

# Our Privacy Promise to you

CreditSnap Inc. (herein referred to as 'company', 'we', 'us') is a technology provider to financial services partners. We value your patronage and your privacy. This notice describes how we protect your privacy when we collect and use information about you provided by you through "the website" or through "our customer websites managed by CreditSnap" (together referred to as 'website', 'websites'), as well as information collected offline and the measures we take to safeguard that information. We take this responsibility seriously and we diligently safeguard your personal information. This policy explains:

What information we collect and receive about you

- How we collect and use it
- With Whom we do share your information
- How we protect personal information electronically ([Security Notice](#))

This website is a general audience site and we do not knowingly collect personal information from children under the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), view the FTC website at [www.ftc.gov](http://www.ftc.gov)

This Privacy Policy is intended to cover collection of information on the websites from residents of the United States. If you are visiting the websites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy.

## 1. What Information We Collect and Receive About You

We might receive or collect several types of information about you, such as the information described below.

- **a. Personally Identifiable Information or PII:** Identify you such as your name, address, telephone number, mobile number, e-mail address and social security number identifies you personally, such as your name, address, email address, Social Security number or phone number.
- **b. Non-Personally Identifiable Information or Non-PII:** We also collect information such as demographic data and data about your online activity on the website

that does not identify you. We may also collect and store information that you provide to us about your income, employment and monthly mortgage or rental payments.

## 2. How We collect Information You Provide to us

- **a. From you:** When you fill out forms or fields in connection with your inquiring about or obtaining our services. The information you provide in your inquiry form does not alter or change.
- **b. Other Sources :** We may obtain information about you from third parties such as credit reports, information about your home and demographic information. We do not pull a hard inquiry relating to your credit bureau report rather a soft inquiry is performed in order to assist in complying with federal, state and local laws. Information such as Social Security Number (SSN), date of birth (DOB), address and phone number may be verified to assist in the prevention of identity theft, consumer identification and verification by third party services. Company takes your privacy seriously and performs these checks using industry best practices and standards. We may also collect information about you from sources other than you, such as from social media websites i.e., Facebook, LinkedIn, Twitter or others with your consent.
- **c. Automatic Collection, Cookies and Other Internet Technologies:** We use cookies and other standard internet technologies to collect information from your computer and about your activities on the website. We automatically collect Non-PII from your browser when you visit the website. This information includes, but is not necessarily limited to your IP address, your browser type and language, access times, the content of any undeleted cookies that your browser previously accepted from us and the referring website address. A cookie is a small text file that is stored on a user's computer for record keeping purposes. When you visit the website, we may assign your computer one or more cookies to facilitate access to the website, personalize your online experience and record information about your visit. Through the use of a cookie, we also may automatically collect information about your online activity on the website, such as the web pages you visit, the links or advertisements you click on and other actions you take while on the website. The cookies do not store any PII about you. Most browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you choose to decline cookies, please note that some of the features and services of the website may not function properly. We also use cookies for purposes such as maintaining continuity during an online session storing tokens and anti-fraud and information security purposes.

### 3. How We Use Information

We may use the information we collect from you for various lawful business purposes such as finding the available credit options, communicating with you, conducting research and development to improve or enhance our Services and our users' experience, and promote our Services. We may use information to:

- a. Deliver the products and services you requested.
- b. Perform functions as described to you at the time of collection.
- c. Manage your customer relationship to provide you with customer support
- d. Communicate with you via e-mail, postal mail and/or SMS to your mobile device about products or services that may be of interest to you
- e. Build and display content and services customized to your interests on the website and other websites
- f. Targeted advertisements and measure the overall effectiveness of our online advertising, content, programming and other activities
- g. We may use financial information to provide you with conditional loan offers, as well as to verify your identity, protect against or identify possible fraudulent transactions, or otherwise as needed to manage our business.

### 4. With Whom Do We Share Your Information

- **a. Services Providers:** We may share your personal information with our authorized service providers that perform certain services on our behalf including, but not limited to service providers that perform services on our behalf in connection with your request for a loan or the funding, sale and/or servicing of your loan. These third parties include, without limitation credit bureaus, other insurance companies, closing agents, marketing and customer services firms, credit card, or entities that provide business analysis or website support. These third parties may have access to PII needed to perform their functions.
- **c. Other Situations:** We also may disclose your information at our sole discretion
  - I. In response to a subpoena or similar investigative demand, a court order or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as we reasonably believe is required by law. In such cases, we may raise or waive any legal objection or right available to us
  - II. In connection with a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, asset sale or in the unlikely event of bankruptcy.
  - III. When we believe disclosure is appropriate in connection with efforts to investigate, prevent or take other action regarding actual or suspected

illegal activity or other wrong doing; to protect and defend the rights, property or safety of our company, our users, our employees or others; or to enforce the websites terms and conditions or other agreements or policies.

## 5. How we Protect Your PII

- We take industry standard security measures (including physical, electronic and procedural measures) to help safeguard your PII from unauthorized access and disclosure. In addition to the restrictions outlined above, we require employees to comply with information security safeguards, we use encryption in the transmission of your PII between your system and ours, and we use firewalls to help prevent unauthorized persons from gaining access to your PII.

### METHODS OF PROTECTING YOUR PERSONAL INFORMATION

<b>Encryption &amp; website certificates</b>	Industry standard encryption protects the information you share with us from the moment it leaves your computer until it reaches our systems. Look for the secure locked padlock on your browser, which means you are using a secure web connection. Consult your web browser documentation for more information.
<b>Session time-outs</b>	We employ session time-outs to protect your account. You will be logged out of the website automatically after a period of inactivity. This reduces the risk of others being able to access your account if you leave your computer unattended.
<b>Passwords</b>	You should never share your password or any other security passcodes with anyone. Your password is not known to Company's employees or any third party. We will never ask for this information by phone or email. If you ever receive a communication claiming to be from us and asking for password, you should immediately report it by contacting us at <a href="mailto:contact@creditsnap.com">contact@creditsnap.com</a> .

## 6. Subscribe / Unsubscribe

- When you create an account or “submit” information for a service on the website, you are accepting our terms as provided in the [Terms of Use](#). If, at any time, you do not wish to continue to receive communications from us, you may modify your preferences by clicking the unsubscribe link at the bottom of our email communications. For SMS communication, please follow the opt-out steps specified (text “STOP”).

## 8. Social Media Widgets

- The website may include social media features. These features may collect your IP address, which page you are visiting on the website, and may set a cookie to enable the feature to function properly. Social media features are either hosted by a third party or hosted directly on the website. Your interactions with these features are governed by the privacy policy of the company providing it.

## 9. Privacy dispute resolution

- If you have a privacy or data use concern, please contact the financial services provider you are applying at. You may also contact [contact@creditsnap.com](mailto:contact@creditsnap.com) if you are unable to get it resolved working with your financial services provider.

## 10. Changes to Our Privacy Notice

- We reserve the right to change this Privacy Policy at any time without notice to you. If there are any material changes in the way we treat your credit report information or Personal Information, we will send a notice to the primary email address on your account or place a prominent notice on our platform before the change goes into effect. We will also promptly make an updated Privacy Policy publicly available on our platform. Changes will be effective as soon as the revised Privacy Policy is posted unless otherwise stated.