



KREDIT FINANCIAL INC.

VIRGINIA CONSUMER DATA PRIVACY ACT NOTICE

Last Updated December 29, 2022

Special notice for Virginia 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.

Pursuant to Chapter 53 of the Trade and Commerce Title of the Code of Virginia, the state of Virginia requires that we provide residents of the state with the following information:

Effective January 1, 2023, the Virginia Consumer Data Privacy Act allows Virginia residents, upon submitting an authenticated consumer request, to confirm whether or not a business is processing their personal data and to access such personal data, to correct inaccuracies in their personal data, to request the deletion of the personal data provided by the consumer or that a business has obtained about the consumer, to obtain a copy of the personal data that a consumer has previously provided to a business in a portable and, to the extent technically feasible, readily usable format that allows the consumer to transmit the data to another business without hindrance, to opt out of the processing of a consumer's personal data for purposes of targeted advertising, the sale of personal data and profiling in advancing decisions that produce legal or similarly significant effects concerning the consumer, and the right to appeal a business's denial to act within a reasonable time. Consistent with Virginia law, if a consumer chooses to exercise these rights, Kredit will not charge a consumer to do so, up to twice annually.

Kredit will not discriminate against a consumer because they have exercised any of their rights under the Virginia Consumer Data Privacy Act, including denying goods or services, charging different prices or rates for goods or services, or providing a different level of quality of goods and services.

Categories of Data That We Process

For the purpose of servicing your account with Kredit, we process the following categories of personal data:

- **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.

For more information on the specific data types included in these categories, please refer to the “Categories of Personal Data We Collect” section of our Privacy Policy.

How We Use Personal Data

Consistent with applicable law and choices and controls that may be available to you, we may use all or some of the Personal Data we collect from you or from devices associated with you, for business purposes including the following:

- To personalize content and your experience;
- To provide and facilitate your engagement with the Service, including to authenticate your identity, facilitate communications and payments between you and third-party financial institutions via our platform, and obtain your credit report from a third-party upon your request;
- To respond to your inquiries, comments, feedback, or questions;
- To send administrative information to you, for example, information regarding the Service, and changes to our terms, conditions, and policies;
- To send you offers and promotions for our products and Services or third-party products and services;
- To analyze how you interact with our Service;
- To maintain and improve the content and functionality of the Service and to troubleshoot any issues you or other users may report to us;
- To develop new products and services;
- To prevent fraud, criminal activity, or misuse of our Service, and to assure the security of our IT systems, architecture, and networks; and
- To comply with our legal obligations and legal process and to protect our rights, privacy, safety, or property, and/or that of our affiliates, you or other third parties.

Submitting a Request

You may submit a 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 Kredit does not take action on your request and you wish to appeal such decision, you may submit your appeal to privacy@trykredit.com.

Sharing of Personal Data with Third Parties

We do not, and without your consent sell, lease, or rent your information to third parties for monetary or other valuable consideration.

We do not share your personal information with third parties for their direct marketing use unless you elect that we do so.

We disclose your personal information to third parties for business purposes.

Categories of Third Parties

In certain circumstances we may share your personal data with the following categories of third parties:

- Vendors and service providers
- Companies you select
- Business transfers
- Legal / Regulatory bodies
- Affiliates

For more information on the specific data types included in these categories, please refer to the “Sharing and Disclosure of Personal Data” section of our Privacy Policy.

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