

PRIVACY POLICY

Last Updated: June 30, 2024

We at Sandalwood Securities, Inc. (“Sandalwood Securities,” “we,” “us,” or “our”) have created this privacy policy (this “Privacy Policy”) because we know that you care about how information you provide to us is used and shared. This Privacy Policy relates to our information collection and use practices in connection with our website located at <https://sandalwoodsecurities.com> (the “Website”), and when you otherwise interact with us in any way.

By visiting our Website, you are agreeing to the terms of this Privacy Policy and the accompanying Terms of Use.

I. The Information We Collect and/or Receive

In the course of operating the Website, and/or interacting with you, we will collect (and/or receive) the following types of information. You authorize us to collect and/or receive such information.

1. Contact Information

When you contact us via the Website, email or by mail, or when you call us, you will be asked to provide certain information, which may include, your name, e-mail address, organization name (if applicable), and phone number (collectively, “Contact Information”). The Contact Information is used to provide the requested service or information and to contact you for purposes of direct marketing of our current and future services.

2. Information obtained automatically from your online activity

When you access or use the Website, a third party service collects or receive certain standard technical information and other data (such as traffic data, usage data (including but not limited to, profiles viewed, features used, frequency and duration of the Website usage, and interactions with content on the Website, location data, device information, logs and other communications data) sent to us by your device over time on our Website. We may also evaluate access devices to identify any malicious software or activity that may affect the availability of our Website.

When you access or use the Website, advertising companies, analytics networks, and providers, and other third parties may use Tracking Technologies to collect information about your online activities over time and across different websites, apps, online services, digital properties, and devices.

The data we or third parties collect automatically may include personal information and/or statistical data that may not identify you personally; however, we or third parties may maintain, combine, or associate it with personal information collected in other ways or received from third

parties. We and/or third parties use this information to (i) enhance the performance and functionality of the Website; (ii) personalize your experience with the Website, understand how you use the Website, maintain a persistent session, and improve and further develop the Website; and (iii) serve targeted and other advertising, and provide custom experiences, across other sites, apps, online services, digital properties and devices, measure how the ads perform, and for analytics purposes.

The Tracking Technologies used on the Website include the following, among others:

Cookies: Cookies are small packets of data that a website stores on your computer's hard drive so that your computer will "remember" information about your visit. In addition to collecting information, we use cookies to help us authenticate users, provide content of interest to you, analyze which features you use most frequently, and measure and optimize advertising and promotional effectiveness. To do this, we may use both session cookies, which expire once you close your web browser, and persistent cookies, which stay on your computer until you delete them. For information regarding your choices regarding Cookies, please see Section III of this Privacy Policy.

Local Storage Technologies: We may use local storage technologies, like HTML5, that provide cookie-equivalent functionality but can store larger amounts of data on your device outside of your browser in connection with specific applications.

Web Beacons: We use Web beacons, also known as pixel tags or clear GIFs, to demonstrate that a webpage or email address was accessed or opened, or that certain content was viewed or clicked.

Third Party Sites: When access to the Website is made available to you through third-party sites, please be aware that these other sites maintain their own policies regarding Tracking Technologies and the collection and use of information. You are responsible for reviewing those policies.

3. Information obtained from third-party analytics services

We may use one or more third-party analytics services to evaluate your use of the Website, compile reports on activity (based on their collection of IP addresses, Internet service provider, browser type, operating system and language, referring and exit pages and URLs, data and time, amount of time spent on particular pages, what sections of the Website you visit, number of links clicked while on the Website, search terms and other similar usage data), and analyze performance metrics. These third parties use cookies and other technologies to help analyze and provide us the data. By accessing and using any of the Website, you consent to the processing of data about you by these analytics providers in the manner and for the purposes set out in this Privacy Policy. Please be advised that if you opt out of any service, you may not be able to use the full functionality of the Website.

Below is a list of analytics providers that we use; however, such list may be subject to change based on how we wish to understand the user experience and we will endeavor to update it diligently. You may use the accompanying links to learn more about such providers and, if available, how to opt-out from their analytics collection.

II. How We Use and Share Your Information

We may use and share your personal information as set forth below:

- To provide the Website;
 - To solicit your feedback, inform you about our products and services;
 - To monitor, support, analyze, and improve the Website;
 - To communicate with you regarding the Website;
 - To fulfill your requests for information regarding new or improved products and services;
 - To engage in marketing, advertising, and tracking activities, and evaluate the efficacy of our efforts, provided that, where required under applicable law, we will obtain your prior opt-in consent to send electronic marketing communications;
 - To engage research, project planning, troubleshooting problems, and detecting and protecting against error, fraud, or other criminal activity;
 - To protect the safety and security of our Website and customers;
 - To third-party contractors and service providers that provide services to us in the operation of our business and assistance with the Websites, such as technical support for the Website and providing services such as IT and cloud hosting, customer relationship management, email marketing, analytics services, fraud detection and preventions, administrative services and among others;
 - To create and disclose aggregated, anonymous, user statistics and other information to (i) affiliates, agents, business partners, and other third parties; (ii) describe the Website, to current and prospective business partners; and (iii) other third parties for lawful purposes;
 - To fulfill our legal and regulatory requirements;
 - To comply with applicable law, such as to comply with a subpoena, or similar legal process, and when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request;
 - To assess or complete a corporate sale, merger, reorganization, sale of assets, dissolution, investment, or similar corporate event where we expect that your personal information will be part of the transferred assets;
 - To audit our internal processes for compliance with legal and contractual requirements or our internal policies;
 - To prevent, identify, investigate, and deter fraudulent, harmful, unauthorized, unethical, or illegal activity, including cyberattacks and identity theft; and
 - Otherwise, with your consent.
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We will take reasonable measures (e.g., by contract) to require that any party receiving any of your personal information from us, including for purposes of providing the Website, undertakes to: (i) retain and use such information only for the purposes set out in this Privacy Policy; (ii) not disclose your personal information except with your consent, as permitted by applicable law, or as

permitted by this Privacy Policy; and (iii) generally protect the privacy of your personal information.

III. Your Choices

Update Information: If the personal information we have for you changes, you may correct, update, or delete it by contacting us as set forth in Section XII of this Privacy Policy. We will use commercially reasonable efforts to process all such requests in a timely manner. You should be aware, however, that it is not always possible to completely remove or modify information in our databases. Additionally, we will retain and use your information (or copies thereof) as necessary to comply with our legal and/or regulatory obligations, resolve disputes, and enforce our agreements.

Marketing Communications: You may manage your receipt of marketing and non-transactional communications by clicking on the “unsubscribe” link located on the bottom of any of our marketing emails. Please note that you cannot opt out of receiving transactional e-mails.

Cookie Management: Most browsers let you remove or reject cookies. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. Please note that if you set your browser to disable cookies or other Tracking Technologies, the Websites may not work properly. For more information about cookies, including how to see what cookies have been set on your browser and how to manage and delete them, visit www.allaboutcookies.org.

You will need to apply these opt-out settings on each device from which you wish to opt-out. We cannot offer any assurances as to whether the companies we work with participate in the opt-out programs described above.

IV. How We Protect Your Information

We take commercially reasonable security measures to protect your information from loss, misuse, and unauthorized access, disclosure, alteration, and destruction, taking into account the risks involved in processing and the nature of such data, and in compliance with applicable laws and regulations. You should keep in mind, however, that no Internet transmission is 100% secure or error-free. In particular, e-mail sent to or from the Website may not be secure, and you should therefore take special care in deciding what information you send to us via e-mail or other electronic means.

V. External Sites

The Website may contain links to third-party websites (“External Sites”). These links are provided solely as a convenience to you and not as an endorsement by us of the content on such External Sites. The content of such External Sites is developed and provided by others. You should contact

the website administrator or webmaster for those External Sites if you have any concerns regarding such links or any content located on such External Sites. We are not responsible for the content of any linked External Sites and do not make any representations regarding the content or accuracy of materials on such External Sites. You should take precautions when downloading files from all websites to protect your computer from viruses and other destructive programs. If you decide to access linked External Sites, you do so at your own risk.

VI. Important Notice to All Non-U.S. Residents

Our Website and servers are located in the United States. If you are located outside of the United States, please be aware that your information, including your personal information, may be transferred to, processed, maintained, and used on computers, servers, and systems located outside of your state, province, country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your country of origin. If you are located outside the United States and choose to use Website, you consent to any transfer and processing of your personal information in accordance with this Privacy Policy, and you do so at your own risk.

VII. DO NOT TRACK

As discussed above, third parties such as advertising networks and analytics providers may collect information about your online activities over time and across different websites when you access or use the Website. Currently, various browsers offer a “Do Not Track” option, but there is no standard for commercial websites. At this time, we do not monitor, recognize, or honor any opt-out or do not track mechanisms, including general web browser “Do Not Track” settings and/or signals.

VIII. About Children

We do not knowingly collect or receive personal information from children under the age of 18 through the Website. If you are under the age of 18, please do not provide any personal information through the Website. We encourage parents and legal guardians to monitor their children’s Internet usage and to help enforce this Privacy Policy by instructing their children to never provide any personal information on the Website, or any other web site without their permission. If you have reason to believe that a child under the age of 18 has provided personal information to us through the Website, please contact us at investorrelations@sandalwoodsecurities.com and we will endeavor to delete that information from our databases.

IX. Changes to this Privacy Policy

This Privacy Policy is effective as of the date stated at the top of this Privacy Policy. We may change this Privacy Policy from time to time, and will post any changes on the Website as soon as they go into effect. By visiting the Website, after we make any such changes to this Privacy Policy, you are deemed to have accepted such changes. Please refer back to this Privacy Policy on a regular basis.

X. Contact Us

If you have any questions about this Privacy Policy or to report a privacy issue, please contact us in one of the following ways:

Email: investorrelations@sandalwoodsecurities.com

Telephone: 973-233-8800

Or write to us at:

Sandalwood Securities, Inc.
105 Eisenhower Parkway, Suite 201
Roseland, NJ 07068