

## Privacy Policy

Privacy is important to Everi. We respect the privacy of visitors to this website, individuals who utilize our services and the information provided to us. For the purpose of this Privacy Notice, “Everi”, “we” and “us” refer to Everi Technology Pty Limited (ACN 651 283 224), ecash Holdings Pty Limited (ACN 089 954 156), ecash Pty Limited (ACN 105 660 786), and ecash Gaming Pty Limited (ACN 129 642 404), and each of their present and future parents, subsidiaries, affiliates and assigns, as the context requires. This Privacy Policy describes Everi’s approach to the collection, use and disclosure of personal information obtained in connection with our business, including but not limited to personal information collected, used and disclosed when you access or use our services or our website. Our privacy practices may vary among the countries in which we operate to reflect local practices and legal requirements. The following notice explains how we collect information from you, as well as how it is used.

### Data subjects

We collect and process personal information about our:

- employees and applicants
- business customers
- individual clientele (directly or through one of our customers)
- suppliers and services providers
- advisers, consultants and other professional experts
- complainants and enquirers
- visitors to our website

### Collection of Information

As a provider of payment transactions and other gaming related services, we obtain a limited amount of personal information about you from financial institutions, gaming establishments who offer or use our services and other entities in connection with your payment transactions or use of other Everi powered services. In this context, we receive the card account number, the gaming establishment name and location (our customer), the date and the total amount of transaction, date of birth, and government issued identification. We also may obtain the same information about you from companies that use other Everi services and from providers of identity verification services, background check services and credit information.

Additionally, we may collect your name, address, telephone number(s) (and including your mobile telephone number provided to us for SMS text messaging services), email address (if you provide us with that information), and other information when you choose to submit information directly to us via several methods, including by (i) signing up and/or using an Everi product or service (directly or through one of our customers); (ii) in connection with an actual or potential business or employment relationship with us; or (iii) in requesting information from us or contacting us.

If you submit your application for employment with Everi, we also may collect information about your job history and experience, and your education. We may collect this information from you or your referees, previous employees or recruiters we have engaged. We also may ask you for other information to help us determine whether you would be eligible under various local immigration or employment laws to work in a particular country. Depending on the role you are applying for, we may also conduct a background or criminal record check (with your consent). If you become an employee, we will also collect your tax, banking and superannuation fund details.

While you are using our online services, mobile applications, and/or domains or websites operated by us, we will collect information about the ways you use and interact with our services or the websites. This information may include, among other things: URL tracking information; user's browser; user's IP address; user and Device ID; files downloaded or viewed by the user and user's path through the website; date, time and frequency of access; and length of time spent reviewing or using certain features; purchases you make; games you play; and/or a player ID that is created by Everi and used to identify your account. When you access any of our Services on or through any connected third-party applications or platforms (like Apple or Google), and including social networks like Facebook, we may also receive certain information about you from the provider of the third-party application – depending on the third-party application, your privacy settings, and, if applicable, your friends' privacy settings on that third-party application. For example, we may collect and store some or all of the following information from the provider of the connected third-party application: your first and last name; your profile picture or its URL; your user identification number (like your Facebook ID number), which may be linked to publicly-available information like your name and profile photo; your friends' user ID numbers and other public data; the e-mail address you provided to that third-party application; your approximate physical location and that of the devices you use to access our services; your gender; your birthday, biographic details, such as your age and/or age range; information about your activities on or through the connected third-party application; other publicly-available information on the third-party application; and/or any other information that you or the provider of the third-party application share with us.

We also may track usage through cookies. A cookie is a small data file written to a user's hard drive. Cookies may be used to, among other things, allow automated login and may contain information such as a login ID or other information about preferences or Internet use. If you wish to disable cookies, you may do so through your web browser.

## **How Everi Uses Information Collected**

Everi uses the information collected about you in order to provide the services you have requested, to process your payment transactions (including authorization, clearing, chargebacks, debt recovery, and other related dispute resolution activities), to maintain our accounts and records, to conduct risk assessment, to conduct credit reporting, to verify identity, to assist our business customers in compliance with applicable laws and regulations, for analysis of costs and charges in relation to our products and services, to provide training, to comply with tax, legal or regulatory obligations, and for any purpose to which you consent or that is permitted by applicable law.

Additionally, Everi may use the information collected about you to respond to your requests for information or questions, to improve our marketing and promotional efforts, to statistically analyze usage of our website and/or services, to improve our content and offerings on the website or services, to improve and evaluate our products and services, and to customize the content and layout of the website or services.

We may also use the information we collect through our services for the purposes of promoting Everi's products or services, or if we think a third-party product or service may be of interest to you, where permitted by law, we may arrange to extend select special offers for that third party's products and services to you or permit third parties to send their own direct marketing to you.

We also may collect other information, or use information in other ways, for which we provide specific notice to you at the time of its collection.

Everi stores personal information only for as long as it is necessary for the fulfillment of the purpose for which the personal information was collected, unless otherwise required or authorized by applicable law. For example, we retain your transaction history and may retain certain identification information to comply with rules relating to payment transactions. We take measures to destroy or permanently de-identify personal information if required by law or if the personal information is no longer required for the purpose for which it may be used or disclosed under applicable privacy laws.

If you apply for a position with Everi, we will use your information to evaluate your candidacy and may use your name, username, and email address to contact you regarding any positions for which you have applied or regarding other opportunities at Everi or our subsidiaries or affiliates in which we think

you might be interested. **If you are applying from outside of the United States, your information may be transferred to the United States for consideration.**

Everi may use your personal information to generate non-personal, summarized, derived, anonymized or aggregated information (i.e., volumes, totals, averages, etc.). This Privacy Policy does not restrict Everi's use or sharing of any such non-personal information.

## **Disclosure of Information Collected**

Everi is not in the business of selling personally identifiable information to others; however, Everi does or may share or disclose information you provide us to other companies and people with your consent or under the circumstances described below.

Everi may analyze or disclose aggregated information that does not identify our users to third parties for marketing and promotional or other purposes.

We also share user information with our subsidiaries, affiliates, business partners, and service providers. Examples of disclosure to our service providers are to companies that perform services on our behalf, such as the credit reporting agencies from which we obtain your credit report(s) and credit providers, credit card processors, and other service providers including mailing, customer service, marketing, collections, information technology and/or data hosting or processing services.

These third parties may provide you information, products, or services on our behalf or to help us provide our customers with better products and services.

We may also share limited personal information with these third parties (e.g. contact information) to permit them to send their own direct marketing to you.

Your personal information may be disclosed to our professional advisors, such as our lawyers or accountants as well as to sponsors or promoters of any competitions we conduct.

If you are applying for a role with us, your personal information may be disclosed to your referees, former employers or recruiters as well as to entities which conduct, for example, background or criminal record checks (with your consent), if considered necessary for the role.

As we continue to develop our business, we might sell or buy assets. In such transactions, user information generally is one of the transferred business assets. Also, if all or substantially all of the assets of Everi or any of its subsidiaries or affiliates' assets were acquired, user information would be one of the transferred assets. We do not offer for sale personally identifiable information other than in connection with business-related transfers. We will comply with jurisdiction specific requirements regarding the transfer of personal information in the context of business transactions.

Everi reserves the right to disclose your information when we have reason to believe that the law requires it or that disclosing this information is necessary in response to a subpoena, a court order or a request for cooperation from a regulatory, law enforcement or other government agency; to establish or exercise our legal rights or for the protection of our assets (e.g. collection of overdue accounts); to defend legal claims; in connection with audits or for purposes of detecting, investigating, or preventing fraud; as necessary to meet legal, regulatory, industry self-regulatory bodies, insurance, audit or security requirements; or as otherwise required or permitted by applicable laws and/or regulations; or to identify, contact, or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) Everi's rights or property, other users, or anyone else who could be harmed by such activities or to prevent such activities.

## **Our Relationship with Affiliate Companies and Service Providers (Including Disclosures and Transfers)**

Subject to your consent if required by law, we may appoint a service provider or an affiliate company to process personal information in a service provider role for and on our behalf. In most cases, we will remain responsible for that company's processing of your personal information pursuant to applicable

data privacy laws. To the extent required by law and the Privacy Shield practices, Everi will enter into contracts with such service providers and/or affiliates, obligating them to provide at least the same level of protection as is set forth in this notice.

If we ever were to engage in any onward transfers of your data with third parties for a purpose other than which it was originally collected or subsequently authorized, we will provide you with an opt-out choice to limit the use and disclosure of your personal data.

We also may be required to disclose an individual's personal information in response to a lawful request by public authorities, including to meet national security or law enforcement requirements.

Everi's accountability for personal data that it receives under the Privacy Shield and subsequently transfers to a third party is described in the Privacy Shield Principles. Pursuant to the Privacy Shield, Everi remains responsible and liable for the transfer of personal data to third-parties acting as our agents unless Everi can prove that it is not a party responsible for the events giving rise to the damages.

## **Children**

Everi's products and services are not intended for use by children. We do not knowingly solicit or collect any personal information about children under the age of 18 or market to them. Please do not use this website or any Everi services if you are under the age of 18.

## **Security**

Everi uses reasonable security measures to safeguard the confidentiality of information that it collects. We restrict access to nonpublic personal information about you to those of our employees, affiliates, and service providers who need to know that information. We maintain physical, electronic, and procedural safeguards designed to protect your nonpublic personal information against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

## **International Users**

Everi is part of a global organisation, and all information collected by Everi from this website and our services may be gathered, stored, used, transferred, and otherwise processed in another country, including the United States. By accessing this website and using our services, you consent to the transfer to and use of your information in the United States in accordance with this notice and applicable law.

For any transfers of your personal information to an Everi company located outside of Australia, Everi will implement lawful mechanisms to protect your personal information.

## **Overseas Transfers**

We may transfer the personal information we collect about you when providing you with services, to recipients in countries other than the country in which the information was originally collected, including to the United States, where we are headquartered. Those countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your information to other countries, we will protect that information as described in this Privacy Policy or as otherwise disclosed to you at the time the data is collected (e.g. via a program specific privacy notice provided to you at sign up, and from time to time). You understand and agree that while in the United States or foreign jurisdictions, your personal information may be accessible to law enforcement or other governmental authorities or bodies.

The relevant Everi subsidiary in your country will be responsible under applicable privacy laws to the extent it uses your personal information for its own purposes.

Everi complies with the EU-U.S. Privacy Shield Framework and Swiss-U.S. Privacy Shield Framework as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal information transferred from the European Union and Switzerland to the United States. Everi

has certified to the Department of Commerce that it adheres to the Privacy Shield Principles. If there is any conflict between the terms in this Privacy Policy and the Privacy Shield Principles, the Privacy Shield Principles shall govern. To learn more about the Privacy Shield program, and to view our certification, please visit <https://www.privacyshield.gov/>.

We sometimes need to share the personal information we process with the individual themselves and also with other organizations. Where this is necessary, we are required to comply with all aspects of applicable law.

We commit to comply with the EU Data Protection Act (DPA) as well as the subsequent General Data Protection Regulation effective on May 25, 2018, the Swiss Federal Act of 19 June 1992 on Data Protection (FADP) and the Ordinance to the FADP (OFADP) and any other provision of the substantive Swiss data protection law, as applicable. We will handle any complaints or requests for access to or correction of personal information, including, without limitation, human resources data transferred from the EU and Switzerland, in accordance with our obligations under the DPA, the FADP or OFADP, as applicable. All complaints are taken seriously and will be assessed by appropriate personnel with the aim of resolving any issue in a timely and efficient manner and in accordance with the DPA or the FADP or OFADP, as applicable, and Everi commits to comply with the advice given by such authorities.

## **Google Analytics**

We use Google analytics, a web analytics service provided by Google, Inc. ("Google") in connection with some of our services. Google analytics uses its own cookies to help us analyze how you and other users use this website. The information generated by the cookie about your use of this website (which may include your IP address, the internet browser and language you use, preferences, the date and hour of your access to the web page and the websites you access after visiting this website) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of this website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however, please note that if you do this you may not be able to use the full array of features on the website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

To opt out of being tracked by Google Analytics, visit Google Analytics at: <https://analytics.google.com>.

## **Managing Your Preferences**

By using our services and providing us or our business customers with personal information, we will assume that you consent to our collection, use and disclosure of such personal information for the purposes identified or described in this Privacy Policy.

You can choose not to provide personal information to Everi by refraining from conducting payment transactions or using our other services. You also may refrain from submitting information directly to us.

To the extent provided by applicable law, you may withdraw any consent you previously provided to us, or object at any time on legitimate grounds, to the processing of your personal information. We will apply your preferences going forward. In some circumstances, withdrawing your consent to Everi's use or disclosure of your personal information will mean that you cannot take advantage of certain Everi products or services. If you do not wish to receive offers of products or services we feel you may have an interest in, you can at any time tell us not to send you marketing communications by emailing us at: [privacyoffice@everi.com](mailto:privacyoffice@everi.com); or writing us at address provided in the "How To Contact Us" section below.

## **Obtaining Copies of or Access to Your Personal Information and Updating Us**

If you are in **Australia**, you have a right to request access to and/or correction of your personal information that Everi holds. You can make your request by contacting us via email or by letter (see 'How to Contact Us' below). We will endeavour to respond to your access and/or correction request within 30 days of receiving your request. If we are unable to do so within this timeframe, we will let you know. You will not be charged for making an access and/or correction request but you may be charged for the reasonable time and expense incurred in compiling information in response to your access request. We may decline your access and/or correction request in certain circumstances in accordance with the Australian Privacy Principles. If we do refuse your request, we will provide you a written reason for our decision and, in the case of a request for correction, we will include a statement with your personal information about the requested correction (if you ask us to do so).

## How to Contact Us

If you have any questions or comments about this Privacy Policy, our privacy practices or if you would like us to update information or preferences you provided to us, you may e-mail us at: **privacyoffice@everi.com**; or write to us at:

Privacy Office  
Everi Payments Inc.  
7250 S. Tenaya Way, Suite 100  
Las Vegas, NV 89113  
United States

If you are located in the UK/EU or Switzerland, you may e-mail us at: **privacyoffice@everi.com**; or write to us at:

Global Cash Access (UK) Limited – Privacy Office  
C/O Avalon Company Services Ltd  
3 Magdalene Street  
Glastonbury BA6 9EW England

## Complaints

Everi commits to resolve complaints about our collection or use of your personal information. If you have questions or complaints regarding our Privacy Policy or practices, you should first contact Everi's Privacy Office:

Privacy Office  
Everi Payments Inc.  
7250 S. Tenaya Way, Suite 100  
Las Vegas, NV 89113  
United States

If you are located in the UK/EU or Switzerland, you may e-mail us at: **privacyoffice@everi.com**; or write to us at:

Global Cash Access (UK) Limited – Privacy Office  
C/O Avalon Company Services Ltd  
3 Magdalene Street  
Glastonbury BA6 9EW England

If we fall short of your expectations in processing your personal information or you wish to make a complaint about our privacy practices, please tell us because it gives us an opportunity to fix the problem. To assist us in responding to your request, please give full details of the issue. We attempt to review and respond to all complaints within thirty (30) days.

Everi has further committed to refer unresolved Privacy Shield complaints to BBB EU PRIVACY SHIELD, a non-profit alternative dispute resolution provider located in the United States and operated by the Council of Better Business Bureaus. If you do not receive timely acknowledgment of your

complaint from us, or if we have not addressed your complaint to your satisfaction, please contact or visit [www.bbb.org/EU-privacy-shield/for-eu-consumers/](http://www.bbb.org/EU-privacy-shield/for-eu-consumers/) for more information or to file a complaint. The services of the Better Business Bureau are provided at no cost to you.

Please note that if your complaint is not resolved through these channels, under limited circumstances, a binding arbitration option may be available before a Privacy Shield Panel. Everi commits to cooperate with panels established by the EU Data Protection Authorities (DPA's) and the Swiss Federal Data Protection and Information Commissioner (FDPIC) in respect to unresolved complaints regarding data transferred from the EU and Switzerland.

Everi is subject to the investigatory and enforcement powers of the Federal Trade Commission (FTC) under the Privacy Shield Framework.

### **Australia**

If you are located in Australia and are not happy with the way we have handled your complaint, you may lodge a complaint with the Office of the Australian Information Commissioner (**OAIC**). The OAIC may be contacted by phone on 1300 363 992 or by using the contact details on the website [www.oaic.gov.au](http://www.oaic.gov.au).

In the UK, unresolved complaints can be sent to the Information Commissioner's Office by calling 0303 123 1113 or by visiting: <https://ico.org.uk/concerns/>.

EU residents have the option of filing complaints directly with their local DPA, which will work with the Department of Commerce and the Federal Trade Commission (FTC) to investigate and resolve complaints. In the event your complaint is unresolved by all other available mechanisms, you may have the right to invoke binding arbitration before a Privacy Shield Panel, in accordance with procedures designated by the Department of Commerce and the European Commission.

Canadian residents have the option of filing a complaint with the Office of the Privacy Commissioner of Canada, by contacting:

Office of the Privacy Commissioner of Canada  
Place de Ville  
112 Kent Street, 3rd floor  
Ottawa, Ontario  
K1A 1H3 Canada  
1-800-282-1376

### **On Website and Third Parties**

This Privacy Policy only addresses the use and disclosure of information Everi collects on this website and through our services. Everi does not control and is not responsible for the privacy practices of other website or third parties to whom you may link from our site.

### **General**

This Privacy Policy is subject to the terms of the applicable Terms and Conditions of Use with respect to any services you obtain from us. Everi reserves the right to change this Privacy Policy at any time. Reasonable notice of any material changes to this Policy will be posted to this page before the changes take effect. Therefore, please check this page periodically. Use of the website and our services constitutes consent to use of your information in accordance the Privacy Policy then in effect.

Effective Date: **23 March 2023**