liable for any damages of any nature suffered by you or any third party resulting from Plaid's exercise of its rights under this Policy or under applicable law.

Reporting Violations

If any person becomes aware of a violation of this Policy, we request that you immediately notify us via email to legalnotices@plaid.com. We may take any appropriate action -- including reporting any activity or conduct that we suspect violates the law to appropriate law enforcement officials, regulators, or other appropriate third parties -- in our sole discretion in respect to such violations.

Miscellaneous

The failure by you or Plaid to exercise in any respect any right provided for herein shall not be deemed a waiver of any further rights hereunder.

If any provision of this Policy is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that this Policy shall otherwise remain in full force and effect and enforceable.

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Cookie Policy

Effective Date: May 6, 2019

This Cookie Policy (“Policy”) explains how Plaid Inc. and our affiliates (collectively, “we”, “our”, or “us”), and trusted third parties, use cookies on our websites and other online services (collectively the “Services”), as well as your choices related to those cookies. Please review this Policy to learn more about the types of cookies we use, why we use them, and how you can control or limit the use of cookies.

To find out more about our privacy practices, please refer to our [End User Privacy Policy](#) and our [Privacy Statement](#).

Jump to section:

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[How We Use Cookies](#)

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What Are Cookies

Cookies are small data files stored on your browser or device. They can be in the form of session cookies (which expire once you close your web browser) or persistent cookies (which stay on your browser for a set period of time or until you delete them).

Cookies may be served by the entity that operates the website you are visiting (“first-party cookies”) or by other companies (“third-party cookies”). For example, we use first-party cookies to remember your settings and preferences, such as language and location. We also integrate third-party analytics cookies, like Google Analytics, onto our websites to help us understand how you are using our websites so that we can improve them.

We also use other technologies that function similarly to cookies. For instance, we use web beacons (also called pixels), which are small images on a web page or in an email. Web beacons collect information about your browser or device and can set cookies. In addition, we use local storage, which allows data to be stored locally on your browser or device.

How We Use Cookies

We use cookies for a number of reasons, like helping us determine the popularity of certain content, improving our Services and your experience, and to better understand your online activity. The cookies we use may be operated by us or by third parties, and generally fall into one or more of the following categories:

Category of Cookies	How We Use These Cookies
Essential	These cookies are strictly necessary for our Services to function properly.
Preferences	We use these cookies to remember your settings and preferences, such as language and location.
Security	We use these cookies to help identify and mitigate potential security risks. We use these cookies to better understand how you interact with our Services so that we can improve them.
Analytics	For example, we may use these cookies to determine if you have interacted with certain content or features. We can also use these cookies to learn more about which features are the most popular with our

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users and where we may need to make improvements.

We and our trusted advertising partners use these cookies to display advertisements, to make Advertising advertisements more relevant to visitors to our websites, and to track the efficiency of any advertising campaigns, both on our Services and on other websites.

Your Choices

You have the right to choose whether or not to accept cookies. However, since cookies can be an important part of how our Services work, if you remove or reject cookies, this could affect the availability and functionality of our Services.

Below are some options to control or limit how cookies are used on our Services:

- Although most browsers and devices accept cookies by default, you can usually manage settings to remove or reject browser cookies manually within your browser's configuration settings. Please note that if you remove or reject cookies some of the features of our website may not function properly.
- To prevent your data from being used by Google Analytics, you can install Google's opt-out browser add-on.
- For information on how our advertising partners may allow you to opt out of receiving ads based on your web browsing history, please visit <http://optout.aboutads.info/>. In addition, European users should visit European Interactive Digital Advertising Alliance and Canadian users should visit Digital Advertising Alliance of Canada to learn more about how to opt out of receiving these types of ads.

Contacting Us

If you have any questions about our use of cookies or this Cookies Policy, you can contact us at privacy@plaid.com.

Changes to our legal policies

Our mission at Plaid is to enable innovation in financial services. As a result, we're constantly working to improve our existing services, and to develop new services that give developers the ability to create amazing products, and for end users to connect their financial data to their favorite apps.

As we make changes to our services, we review and update our legal policies to reflect those changes. Additionally, we may periodically revise and reorganize the language in our policies to make them easier to follow and understand.

Stay up to date by reviewing highlights from the most recent changes to our policies below. And if you have any questions about the changes, please reach out to us at privacy@plaid.com.

2019-05-29

We added information to our [End User Privacy Policy](#) and [Privacy Statement](#) to address requirements of the European Union's General Data Protection Regulation. Additionally, we added more details about the information we collect from end users. Lastly, we translated our [End User Privacy Policy](#) into Spanish.

2019-05-06

We added our [Cookie Policy](#) to the website.

Ready to get started?

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