



**KREDIT FINANCIAL INC.  
CALIFORNIA CONSUMER PRIVACY ACT NOTICE**

*Last Updated March 17, 2021*

Special notice for California residents:

If you are a California resident, California Civil Code Section 1798.83, the California Consumer Privacy Act or "CCPA" permits you to request information regarding the disclosure of your personal information by us to third parties for the third parties' direct marketing purposes. We take great pride in our relationship of trust with you and are dedicated to treating your Personal Data with care and respect. Pursuant to California Civil Code Section 1798.83(c)(2) we do not share your personal information with others outside of Kredit Financial Inc. ("Kredit") for those parties' direct marketing use unless you elect that we do so." If you have any questions about our California Privacy Policy, please feel free to contact us at [privacy@trykredit.com](mailto:privacy@trykredit.com).

Effective January 1, 2020, the CCPA allows California residents, upon a verifiable consumer request, to request that a business that collects consumers' personal information to give consumers access, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information was shared. California residents also have the right to submit a request for deletion of information under certain circumstances. Consistent with California law, if you choose to exercise your rights, we won't charge you different prices or provide different quality of services unless those differences are related to your information.

We do not sell your personal information.

We disclose personal information for business purposes.

From businesses that disclose personal information for a business purpose, you have the right to request:

- (1) The categories of personal information that the business collected about you; and
- (2) The categories of personal information that the business disclosed about you for a business purpose.

The right to request the business to delete the personal information it has collected from you, subject to certain legal exceptions, for example, when the personal information is necessary to complete a transaction for which we collected it or to comply with a legal obligation.

The right to be protected from discrimination for exercising your CCPA rights. Businesses are prohibited from discriminating against you for exercising your rights under the statute, including

by: (A) denying you goods or services; (B) charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; (C) providing you with a different level or quality of goods or services; or (D) suggesting that you will receive a different price, rate, level, or quality of goods or services. Nothing prohibits a business from charging a different price or providing a different level or quality of service if the difference is reasonably related to the value provided to the consumer by the consumer's data.

### Submitting a Request

To submit a request under the CCPA, please contact [privacy@trycredit.com](mailto:privacy@trycredit.com). You may be asked to verify your identity in order for us to process your request, including by:

- Confirming that certain pieces of your personal information match the member information that we have on file;
- Submitting identity verification documents, such as a copy of your government issued identification; and/or
- Logging into your Kredit account.

If you are using an authorized agent to submit a request on your behalf, we ask that you:

- Provide written authorization of the agent's authority to act on your behalf that is signed by you;
- Verify your identity directly with us through any of the methods outlined above; and/or
- Directly confirm that your authorized agent has permission to submit your request.

To protect your privacy, your request may be denied if we are unable to verify your identity, or your agent's authorization to act on your behalf.

Please note that Kredit may comply with CCPA through one or more legal exemptions applicable to certain types of personal information.

### Additional Disclosures Under the CCPA

Kredit does not sell your personal information to third parties (as those terms are defined under the CCPA). However, as outlined in this policy, we do allow third parties to collect personal information through our services and share personal information with third parties for the business purposes we've described here. For more information, please refer to the "What Information We Collect" and "When We Share the Information We Collect" sections of the Privacy Policy.

List of categories of personal information collected about consumers and disclosed for a **business purpose** (we explain below what "business purpose means):

- **Information you provide to us.** This includes the information you provide when you register as a member, such as your date of birth and identifiers including first name, last name, and email address, information you provide when you complete an application for credit products or services on our Site, and information you provide when you submit

information in forms or through other features of our Services, from which we may make inferences.

- **Information we automatically collect.** We also collect information about how you access and interact with our Services. This includes device information, log information, geolocation information, and Internet or other electronic network activity information collected through technologies like cookies, web beacons, and browser web storage.
- **Information third parties provide about you.** In order to provide our Services, we may collect information about you from third parties.

**Business purpose(s)** when used here means and can include such things as these: providing our Services, maintaining and servicing accounts, providing customer service, processing or fulfilling orders and transactions, performing analytics and quality control, auditing transactions, researching and testing features and improvements, detecting and preventing fraud and security incidents, debugging or repairing technical errors, and marketing our Services.

For additional information on any of the above or if you wish to exercise one or more of your rights under the CCPA, please contact [privacy@trykredit.com](mailto:privacy@trykredit.com).