

NARRATIVE PRIVACY POLICY

Effective April 22, 2019

This Privacy Policy ("Policy") applies to all products, services, and websites operated by Narrative Company and all of its subsidiaries ("Narrative").

Narrative Company complies with the EU-U.S. Privacy Shield and the Swiss-U.S. Privacy Shield Frameworks, as set forth by the U.S. Department of Commerce regarding the collection, use, and retention of personal information from European Union member countries. Narrative has certified that it adheres to all applicable provisions of the Privacy Shield Framework, including the Privacy Principles, the Supplemental Principles, and Annex 1 of the Framework. To learn more about the Privacy Shield program, and to view Narrative's certification, please visit <https://www.privacyshield.gov/list>.

Collectively, we refer to the EU-U.S Privacy Shield Framework and the Swiss-U.S. Privacy Shield Framework as the "Principles".

INFORMATION THAT WE COLLECT

[Information That You Provide Us:](#) When you sign up for any account or service operated by Narrative, we store all information that you provide to us. This may include personal information like email addresses, your name, or passwords. For services that require payment, we also collect a cryptocurrency wallet address, which is stored in encrypted form on secure servers. Once you register and sign in to one of our services, you are not anonymous to us. In addition, we collect and store information based on the services that you are using. For instance, we may store the names of niches that you own, activities that you follow, etc.

[Browser Cookies:](#) When you use a Narrative service, we may store certain information in browser cookies. These cookies identify your browser and allow us to enhance your online experience. Most browsers are configured to accept cookies, but you may change your browser's settings so that you are informed every time a cookie is set, or to prevent cookies from being set at all. Please note, however, that many Narrative services do not function properly if cookies are disabled. Advertisers or other third parties do not have access to Narrative's cookies.

[Visit Information Via Server Logs:](#) Narrative records information on our server logs from your browser, including your IP address, cookie information, and page request, in order to provide our services.

[User Communications](#): Any email or written correspondence that you send us may be stored.

[Transaction Records](#): Data from any monetary transaction taking place via Narrative's service may be stored.

USES OF COLLECTED INFORMATION

Narrative uses collected information to enhance your experience online, authenticate you when you sign in, send notifications, fulfill your requests for services, contact you, customize the content that you see, and provide anonymous reporting for internal purposes.

Upon registering for Narrative, each user provides an email and has the ability to “opt-in” to receive non-system related notifications (e.g., news, promotions, events). The system defaults to unchecked, meaning that the user must choose to receive these updates. A user can later change their preference.

If a user decides (optional) to certify their account, our third party partner, Onfido collects identification information to verify that members are unique individuals. Once the validation occurs, member data will be deleted from Onfido. Narrative only retains your birth month/year, your country, and creates a unique ID for you in our system (called a “hash”). **Narrative will never store your real name or your ID information at all on our servers**, and will only retain the birth month/year in order to control age-restricted content.

DO NOT TRACK NOTICE

Narrative does not track your activity between sites using our services, or from one of our sites to another; therefore “do not track” requests are not applicable for our platforms and services. However, if content creators embed content from other platforms, such as YouTube, those services may track you.

INFORMATION SHARING

Narrative does not share personal information with other individuals, organizations, or companies outside of Narrative, unless we have your consent or unless:

- We are working with trusted partners who agree to abide by the rules of this Policy or have signed a confidentiality agreement.

- We respond to subpoenas, court orders, or legal process, in response to a lawful request by public authorities (including to meet national security or law enforcement requirements), or to establish or exercise our legal rights or defend against legal claims.
- We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, or potential threats to the physical safety of any person.
- If Narrative is involved in a merger, acquisition, or any form of sale of some or all of its assets, we will provide notice before personal information is transferred and becomes subject to a different privacy policy.
- We are transmitting data in order to fulfill a service. For instance, cryptocurrency transactions are publicly visible via the NEO blockchain and within the platform.

We are not responsible for the processing of your personal information by any third party, other than those third parties acting as our subcontractors to process data on our behalf. We remain liable and responsible for the data processing undertaken by our subcontractors on our behalf.

Note that we may share certain aggregated, non-personal information, such as demographic information, browser type, and usage statistics. In such cases, the information does not identify you personally.

THIRD PARTIES

Narrative uses third party sub-processors for some of our services. Data is only shared with these providers to the extent necessary to perform each service. This list of sub-processors is maintained here:

<https://www.narrative.org/assets/documents/narrative-sub-processors.pdf>

YOUR RIGHTS

You have the right to:

- Edit or delete any personal data you provide, at any time, via the platform.

- Lodge a complaint with our Privacy Administrator and receive a response in a timely manner.

DATA INTEGRITY

Narrative processes personal information only for the purposes for which it was collected, and in accordance with the Principles. We review our data collection, storage, and processing practices to ensure that we only collect, store, and process the personal information needed to provide our services. We depend on our users to update or correct their own personal information.

ENFORCEMENT

Narrative periodically reviews its compliance with the Directive. If you have questions or concerns, please contact us at: Narrative Company, ATTN: Narrative Privacy Administrator, 1985 Riviera Drive, Suite 103-122, Mount Pleasant, SC 29464, USA. If you contact us at this address with your concerns/questions, we will respond. Narrative will also cooperate with the appropriate regulatory authorities to resolve any complaints regarding the transfer of personal information that cannot be resolved between Narrative and you.

CONFIDENTIALITY AND SECURITY

Narrative restricts access to personal information to Narrative employees, contractors, and agents who need to access the information in order to operate, sustain, improve, or repair our services. These individuals are bound to confidentiality agreements and may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations. We take appropriate security measures to protect your information. These measures include physical, electronic, and procedural safeguards, as well as software/system security reviews.

DISPUTE RESOLUTION UNDER THE EU-U.S. PRIVACY SHIELD AND SWISS-U.S. PRIVACY SHIELD FRAMEWORKS

If your dispute or complaint cannot be resolved through Narrative's internal process, Narrative has agreed to cooperate with the EU Data Protection Authorities and the Swiss Federal Data Protection and Information Commission, and to participate in the dispute resolution procedures of the panel established by the EU Data Protection

Authorities. You may contact the relevant EU Data Protection Authority here:
https://edps.europa.eu/data-protection/our-role-supervisor/complaints_en

BINDING ARBITRATION

If your dispute or complaint cannot be resolved by Narrative, nor by the panel established by the EU Data Protection authorities or through the U. S. Department of Commerce, you may have the right to require that Narrative enter into binding arbitration with you pursuant to the Privacy Shield's Recourse, Enforcement and Liability Principle and Annex I of the Privacy Shield.

REGULATORY OVERSIGHT

Narrative is subject to the investigatory and enforcement powers of the United States Federal Trade Commission.

CHANGES TO THIS POLICY

Narrative may revise this Policy in the future. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address on your account or through our [support site](#).

QUESTIONS/COMMENTS

If you have any questions or comments, or wish to file a complaint regarding Narrative's Privacy Policy, please contact us via email at privacy@narrative.org or by mail at:

Narrative Company
Narrative Privacy Officer
1985 Riviera Drive
Suite 103-122
Mt. Pleasant, SC 29464 USA