Marqeta's Privacy Principles.

Marqeta is committed to the ethical and responsible stewardship of the personal information we handle and to privacy practices that enable us to innovate and operate in a manner that meets privacy and data protection legal and regulatory requirements and fosters the trust and confidence of our customers, business partners, and employees.

Marqeta's privacy team maintains our privacy policies and guidelines, oversees compliance with applicable privacy laws and our internal privacy policies, and monitors the privacy and data protection regulatory landscape.

We practice Privacy-by-Design.

While developing our products and services, we assess the potential impact on personal information and embed appropriate privacy and security protections, taking into account legal and regulatory requirements and the privacy principles described below.

We are transparent. Our customers and their cardholders have a right to understand the ways that personal information will be handled by Marqeta. Our <u>Privacy Notice</u> describes the types of information we collect and how we use and share that information.

We collect and use only the information we need. Marqeta collects, uses, discloses, and retains personal information only for specific and identified business purposes, such as to provide our products and services, to protect against fraud, and to provide cardholder support.

We protect the information we are entrusted with. Marqeta implements safeguards, including technical and organizational measures, to protect personal information from loss and unauthorized use, access or disclosure. We provide training to our employees to ensure that they understand their obligations to protect the information we handle.

We respect individuals' rights. Margeta has implemented processes to enable individuals whose personal information we handle (whether employees, cardholders, or others) to exercise their rights under privacy and data protection laws, such as to access and correct the information we hold about them.