

Privacy Policy

Last modified date: September 28, 2026

At Karat, we take your privacy seriously. Please read the following to learn how we treat your personal information. By using or accessing the Services (as defined in our [Terms of Use](#)) in any manner, or when interacting with us as a representative of our business partners, vendors and other companies we do business with, you acknowledge that you accept the practices and policies outlined in this Privacy Policy, and you hereby consent that we will collect, use, and share your information in the following ways. If you do not agree to this Privacy Policy, please do not access or use any of the Services.

Remember that your use of Karat's Services is at all times subject to our [Terms of Use](#), which incorporates this Privacy Policy. Any terms we use in this Policy without defining them have the definitions given to them in the [Terms of Use](#). The Services are designed for users in the United States only and are not intended for users located outside the United States.

What this Privacy Policy Covers

This Privacy Policy covers how we treat Personal Data that we gather when you access or use our Services. "Personal Data" means any information that identifies or relates to a particular individual and also includes information referred to as "personally identifiable information" or "personal information" under applicable data privacy laws, rules, or regulations. Personal Data does not include information that is aggregated or deidentified such that the information cannot be reasonably linked to you. We may use aggregated or deidentified information for any lawful purpose (and when we collect or process such deidentified data, we maintain and use it in deidentified form and do not attempt to reidentify the information, except for the purpose of determining whether our deidentification process satisfies legal requirements). This Privacy Policy does not cover the practices of companies we don't own or control or people we don't manage.

Sources of Personal Data

We collect Personal Data about you from a variety of sources, including:

- You:
 - when you provide such information directly to us, and
 - when Personal Data about you is automatically collected in connection with your use of our Services.
- Third parties, when they provide us with Personal Data about you or when you choose to share information with us via third parties. Third parties that share your Personal Data with us include our service providers. For example, we may use analytics service providers to analyze how you interact and engage with the Services, or third parties may help us provide you with customer support. We may also receive information from social media platforms such as Instagram. We are not responsible for the accuracy of information provided to us by third parties and are not responsible for their policies or practices.

Categories of Personal Data We Collect

The following chart details the categories of Personal Data that we collect and have collected over the past twelve (12) months from you.

Throughout this Privacy Policy, we will refer back to the categories of Personal Data listed in this chart (for example, “Category A. Personal identifiers”).

Category of Personal Data		Types of Personal Data Collected
A	Personal identifiers	Real name, alias, telephone number, postal address, unique personal identifier, online identifier, social media handle, Internet Protocol address, email address.
B	Customer records identified by state law (information in this category may overlap with others)	Name, signature Social Security number, bank account number, credit card number.
C	Commercial information	Records of personal property, products or services purchased, obtained, or considered, annual revenue, information about bank transactions.

D	Geolocation information	Location based on IP address
E	Internet or other similar network activity information	Browsing history, search history, or information on a consumer's interaction with a website or application.
F	Professional or employment-related information	Current or past employer, industry/trade, role, primary social media platform, income and other bank account information.
G	Account information	Social Security number, account log-in, financial account and credit card number in combination with access credentials
H	AI Inputs and Outputs	Any information you choose to grant our AI-powered tools or features access to or otherwise input into our AI-powered tools or features ("Input"), and any new information or content generated or output by our AI-powered tools or features using such Input that constitutes Personal Data ("Output")

We also collect other types of Personal Data that you provide in communications with us. The following section provides additional information about how we collect your Personal Data.

Information Collected Automatically

The Services use cookies and similar technologies such as pixel tags, web beacons, clear GIFs, and JavaScript (collectively, "Cookies") to enable our servers to recognize your web browser and tell us how and when you visit and use our Services, to analyze trends, learn about our user base, support and deliver targeted advertising, and operate and improve our Services. Cookies are small pieces of data – usually text files – placed on your computer, tablet, phone, or similar device when you use that device to visit our Services. We may also supplement the information we collect from you with information received from third parties, including third parties that have placed their own Cookies on your device(s). Your browser settings may allow you to transmit a signal or other mechanism for exercising your choice regarding the collection or processing of

your information when you visit various websites. Please note that the Services are not designed to respond to such requests sent from a browser at this time.

We use the following types of Cookies:

- **Essential Cookies.** Essential Cookies are required for providing you with features or services that you have requested. For example, certain Cookies enable you to log into secure areas of our Services. Disabling these Cookies may make certain features and services unavailable.
- **Analytics Cookies.** Analytics Cookies are used to help us understand how the Services are used, the aggregate performance of the Services and improve the experience of the Services.
- **Functional Cookies.** Functional Cookies are used to record your choices and settings regarding our Services, maintain your preferences over time and recognize you when you return to our Services. These Cookies help us to personalize our content for you, greet you by name, and remember your preferences (for example, your choice of language or region).
- **Advertising Cookies.** Advertising Cookies are used to help show relevant content and ads and to measure the performance of ad campaigns, including on third-party websites. For example, certain Cookies may allow us to recommend products and services or otherwise deliver ads to you based on your activity on the Services.

You can decide whether or not to accept Cookies through your internet browser's settings. Most browsers accept Cookies automatically, but you may have an option for turning off the Cookie feature, which will prevent your browser from accepting new Cookies, as well as (depending on the sophistication of your browser software) allow you to decide on acceptance of each new Cookie in a variety of ways. You can also delete all Cookies that are already on your computer. If you block or delete certain Cookies, however, you may have to manually adjust some preferences every time you visit a site and some of the Services and functionalities may not work.

To explore what Cookie settings are available to you, look in the "preferences" or "options" section of your browser's menu. To find out more information about Cookies, including information about how to manage and delete Cookies, please visit <https://allaboutcookies.org/>. To opt out of tracking by Google Analytics, click [here](#). You may also opt-out of the collection and use of information for interest-based advertising by advertisers that are part of certain industry

alliances, including through tools offered by the [National Advertising Initiative](#), the [Digital Advertising Alliance](#), by clicking the links provided.

How We Use Your Personal Data

We process Personal Data to provide, operate, improve, understand and personalize our Services. We also use Personal Data for the following purposes:

1. To meet or fulfill the reason you provided the information to us.
2. To communicate with you about the Services, including Service announcements, updates or offers.
3. To provide support and assistance for the Services.
4. To personalize website content and communications based on your preferences and deliver and support advertising.
5. To process orders or other transactions.
6. To respond to user inquiries and fulfill user requests.
7. To generate or provide Outputs as a part of the Services.
8. To improve and develop the Services and the products and technologies offered by us, our affiliates and those of certain of our third-party partners, including testing, research, analysis and product development and training and fine-tuning the AI models used in or relied upon to provide the AI tools and features on the Services.
9. To protect against or deter fraudulent, illegal or harmful actions and maintain the safety, security and integrity of our Services.
10. To comply with our legal or contractual obligations, resolve disputes, and enforce our Terms of Use.
11. To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
12. For any other purpose stated at the time of collecting your Personal Data or with your authorization or consent.

We will not collect additional categories of Personal Data or use the Personal Data we collected for materially different, unrelated, or incompatible purposes without providing you notice. As noted in the list above, we may communicate with you if you've provided us the means to do so. For example, if you've given us your email address or telephone number, we may communicate with you about promotional offers or your use of the Services. Also, we may receive a confirmation when you open an email from us, which helps us improve our Services. If you do

not want to receive communications from us, please use the unsubscribe link provided in the email or indicate your preference by emailing us at concierge@trykarat.com.

How We Disclose Your Personal Data

Disclosures of Personal Data for a Business Purpose

We disclose your Personal Data to service providers and other parties for the following purposes:

1. Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
2. Helping to ensure security and integrity.
3. Debugging to identify and repair errors that impair existing intended functionality.
4. Short-term, transient use of Personal Data, including but not limited to non-personalized advertising shown as part of an individual's current interaction with us.
5. Performing services on our behalf, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, powering our AI tools and features, supporting our sales and growth efforts, or providing similar services on our behalf.
6. Providing advertising and marketing services.
7. Undertaking internal research for technological development and demonstration.
8. Improving our Services and the products and technologies of certain of our third-party partners, such as by training and fine-tuning the AI models developed and made available by them, including those used in or relied upon to provide our AI tools and features.
9. Undertaking activities to verify or maintain the quality or safety of a service or device that we own, manufacture, was manufactured for us, or control, and to improve, upgrade, or enhance such service or device.
10. For legal and security reasons and to protect the Services and business, including to cooperate with law enforcement, judicial orders and regulatory inquiries, to detect and prevent against fraudulent or illegal activity, to exercise or defend legal claims and to ensure the safety and security of our business, employees and users, and to enforce our terms or other agreements

We disclose your Personal Data to the following categories of service providers and other parties for such purposes described above:

- Service providers, including:
 - Payment processors.
 - Security and fraud prevention consultants.
 - Hosting and other technology and communications providers.
 - Companies that assist us with our growth and marketing efforts.
 - Analytics providers.
 - AI service providers.
 - Staff augmentation and contract personnel.
 - Professional advisors such as auditors, law firms and accounting firms.
- Third-party business partners, including AI and other technology partners.
- Parties who acquire your Personal Data through an acquisition or other change of control.
 - Personal Data may be transferred to a third party if we undergo a merger, acquisition, bankruptcy or other transaction in which that third party assumes control of our business (in whole or in part).
- With companies that we partner with or who may wish to offer you products, promotions or services.
- With our affiliates or otherwise within our corporate group.
- Other parties at your direction.
 - Other users (where you post information publicly or as otherwise necessary to effect a transaction initiated or authorized by you through the Services).
 - Third-party business partners who you access or interact with through the Services.
 - Other parties authorized by you.

Text messaging originator opt-in data and consent will not be shared with any third parties, excluding aggregators and providers of the Text Message services for marketing purposes.

Data Security and Retention

We seek to protect your Personal Data from unauthorized access, use and disclosure using commercially reasonable physical, technical, organizational and administrative security measures based on the type of Personal Data and how we are processing that data. For example, the Services use industry standard Secure Sockets Layer (SSL) technology to allow for the encryption of Personal Data you provide to us. You should also help protect your data by appropriately selecting and protecting your password and/or other sign-on mechanism; and limiting access to your computer or device and browser. Although we work to protect the security of your account and other data that we hold in our records, please be aware that no method of transmitting data over the Internet or storing data is completely secure. We cannot guarantee the complete security of any data you share with us, and except as expressly required by law, we are not responsible for the theft, destruction, loss or inadvertent disclosure of your information or content.

We will retain your Personal Data only for as long as necessary to fulfil the purposes for which we collected it. To determine the appropriate retention period, we consider the amount, nature and sensitivity of your Personal Data, the potential risk of harm from unauthorized use or disclosure of your Personal Data, the purposes for which we process your Personal Data (and whether we can achieve those purposes through other means), and applicable legal requirements. We will also retain and use your Personal Data to the extent necessary to comply with our legal obligations, resolve disputes, and enforce our policies.

Personal Data of Children

As noted in the Terms of Use, we do not knowingly collect or solicit Personal Data from children under 13; if you are a child under 13, please do not attempt to register for or otherwise use the Services or send us any Personal Data. If we learn we have collected Personal Data from a child under 13, we will take commercially reasonable steps to delete that information as quickly as possible. If you believe that a child under 13 may have provided us Personal Data, please contact us at concierge@trykarat.com.

Privacy Rights

Depending on where you live and subject to certain exceptions, you may have some or all of the following rights in relation to your Personal Data. However, please note that a number of these rights only apply in certain circumstances, and all of these rights may be limited by law.

Right to Know/Access

You may have the right to request that we disclose to you the personal information we collect, use, or disclose, and information about our data practices.

Right to Request Correction

You may have the right to request that we correct inaccurate personal information that we maintain about you.

Right to Request Deletion

You may have the right to request that we delete your personal information that we have collected from or about you. Contact concierge@trykarat.com to request your personal data to be deleted.

Right to Non-Discrimination

We will not discriminate against you for exercising any of these rights.

Contact concierge@trykarat.com to make a request described in this section. You may also have the right to designate an authorized agent to make these requests on your behalf. If you use an authorized agent to submit a request, please note that we may need to collect additional information, such as a valid government-issued ID, to verify your identity before

Under California Civil Code Sections 1798.83-1798.84, California residents are entitled to request certain details about how their Personal Data is disclosed to third parties for such third parties' direct marketing purposes; in order to submit such a request, please contact us at concierge@trykarat.com.

Changes to this Privacy Policy

We're constantly trying to improve our Services, so we may need to change this Privacy Policy from time to time as well, but we will alert you to changes by updating the "Effective" date at the top of this Privacy Policy. If we make material changes to how we use or disclose information we collect, we will use reasonable efforts to notify you, such as by placing a notice on the www.trykarat.com website, by sending you an email, and/or by some other means. Please note that if you've opted not to receive legal notice emails from us (or you haven't provided us with your email address), those legal notices will still govern your use of the Services, and you are still responsible for reading and understanding them. If you use the Services after any changes to the Privacy Policy have been posted, that means you agree to all of the changes. Use of

information we collect is subject to the Privacy Policy in effect at the time such information is collected.

Contact Information

If you have any questions or comments about this Privacy Policy, the ways in which we collect and use your Personal Data, your choices and rights regarding such use, please do not hesitate to contact us at: concierge@trykarat.com.

Contact Us

Website: www.trykarat.com

E-Mail: concierge@trykarat.com

Phone: +1 (323) 747-7086