



KREDIT FINANCIAL INC.

CALIFORNIA CONSUMER PRIVACY ACT NOTICE

Last Updated December 30, 2022

Special notice for California residents:

Kredit Financial Inc. (Kredit) is committed to the protection of your privacy and maintaining the accuracy, confidentiality, and security of your personal information. We will treat all information provided through the Kredit website with the utmost respect. Kredit has a Privacy Policy detailing our online information gathering and dissemination practices with respect to its website. The online Privacy Policy describes the information we collect from you and about you during your visit to our website. It also describes how we use information about you, with whom we share it, and how we protect it. The Privacy Policy applies solely to information collected by the Kredit website. Kredit reserves the right to alter the Policy at our discretion. Any change to the Policy will be posted on the website in a timely manner.

The state of California requires that we provide residents of the state with the following information:

The California Consumer Privacy Act gives California residents, upon submitting an authenticated consumer request, the right 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 request the deletion of their personal information, subject to certain legal exceptions, for example, when the personal information is necessary to complete a transaction for which it was collected or to comply with a legal obligation, and the right to request the correction of inaccurate personal information.

Kredit will not discriminate against a consumer because they have exercised any of their rights under the California Consumer Privacy Act, including denying goods or services, charging different prices or rates for goods or services, including through the use of discounts or other benefits, or imposing penalties, providing a different level or quality of goods or services, or suggesting that a consumer will receive a different price, rate, level, or quality of goods or services. Nothing prohibits Kredit 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.

Categories of Personal Data That We Collect

Categories of personal data 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 user on the website, such as your first name, last name, phone number, and email address, and information you provide when you submit information in forms or through features of our Services.
- **Information we automatically collect.** We 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.

Kredit retains this data for as long as is reasonably necessary and proportionate to achieve the purposes for which the personal data was collected or processed, or for another disclosed purpose that is compatible with the context in which the personal information was collected, and not further processed in a manner that is incompatible with those purposes.

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 Notice, 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 "Sharing and Disclosure of Personal Data" section of the Privacy Policy.

Submitting a Request

You may submit an authenticated consumer request in accordance with your rights described above by sending an email to privacy@trykredit.com or via the Support function on the main consumer landing page of the Kredit website. In order to authenticate your request, you will be required to provide your first and last name and either the phone number or email address that you used when setting up your Kredit account, so that we may confirm your identity by matching the information provided with information we maintain. If we are unable to authenticate your identity, we may request that you provide additional information reasonably necessary to authenticate you and your request.

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;
- Authenticate 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.

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

For additional information regarding the contents of the above Notice, or if you wish to exercise one or more of your rights under the California Consumer Privacy Act, please email privacy@trykredit.com.