

FACTS

WHAT DOES BAKKT CRYPTO SOLUTIONS, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances and account transactions • Payment and purchase history • Transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bakkt chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bakkt share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.bakkt.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Go to www.bakkt.com
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Who we are

Who is providing this notice?	This privacy notice is provided by Bakkt Crypto Solutions, LLC and is applicable to your personal Bakkt accounts.
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What we do

How does Bakkt protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bakkt collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account or contact information • make deposits or withdrawals from your account • use your Bakkt account to send or receive funds <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Bakkt Opco Holdings, LLC, Bakkt Trust Company, LLC, Bakkt Trade, LLC, Bakkt Brokerage, LLC, Bakkt, LLC, Bridge2Solutons, LLC, BakktX, LLC, and Bakkt Clearing, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include service providers that perform services or functions on our behalf</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners we share with may include other financial institutions, financial services companies, strategic partners, and other entities through which we offer products</i>

Other important information

California: If your Bakkt account has a California mailing address, we will not share personal information we collect about you except to the extent permitted under California law.

Vermont: If your Bakkt account has a Vermont mailing address, we will not share personal information we collect about you with non-affiliates unless the law allows, or you provide authorization.

Nevada: If your Bakkt account has a Nevada mailing address, we are providing this notice pursuant to Nevada law. If you prefer not to receive marketing calls from Bakkt, you may be placed on our internal Do Not Call List by or going to www.bakkt.com. For more information, you can contact Bakkt at Privacy@Bakkt.com or you can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us.