(Last Updated: March 2017)

As part of our mission to spread good vibes, we want you to share the things that matter to you most with your friends, family and anyone else around you. It's important to us that you feel comfortable and trust us with your information when you use the Viber services (the "Services"). Please take a few minutes to read this Privacy Policy, so that you understand what information we collect, what we do with it and why.

In general, we only collect information that allows us to provide you with our best Services. This includes, for example, simple tasks like allowing other users to see the name and picture you choose to show. It also helps us to keep our Services clear of fraud and Spam, and it allows us to get a unique understanding of what additional services may be useful to you, and all other purposes set out in this policy below.

Starting with Viber 6.0, all of Viber's core features are secured with end-to-end encryption: Viber calls, one-on-one messages, group messages, media sharing and secondary devices. This means that the encryption keys are stored only on the clients' devices and no one, not even Viber itself, has access to them. To learn more about Viber Encryption, follow this link: http://www.viber.com/en/security-overview.

Scope and consent

Before you start sharing good vibes, it's important you understand that by using our Services, you give us consent to collect, use, disclose, and retain your personal information and other information but we will never read or listen to the content you are sharing privately. You can be sure that we will only use your information as described in this Policy.

By using the Service, you are also agreeing to our <u>Terms of Use</u>. Please make sure you read and agree with our Terms of Use if you want to use Viber.

Information we collect

First of all, we want you to be assured that we do not read or listen to the content of your messages and/or calls made privately via Viber and we do not store those messages once they have been delivered to their destination (which by average takes less than one second). If for some reason, the message, wasn't delivered to its destination within up to 2 weeks, it will be deleted from our servers.

Note that chats with Public Accounts are not end-to-end encrypted, but we do encrypt such messages when sent to the Viber servers and when sent from the Viber servers to the third party (the Public Account owner and/or additional third party tool (e.g. CRM solution) integrated by such owner).

We collect the minimum information required to achieve the purposes set out in this Policy (see below), and you have the ability to limit such collection, as specified below under "Your Choices":

(a) Registration and Account Information: When you use our various Services you voluntarily give us personal information (e.g., name, email, birth date, phone number and, when necessary, billing information) and you are not anonymous to us. That means your name and photo (if you choose to provide them) will be visible to other Viber users. When you install the Viber App, you'll also be asked to allow us access to your mobile device's address book. A copy of the phone numbers and names of all your contacts (whether they're Viber members or not) will be collected and stored on

our servers in order for us to be able to enable you and your contacts to connect. When you join Viber, the contacts in your address book that are already Viber members may be informed that you're now on Viber too.

- (b) Social Media Information: If you sign in to your Viber account through third-party social media sites like Facebook or Twitter, you agree to give us on-going access to your personal information on such sites (e.g., your public profile, friend list, accounts you follow or who follow you, your email address, birthday, work history, education history, interests, current city, and video viewing). We may receive certain information about you which is stored on social media sites if users of those sites give us access to their profiles and you are one of their friends or connections, depending upon your settings on those sites.
- (c) Activity Information: While using the Viber services, we will collect, and other users can see, your connection status, whether you have received and seen messages sent to you, if you are currently on another call, and information related to the calls you have made and received; if you don't want people to know that you're online or that you've seen messages, you can change these options in your settings. As for delivered status and call information (length of the call, missed calls etc.), we believe they are important for Viber users and therefore cannot be canceled. For Secret Chats, we will notify the other members of any screenshots you've been taking (so please respect the vibe and don't take them).

We will receive other information (e.g. the content you have viewed and interacted with) from your use of our Services. When you interact with Public Accounts on our Service, we may obtain information about the messages you have liked, comments you have left and also websites you've viewed through links from a Public Account. In addition, we collect information about the accounts you have visited and the content you have viewed in order to improve the relevance of our Services.

We collect information about the value added services you are using over Viber and/or apps you have downloaded through Viber. This includes whether you are presently online, your personal preferences and the way you use that service. We may also tell other Viber users that you are using a certain service or app (to recommend them to try that service as well).

We collect information about the games you are playing over Viber and/or apps you have downloaded through Viber, including whether you are presently online and playing a game. We may tell other Viber users that you are using a certain game or app.

- (d) Information from Other Sources: The information we collect may be combined with information from outside records (e.g. demographic information and additional contact information) that we have received in accordance with the law.
- (e) Additional Information: We may collect additional information if you access our App through a specific device (e.g. your mobile device's unique identifier; information about your device's operating system, your browser, browser or operating system language; your wireless network, and your mobile carrier; the Viber call log). We may also collect your WPS location data you can choose whether to allow this by changing your geolocation tracking settings.

Specific Accounts – Viber Out Account, Email Linked to Viber Account

<u>Viber Out Account Registration:</u> Our Viber Out service allows you to call a number outside of the Viber registered community at low cost local rates. If you want to use Viber Out, you'll need to create

a "Viber Account" by selecting a password, and providing certain personal information (e.g., name, email and billing information).

<u>Linking your email to Viber:</u> linking your email to Viber allows you to connect to your Viber account from different devices, using your email and password only. When you select to connect your email to your Viber account, we will use information you provided in the registration process (e.g., name, email, password, phone number), as well as your IP address to do so. When we link your email account to the Viber account, we will also automatically create an account for you with our parent company, Rakuten Inc., and other entities in the Viber corporate family if you do not already have an account with one of the services. Certain registration and activity data will be shared with the Rakuten corporate family as part of this process, as described below.

Uses and Retention:

The information we collect from you ensures you can use the Viber Service and can be contacted on Viber. Your information is retained for as long as it is needed and helps us in our mission to constantly improve our Services and provide you with new experiences. As part of this mission, we may use your information for the following purposes:

- (a) Make our service available: We use your Registration and Account information to (i) register you for the App and create your User Account for Viber; (ii) create your profile and make it visible; (iii) process your payments; (iv) create your Viber ID; (v) provide customer service, give you information about your account, and respond to your requests; (vi) personalize your experience by providing content (such as games) on the Service, including targeted advertising of Viber services and other 3rd party services that we believe may be of most interest to you; (vii) improve the Service, including games provided by our Service, and make it a safer, efficient, and customized experience; (viii) indicate which of your contacts is already a Viber member and notify you when your contacts become active on the Service (ix) display the name of the contact as it appears in your address book when a call is received on the Service, and (x) sync your contacts with Viber running on Windows, MacOS, Linux, Android tablets, iPads and Windows Tablets. If you deactivate your Viber account, it will delete the address book from our servers (more about this below), quickly and permanently. Otherwise, we keep your contact information for as long as you use the App
- (b) Improve our Services: We use call log information and usage information (as described above) to better understand network behavior and trends (numbers of messages and calls made by users, typical destinations, call lengths, network type, etc.), detect potential outages and technical issues (this helps us notice things like a drop in call volume in a certain geography, a shift in call length, a change in typical networks, etc.) to improve our Services. We may look into a specific call log in response to a customer support request. We maintain call log information for only as long as is needed for business and/or legal purposes. We use aggregate information about our users and non-personal information to analyze our Services and user behavior and prepare aggregated reports.
- (c) Provide Interesting Offerings to You: As part of value added services provided by us or by a third party within Viber, we may use your information to continuously optimize and personalize those services and send you personal messages about new offerings which we believe you will find relevant (as long as you agreed on Viber or elsewhere to receive information from that service).

Sending a message to a Public Account, subscribing to a Public Account or following a Public Chat on Viber will allow admins of that Public Account to send you notifications and personal messages. If you do not wish to receive such notifications, you may adjust your account settings to decline them or opt-out at any time from receiving further notifications. We may also use WPS location data to provide location-based offerings to you from our Service or third-party advertising. You will be asked

to allow the use of your location data before Viber provides such offerings, and you may also adjust your account preferences to disable the use of your location data at any time.

- (d) Process Your Payments: We may use your Information to process your payments for our Services through a third-party service provider and, on an aggregate basis to determine charges for our carriers and other service providers.
- (e) Prevent Fraud & Spam; enforcement of law: We may use your information to prevent, detect, and investigate fraud, security breaches, potentially prohibited or illegal activities, protect our trademarks and enforce our <u>Terms of Use</u>. This may include URLs included in messages, which were reported as SPAM by other Users, or were otherwise suspected to be unsolicited. We may use your information and call log information to comply with applicable laws.
- (f) Communicate With You: We may use your information to contact you (via message or other means) to maintain the App, including your Viber Out User Account, to comply with your stated communication preferences or to provide updates about other Viber services.

Unless otherwise specified, we retain information as long as it is necessary and relevant for us to achieve the purposes referred to above or to enable us to comply with our legal data protection retention obligations. You consent to our retention of your video viewing tracking data for as long as permissible under applicable law – up to one year after you close your account or otherwise withdraw consent for video tracking.

Disclosure:

We want you to know that we do not sell your personal information. We only share your personal information with third-parties outside of Viber, for the purposes listed above, in the following circumstances:

- (a) The Viber Corporate Family: We may share the information we collect about you with the Viber corporate family, including our parent company, Rakuten Inc. (To learn more about Rakuten Inc., which is a publicly traded company in Japan, please follow this link: http://global.rakuten.com/corp/about/), and its and our affiliates and subsidiaries. The information may be disclosed to: (i) provide joint content and our services (e.g., registration, coordination of membership accounts between the Viber corporate family, transactions, analytics and customer support); (ii) help detect and prevent potentially illegal acts, violations of our policies, fraud and/or data security breaches. The information provided in your registration, if you link your email to the Viber account, will be shared with Rakuten group to create the Rakuten account and/or to link your Rakuten account with your Viber account. Data about your use of the Viber Service and Rakuten group services will also be shared to the joint account. The purpose of this practice is to provide joint content and a better service from us and the group, and allow you to enjoy from the Rakuten ecosystem benefits, as well as for fraud prevention and personalization of the services, and any other purpose described in the privacy policy of the other Rakuten group company providing the service.
- (b) App Providers and Other Third-Parties: We may disclose your information to service providers and other third-parties under contract who help with providing you our Services or other services provided by third-parties via our Services (such as, but not limited to, fraud and spam investigations, payment processing, site analytics and operations, providing special partnership features in our service, advertising either on an aggregate non identifiable basis, or using unique identifier which can't trace back to you). They are required to secure the data they receive, so that your personal information is guarded.

- (c) Other Entities with Your Consent: We may disclose your information to other third- parties to whom you explicitly ask us to send your information within the use of integrated services (or about whom you are otherwise explicitly notified and consent to when using a specific service). On the Service, you may have opportunities to express interest in or register for other services. If you do, we will provide information about you to those third-parties, or parties working on their behalf, to implement your request. The transferred data will be governed by third party's privacy policy.
- (d) Legal and Law Enforcement: We may disclose your information to law enforcement, governmental agencies, or authorized third-parties, in response to a verified request relating to terror acts, criminal investigations or alleged illegal activity or any other activity that may expose us, you, or any other Viber user to legal liability.
- (e) <u>Change of Control New Owners</u>: We may share your information with another business entity, if we plan to merge with or be acquired by that business, or are involved in a transaction with similar financial effect. In such a situation we would make reasonable efforts to request that the new combined entity or other structure follow this Policy with respect to your personal information. If your personal information was intended to be used differently, we would ask the new entity to provide you with prior notice.

Information You Share Publicly

Some of our Services allow you to share information with others on a public basis. If you post information on a public feature of our Services or through social media sites, plug-ins or other applications, don't forget this information is public on our Services and, depending upon your privacy settings, may also become public on the Internet. We can't prevent or control further use of this information so please make sure you only post information that you're happy to be seen publicly. We may also further use such public information you share, for various reasons, such as improving our service and providing you with relevant content, and analyzing trends.

You can control what data you share through privacy settings available on some social media sites. Please refer to those third-party sites' privacy policies and terms of use to learn more about their privacy practices, as we don't control these.

At this stage, whatever you share publicly is available to the entire Viber community. If you wish to remove a certain piece of content you have shared in the past, you can do that by deleting that content. It will be removed from our services but may remain on local devices of some users (assuming they have chosen to save it).

Your Choices

We want you to have control over how you communicate. That's why, for example, we allow you to delete messages even after they have been sent (it will be deleted for you, your friend and our service). How cool is that? You can also control your privacy settings within the App to change the visibility of your online status or prevent other users from knowing which Viber apps and games you are using. You can disable the "seen" notification so that other users don't know whether you've read a message yet. You can choose not to share your photo, opt not to receive location-based messages along with many other additional options, which are available within the app.

Every now and then, Viber may send you notifications about administration and operation of the Service (for example, about your transactions, policy changes, technical issues, etc.). We may also send notifications about offerings by Viber or third-parties, that we think may be of interest to you. If

you do not wish to receive such notifications, you may adjust your system settings to decline them (if you're using iOS systems) or opt-out at any time from receiving further notifications by not using our service.

Cookies and Tracking Technologies

When you visit the App and/or our Website, we and our business partners may use cookies and other tracking technologies for a variety of purposes. These help to enhance your online experience, for example, by remembering your log-in status and viewing preferences from a previous use of our App when you return later. If you block cookies and tracking technologies you may not be able to access certain portions of our App. You may browse our site without telling us who you are, and we will obtain information about your computer or device (e.g., IP addresses) for the purpose of monitoring and improving our site and Services.

Here are a few additional important things you should know about our use of tracking technologies (e.g., cookies, HTML-5 stored technologies):

- We ask for your prior consent to use cookies and tracking technologies policies when you
 join the App
- We offer certain features that are available only through the use of tracking technologies.
- We use both session and persistent tracking technologies. Tracking technologies (e.g., cookies) can either be persistent (i.e. they remain on your computer until you delete them) or temporary (i.e. they last only until you close your browser, or until you exit the App). You are always free to decline tracking technologies if your browser permits, although doing so may interfere with your use of the App and Website. We suggest you refer to the help section of your browser, browser extensions, or installed applications for instructions on blocking, deleting, or disabling tracking technologies such as cookies.
- We encode and protect the tracking technologies that Viber sets so that only we can interpret the information stored in them.
- You may come across tracking technologies/cookies from our <u>third-party service</u>
 <u>providers</u> that we have allowed on our App to assist us with various aspects of our App
 operations and services, such as Google Analytics.
- You also may encounter tracking technologies from third-parties on certain pages of websites that we do not control and have not authorized. (For example, if you view a web page created by another user, there may be a cookie placed by that web page.)

For more information about the use of cookies and similar technology on our App, please take a look at our Cookies and Tracking Technologies Policy.

Accessing, Reviewing, and Changing Your Personal Information

As a registered member, you can review and change personal information at any time by accessing your account on the App. Please be sure to update your personal information promptly if it changes or becomes inaccurate. We may retain some information from closed accounts so that we can comply with law, prevent fraud, assist with investigations, resolve disputes, analyze, or troubleshoot programs, enforce our Terms of Use, or take other actions permitted by law. Likewise, if your account or membership is terminated or suspended, we may maintain some information to prevent you from re-registering.

Specific Location Practices: California, EU residents

California Privacy Rights

Residents of the State of California can request a list of all third-parties to which our App has disclosed certain personal information (as defined by California law) during the preceding year for those third-parties' direct marketing purposes. If you are a California resident and want such a list, please contact us at CaliforniaRequest@viber.com. For all requests, please ensure you put the statement "Your California Privacy Rights" in the body of your request, as well as your name, street address, city, state, and zip code. In the body of your request, please provide enough information for us to determine if this applies to you. You need to attest to the fact that you are a California resident and provide a current California address for our response. Please note that we will not accept requests via the telephone, mail, or by facsimile, and we are not responsible for notices that are not labeled or sent properly, or that do not have complete information. Viber does not currently take actions to respond to Do Not Track signals because a uniform technological standard has not yet been developed. We continue to review new technologies and may adopt a standard once one is created.

EU Privacy Rights

If you are resident in the European Economic Area, you may have certain rights, in accordance with applicable laws, concerning your personal data, including the right to request to access your personal data; to have your personal data corrected or erased or restricted; and the right to object to the use of your personal data for marketing purposes.

Viber Land Privacy Rights

If you made Viber to be your daily choice for connecting and sharing, make sure to be sending good vibes and make your friends smile. Eventually, this is what Viber is for.

Third-Party websites:

Our app may contain links to other third-party websites or you may access Apps from a third-party site. We are not responsible for the privacy practices or the content of these third-party sites.

Western Union Partnership: You may use Viber to request Western Union to make wire transfers. If you use the "Send Money" Western Union functionality of the Services you agree that we may receive certain personal information from Western Union (e.g. your address), and we will save information about the money you've sent (including amount sent, identity of the recipient etc.). any links to Western Union services will be governed by the applicable local Western Union's privacy policy and terms of use.

<u>Wallet One Partnership:</u> You may use Viber to request Wallet One to complete purchases using the Viber App. If you use the Wallet One functionality of the Services you agree that we may receive certain personal information from Wallet One (e.g certain transactions you complete) and we will save information about the transactions you make (including your account balance, name and phone number of receiver, amount transferred, date, details of merchant (if relevant)). Any links to Wallet One services will be governed by Wallet One's privacy Policy and terms of use.

Security

We know that security is important to our users and we care about the security of your information. We maintain technical, physical, and administrative security measures to protect the security of your

personal information against loss, misuse, unauthorized access, disclosure, or alteration. Some of the safeguards we use include firewalls, data encryption, physical access controls to our data centers and information access authorization controls. We need your help too: it is your responsibility to make sure that your personal information is accurate and that your password(s) and account registration information are secure and not shared with third-parties.

Children's Privacy

Our Services are not intended for children under the age of 13. Therefore we do not knowingly collect personal information via our websites, applications, services, or tools from anyone under 13.

B2B Partners' Data

If you have a business relationship with us, we may use details provided by you to us (including without limitation your name, contact information, content of communications) for the purpose of maintaining such relationship, including communicating with you regarding our services and offerings. We may also share such data with third parties if required for the same purpose. We may save and process such data on third party databases or tools, which were confirmed as secured and protective of your data. You may opt out of receiving communications from us at any time as indicated in the relevant communication or through contacting your respective contact within our company.

International Transfer

We operate internationally and provide our Services to Viber users worldwide allowing them to communicate with each other across the globe. That means that your personal information may need to be processed in countries where data protection and privacy regulations may not offer the same level of protection as in your home country. We store and process your personal information on our computers in the United States, Asia, Europe (including Russia) and in other locations and use service providers that may be located in various locations outside of the European Economic Area (EEA). In such cases, we will require the recipient to provide appropriate protection for the personal information disclosed to it in compliance with applicable data protection laws.

Updates to this Policy

From time to time, as our services evolve, we may update this Policy. You agree that we may notify you about material changes in the way we treat personal information by placing a notice on the App. Please check the App frequently for updates.

Contact Us

If you still have questions about our privacy policy, please feel free to send us an email to privacy@viber.com, or using the contact us form on the App. You can also contact us in writing at Viber Media S.à r.l., Attention: Privacy Policy Administrator, 2, rue du Fossé, L- 1536 Luxembourg, Grand Duchy of Luxembourg.

In the event you read this Privacy Policy in any language other than English, you agree that in the event of any discrepancies, the English version shall prevail.

Current Policy PDF Version Viber Privacy Policy March 2017

Previous Policy PDF Version <u>Viber Privacy Policy August 2016</u>