

PRIVACY POLICY

The effective date of the following privacy policy is

March 5th, 2026

PLEASE READ THIS PRIVACY POLICY ("PRIVACY POLICY") CAREFULLY AND IN ITS ENTIRETY BEFORE USING OUR WEBSITES, APPLICATIONS OR ANY OTHER LOANWELL PRODUCTS OR SERVICES.

Summary of Dispute Changes

NOTICE: This Privacy Policy contains a binding arbitration provision and a class action waiver in Section 7. It affects your legal rights regarding how disputes with LoanWell are resolved.

LoanWell, Inc., formerly doing business as LoanWell, LLC ("LoanWell" "we" "us", "our"), has developed this Privacy Policy which details important information regarding the collection, use, disclosure retention and protection of information collected on our website, mobile website and applications, and related products and services that link to this Privacy Policy, as well as when you interact with LoanWell or its products or services by any method of communication such as email, telephone, SMS, or in person (collectively, "Services"). It does not apply to sites or tools maintained by other companies or organizations that provide services to us or to which we link, and you should read those privacy policies carefully. LoanWell provides this Privacy Policy to help you make an informed decision about whether to use or continue to use the Services and the choices we offer for you to manage the information we collect related to the use of the Services. Each time that you access or use the Services, you are agreeing to this Privacy Policy.

IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, TERMS OF SERVICE OR ANY OTHER AGREEMENT WHICH GOVERN YOUR USE OF OUR SERVICES, YOU MUST DISCONTINUE ACCESSING OR USING THE SERVICES.

1. INFORMATION WE COLLECT

Information You Provide To Us When Creating an Account or Participating in a Loan. In order to create an account on LoanWell or participate in a loan ("Loan"), we need to collect and process some information. Depending on your use of the Services, you will need to provide LoanWell or our third party payment platform(s) with personal information such as:

your name, email address, mobile phone number and profile photograph (optional).

if you are a borrower and create a Loan, you will be asked to provide certain information such as contact information, the amount you wish to borrow, the time period you have to repay the loan, credit history information, a photo (photo is optional) and other personal information.

if you are a lender, you will also be asked to provide contact information, the amount and terms under which you wish to lend and other personal information.

if you elect to use our auto-draft services, you will be asked to provide financial information (online banking credentials, bank account and routing numbers), date of birth, and social security number account login information (including a User ID and password) assigned by our payment platform(s) and password.

if you elect to use our AI-powered features, automations, and generative tools (collectively, "AI Suite"), we collect the content of your queries and prompts ("Input") and the resulting generated content ("Output"). This includes any files or data you upload specifically for AI analysis.

We may display personal testimonials of satisfied users on our Services. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, go to Section 7, Contacting Us.

Account Access Verification. When you login to your account we may verify your identity by using your email address and/or mobile phone number, which may be accessed through your linked account with our payment platform(s). You are entirely responsible for maintaining the security of your verification credentials. You agree to notify LoanWell immediately if you suspect any unauthorized use of your account or any other breach of security within the Services. You are solely responsible for any and all use of your account, and LoanWell will not be liable for your losses caused by any unauthorized use of your account.

Importing Your Account Information. We may offer sign-on services that allow you to use third-party login credentials (such as the credentials for our payment platform(s)) to access our Services. When you link your account with our Services through such third-party payment platform(s) or other service providers (such as Google), you agree and acknowledge that you will be allowing us to have ongoing access to certain the information you provide to these third parties such as your name, email, phone number, profile photo (optional) and, your user id and recent payment history. By allowing our third party payment platform(s) or other providers to manage or service your account, you authorize us to have access to this information, and you agree that we may collect, use, and store information in accordance with this Privacy Policy. We do not collect any credit or debit card or bank account information from our payment platform(s) and the manner in which third party payment platform(s) use, store and disclose the information you give to them is governed solely by the policies of such third parties. LoanWell does not have any liability or responsibility for the privacy practices or other actions of any service provider or site or service that may be enabled within the Services, unless that service is through Dwolla, Inc. If the service is through Dwolla, Inc. LoanWell has joint responsibility relating to actions that Dwolla, Inc. may take.

Surveys and Promotions. From time to time we may request information from you and other users via surveys or contests or sweepstakes. Participation in these surveys, contests or sweepstakes is completely voluntary. Contact information may be used as set forth in this Privacy Policy and as set forth in the official rules to notify the winners and award prizes and file winner's

information as required by law. Survey information will be used for the purposes of the survey.

Information You Post on Forums. The Services may offer you the option to communicate with other account holders. Any information or content you post when participating in online chat rooms, blogs, message boards, or in similar interactive forums ("Forums") on the Services or in social networks, plug ins or other applications becomes public information, depending upon your privacy settings, and is subject to redistribution by us or third parties. There is no expectation of privacy when posting content or otherwise participating in Forums and we have no control over how those users may use the information you make public. Therefore, you should exercise caution and discretion when deciding to disclose your personal information in a submission or posting on a Forum.

Mobile/Location Information. We may collect additional information from you if you access Services through a mobile device, for example your unique device identifier, IP address, language, locale, device's operating system, location or geo-location. When you use our Services we may request your permission to collect your location information. Please be advised some features will not be available if you choose not to provide your location data to us. However, the degree to which your location can be identified depends on the device you are using (e.g. laptop, smartphone, tablet) and how you are connected to the Internet (e.g. via cable broadband connection, Wi-Fi, etc.). If you enable location services for our Services, we may collect location data periodically as you use or leave open our Services. We may also use this data internally or in conjunction with our third-party service providers or platforms to customize your experience and provide offers that may be relevant to you. Depending on the platform you use to access our Services (e.g., Apple, iOS, Google, Android, Windows, etc.), you may be able to control from within the settings on your wireless device or the Services whether location data is collected.

Information from Other Sources. We may supplement the information we collect with information from third parties and add it to your account and information. For example, as permitted by law, we may collect demographic information that is publically available and information as allowed by law. We may combine information you give us with information we collect from other sources and use it for any purpose disclosed in this Privacy Policy.

2. INFORMATION COLLECTED THROUGH TRACKING TECHNOLOGIES

Our goal is to collect and use only that information that we think is required for our legitimate business interests, to better understand your interests, and to improve your experience of using the Services.

Usage Information. In addition to any personal information or other information that you choose to submit to us, we and our business partners may use a variety of tracking technologies that automatically (or passively) collect certain information described in this Privacy Policy from your computer, mobile, or other access device whenever you visit or interact with the Services or our advertising ("Usage Information"). Usage information may be combined with personal information. We use tracking technologies (including cookies) to collect Usage Information for a variety of purposes including:

Operationally Necessary. We may use tracking technologies required for system

administration, to prevent fraudulent activity or improve security.

Performance-Related. We may use cookies or other tracking technologies to assess the performance of our Services, including as part of our analytic practices to improve the content or functionality offered through the Services.

Functionality-Related. We may use tracking technologies to tell us, for example, whether you have visited the Services before or if you are a new visitor and to help us identify the features in which you may have the greatest interest.

AI Usage Tracking. We may use tracking technologies to monitor how you interact with AI features to ensure service stability, prevent abuse, and optimize the performance of the AI models used in our Services.

Keep in mind that certain features of our Services are available only through the use of tracking technologies and disabling them may impact on the functionality of our Services.

Third-Party Analytics Tracking. You may encounter tracking technologies/cookies from our third-party service providers that assist us with various aspects of our operations and Services and provide us with information about your interests based on your web viewing on other sites or applications. This data may be collected, used and disclosed as set forth in this Privacy Policy and the privacy policy of the company who is providing ad serving tracking technology. In addition, our Services may contain links, widgets, etc. linking to third-party websites, applications or products. For example, when you load a page on our Service that has a social plug-in from a third-party site or service, such as a Like or Send button, you are also loading content from that third-party site. That site may request cookies directly from your browser. These interactions are subject to the privacy policy of the third-party site. We do not have access or control over these third-party technologies, and they are not covered by our privacy policy. We encourage you to read the privacy policy of every website that collects personal information from you.

Third Party Tracking Tools Used in Advertising. We use third-party ad servers and ad networks to serve or place our advertising that use tracking technology to collect information about your visits on other services and when you access our Services to send you targeted advertisements. These third parties may use personal and non-personally identifiable information collected from your device (such as IP address or device identifier) to serve our or third party advertising and measure and control the cadence and effectiveness of ad delivery. They automatically receive your IP address or mobile device identifier when this happens. They may also use tracking technologies to measure the effectiveness of advertisements, personalize the advertising content and serve you advertisements that are relevant to your regional location. We may also use information collected by third party ad servers and networks using third-party cookies and beacons on our Services and in our emails to deliver advertising about our Services displayed to you on third-party services. This Privacy Policy does not apply to, and we cannot control the activities of ad servers or ad networks. However, our ad servers and ad networks may be members of the Network Advertising Initiative, which offers a single location to opt out of ad targeting from member companies. If you opt out of receiving targeted ads on our Services, you may continue to receive advertising and promotional messages, but it will not be customized or personalized to you based on your use of our Services and/or third-party websites or online services. Please note that the opt-out is cookie-based and will only affect the specific

computer, browser and device on which the opt-out is applied.

If you would like more information about interest based advertising and your choices not to accept cookies used to track your activities go to www.youradchoices.com or you can go to www.networkadvertising.org. If you would like to learn more about how interest-based information is collected and to know your choices about not having behavioral tracking information used in this manner, you can go to www.aboutads.info.

Browser Do Not Track Signals. Some third-party browsers provide "do not track," machine readable signals for websites and online services that are automatically applied by default. Please note that we do not currently respond to browsers' do not track requests. We have no control over the information sent from your browser to third parties such as ad networks and analytics companies. We recommend that you check your browser settings to prevent the disclosure of information you would not like to share.

3. HOW WE USE AND SHARE YOUR INFORMATION

What is Public and Private Information.

Public Information.

The emails sent by the borrower to possible lenders are public and can be shared with whomever the recipient deems fit.

Further, comments you post on the Services are public information.

We cannot guarantee the privacy or security of your information once you provide it in connection with a Loan.

Private Information. This information will not be displayed or revealed by LoanWell to other users or publicly, except as otherwise permitted or required in this Privacy Policy:

any User ID and payment history provided by our payment platform(s)

your access credentials assigned by the payment platform(s)

your IP address

your email address

your phone number

any requests for information or support, or to report a problem

Use of Information by Us. We may use your private or personal information that we collect about you:

to use or to share with our service providers or payment platform(s) to fulfill your requests

or transactions and respond to your requests

to provide customer service, resolve disputes, problems with your account or our Services or administer a sweepstakes or promotion

to improve our Services and to customize your experience and the content and advertising to give you information about your account, transactions or our Services

to provide, maintain, and improve the AI Suite, including using de-identified and aggregated Input and Output data to refine our machine learning models and internal tools.

for ad servers or networks

for internal business purposes

to send you transactional messages related to certain features or your activity on the Services

for purposes disclosed at the time you provide your information

as otherwise set forth in this Privacy Policy

We may combine the information collected from you with other information collected from the devices you use to access our Services, such as your operating system type or mobile device model, browser type, domain, and other system settings, as well as the language your system uses and the time zone of your device. We may also collect information about the sites you visited before you came to our Services and the sites you visit after you leave our Services, if this information is supplied to us by your browser. We may use your personal information in de identified form to understand and report on markets, trends and emerging best practices.

Use of Information shared with our Third Party Payment Platform(s) or Third Party Providers. You agree to allow us to share your information with our third party payment platform(s) and third party service providers and our third party payment platform(s) and providers may share that information with us. We share Input data with third-party AI service providers (such as, but not limited to, OpenAI, Google, and Anthropic) to generate AI Outputs. These providers are prohibited from using your data to train their foundational models unless we provide explicit notice otherwise. We may also share your information with third party service providers and payment platform(s) who help us operate our Services and assist us in fraud investigations, payment collection and other business operations. In addition, our Services may contain links, widgets, advertising, etc. linking to third-party websites, applications or products.

Co-branded Areas. Certain areas on our Services may be provided to you in association with third parties who often provide us specialized content, native advertising (a form of advertising that matches the form and function of the Services on which it appears), or offer products or services ("Co-Branded Areas"). Such Co-Branded Areas will identify directly or indirectly the third party. If you elect to interact with or register for the products and/or services provided at these Co-Branded Areas, you either will be providing your personal information to both us and the third party or we might be providing your personal information directly to the third party. Your personal

information will be subject to this Privacy Policy as well as the privacy policy and practices of such third party. We are not responsible for the privacy practices of those third parties and we suggest you review the respective privacy policies of those third parties to learn more about their privacy practices.

Sharing With Affiliates and Marketing Partners. We may share your personal information and other information we collect from you in accordance with this Privacy Policy with our affiliated companies and marketing partners to send you messages about new products, enhancements, special offers, events, surveys, and other promotions.

Connecting with Social Networks. When using our Services and third-party social networking services (e.g., Facebook, Twitter, Instagram, Google +) (each and collectively, a "Social Network"), you may have the option to consent to connecting your profile or activity on our Services with your Social Network information and activity. If you choose to do this, we may import personal and non-identifiable information for your account or profile on our Services from the Social Network. We only import from the information you allow to be imported from the Social Network which is controlled by your privacy settings on that Social Network ("Permitted Social Network Content"). The authentication of your Social Network login credentials is conducted solely by the Social Network. By associating your Social Network account with our Services and authorizing us to have access to this information, you agree that we may collect, use, and store Permitted Social Network Content across all our Services and in accordance with this Privacy Policy.

Analyze and Aggregate Information. We use aggregate information about our users and other non-personal information to analyze the Services and user behavior and to prepare aggregated reports, which we share with third parties.

Communicate With You and Third Parties at Your Request. We use your information to contact you to send you payment confirmations and other information to maintain your account, to comply with your stated communication preferences, to provide other Services requested by you, as described at the time when we collect the information from you, or to contact you for purposes authorized by law.

Mobile/Location Data. When you access the Services on a mobile device, we may use the information collected for any purpose set forth in this Privacy Policy. For example, we may use this information to provide you with location-based services, such as locally based search results, the ability to play or connect with users of our Services in your region and other personalized content.

Push Notifications. Our application Services may include a function that allows us to use push notifications to send you updates, communications, and other messages about the Service. To opt out of getting these push notifications or other messages, you must turn off the push notification function within your device settings. We do not send promotional messages about other products or services through these push notifications.

Legal Matters; Safety. We may, without your consent, access and disclose your information, any communications sent or received by you, and any other information that we may have about you or your account as may be permitted or required by law (including, but not limited to, court order

or subpoena), or to prevent or investigate suspected fraud, violations of our Terms of Service, which we encourage you to read in conjunction with this Privacy Policy, or activity that appears to us to be illegal or may expose us to legal liability. Any disputes under this Privacy Policy will be resolved in accordance with the binding arbitration process outlined in the Terms of Service unless otherwise mutually agreed in writing. Additionally, we may disclose your information in situations that we believe may involve potential threats to the physical safety of any person or property.

Sale or Transfer of Business or Assets. If LoanWell or an affiliated company or brand or business is sold or disposed of as a going concern, whether by merger, sale of assets or otherwise, or in the event of an insolvency, bankruptcy or receivership, personal information of our users may be one of the assets sold or merged in connection with that transaction. Information about our users may also need to be disclosed in connection with a commercial transaction where we or any one of our businesses are seeking financing, investment, support or funding.

Storage and Retention. Personally identifiable information that you provide to us in the course of requesting a product or service through the Services may be gathered and stored in one or more of our corporate databases. We will retain your information for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is permitted or required by law.

4. ACCESSING AND CHANGING YOUR PERSONAL INFORMATION

Updating/Changing Your Account Information. You should promptly update all your accounts if any information changes or becomes inaccurate. You can change or update your account information by emailing us at team@loanwell.com.

Updating/Deleting Information on the Loan Agreement. Once the Loan agreement is signed by the borrower neither the lender nor the borrower will be able to update or delete information.

Assistance. If for any reason you are concerned that the personal information you provided to us is not correct and you cannot change it by accessing your account, contact us as set forth in Section 7, Contacting Us.

5. CHOICE AND OPT OUTS

Information Sharing with Others. Information that you disclose while participating in the Services may be public and subject to redistribution by us and any third party that reviews the Loan. You can remove the connection between a social media network and your account by accessing the settings in the social media network. We have no control over how users may use shared information. Therefore, you should exercise caution and discretion when disclosing your personal information in connection with a Loan. If you do not want your information shared, you must cancel or deactivate your account.

Opting Out of Cookies. If you prefer to prevent third parties from setting and accessing cookies on your computer, you may set your browser to block cookies.

Closing Your Account. You may request that we close your account by emailing us at team@loanwell.com. We will close your account as soon as reasonably possible, based on your account activity and in accordance with applicable law. When you close your account, we will retain logs and information about you for the purposes set forth in this Privacy Policy along with

an archival copy of your information which might be used by us for recordkeeping and internal purposes, including enforcing our Terms of Service and other agreements and for demographic, reporting and research purposes. If you close your account, you will not be able to access any of your personal information.

Administrative Messages. You may not opt out of administrative messages (for example emails, push notifications about your transactions or policy changes) for your registered account. Examples of administrative messages include, but are not limited to: a welcome/confirmation email when you register your account, a notification that an agreement has been signed; or correspondence with our third party providers or support team. These messages are not promotional in nature. You may not opt-out of receiving administrative messages from us, unless you close your account.

Opting Out of Promotional Messages. We do not sell or rent your personal information to third parties for marketing purposes without your explicit consent. We may choose to send promotional messages. If you choose not to receive our email promotional communications you may click the unsubscribe link in the footer of any e-mail or newsletter. You may also e-mail us at team@loanwell.com. It may take up to 10 days for us to process an opt-out request.

Timing and Third Parties. We will endeavor to comply with your requests as soon as reasonably possible, but please note that changes requested of us may not be effective immediately. Unless required by law, we are not responsible for informing third parties with whom we have already shared your information of any changes requested pursuant to this section, or for removing information from or causing information to be removed from the databases or records of such entities.

6. BREACH NOTIFICATION

In the event of a data breach, LoanWell commits to notifying affected parties in accordance with applicable law.

6. IMPORTANT DISCLOSURES

Permission to Contact You. When you provide us with information in connection with a particular transaction or otherwise create an account for our Services or provide your contact information, including your mobile phone number and email address, you agree that this action constitutes a transaction or inquiry establishing a business relationship with us. You expressly consent to our communicating with you future information about our Services using the information you provided to us. You also attest that you have the legal authority over any contact information you provide to us and can provide us with the authorization to contact you. This means we may contact you in person or by recorded message, by telephone, by e-mail,

SMS, or any other means of communication that your computer, wireless or other telecommunications device may be capable of receiving, in accordance with law.

Links to Other Sites. To the extent hyperlinks, widgets or similar code may be utilized on our Services to access external or third-party sites or applications, you should be aware that these external or third-party sites are not controlled by us and, therefore, are not subject to this Privacy Policy. We recommend that you check the privacy policies of those third-party sites or applications to determine how your personal information will be utilized by the proprietors.

Security. We implement security measures to protect against the loss, misuse and alteration of information under our control such as "Secure Socket Layers" or SSL to protect your information. SSL is encryption technology that helps safeguard your personally identifiable information against misuse by unauthorized individuals. However, despite our efforts, no system can completely guarantee that there will never be unauthorized access to your personal information, and your use of our Services indicates that you are willing to assume this risk.

Your California Privacy Rights. California Civil Code Section 1798.83, known as the "Shine the Light" law, permits our account holders who are California residents to request and obtain from us a list of what personal information (if any) we disclosed to third parties for direct marketing purposes in the preceding calendar year and the names and addresses of those third parties. Requests may be made only once a year and are free of charge. To make such a request, please contact us at team@loanwell.com. For all requests, you must put the statement "Your California Privacy Rights" in the body of your request, as well as your name, street address, city, state and zip code. In the body of your request, please provide enough information for us to determine if this applies to you. You need to attest to the fact that you are a California resident and provide a current California address for our response. Please note that we will not accept requests via the telephone, mail or by facsimile, and we are not responsible for notices that are not labeled or sent properly or that do not have complete information.

Jurisdiction and Cross-Border Issues. Our Services are available in the United States and intended for use by account holders located in the United States only. We do not represent or warrant that our Services are appropriate or available for use in any particular jurisdiction. Those who choose to access the Services do so on their own initiative and at their own risk, and are responsible for complying with all local laws, rules and regulations. We may limit access to our Services, in whole or in part, to any person, geographic area or jurisdiction we choose, at any time and in our sole discretion. By using our Services and submitting any personal information, you consent to the transfer of personal information to other countries, which may provide a level of data security different from your country of residence. You are also consenting to the application of United States law in all matters concerning the Services.

Children's Privacy. The Services are directed to a general audience and we restrict the use of our Services to individuals age 18 and above (or the age of majority, as determined by the laws of the state in which you reside, whichever is older). We do not knowingly collect personal information from individuals under 18 years of age, and if we obtain actual knowledge that a user is under 18 years of age, we will take steps to block that child from accessing our Services and/or remove that user's personal information from our systems. If you become aware that

anyone under 18 has provided us with Personal Information, please contact us as set forth in Section 7, "Contacting Us".

AI and Automated Tools: While the AI Suite may assist in analyzing data, it is not used to make automated decisions that have legal or significantly similar effects on individuals (such as automated loan denials) without meaningful human review.

No Rights of Third Parties. This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the Services.

Changes to the Privacy Policy. We may change this Privacy Policy from time to time. You agree that we may notify you about material changes in the way we treat personal information by posting a revised Privacy Policy on the Services via a link, with the "Effective Date" posted at the top of the Policy. You should check the Services frequently for updates. By accessing the Services after the Effective Date you are deemed to consent to our then-current privacy

policy.

7. DISPUTE RESOLUTION

7.1 Governing Law. This Privacy Policy and any dispute or claim arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the laws of the State of North Carolina, without regard to its conflict of law provisions.

7.2 Informal Resolution. Before filing a formal claim, you agree to try to resolve the dispute informally by contacting us at team@loanwell.com. We will provide a written response within thirty (30) days. If the dispute is not resolved within sixty (60) days of your initial notice, you or LoanWell may bring a formal proceeding.

7.3 Binding Arbitration. You and LoanWell agree that any dispute, claim, or controversy arising out of or relating to this Privacy Policy—including the processing of data via the AI Suite or the use of third-party AI providers—shall be settled by binding, individual arbitration administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules. The venue for any such arbitration shall be Durham County, North Carolina.

7.4 Class Action Waiver. YOU AND LOANWELL AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. The arbitrator may not consolidate more than one person's claims.

7.5 Exceptions. Either party may: (i) bring an individual action in small claims court in Durham County, NC; or (ii) seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation, or violation of a party's data security or intellectual property rights.

8. CONTACTING US

If you have any questions about this Privacy Policy, or the practices of LoanWell, please contact us at team@loanwell.com

9. SPECIAL TERMS FOR LEGACY FUNDING FUNCTIONALITY

The Services include a legacy funding functionality through which borrowers may initiate direct Loans with friends or family or post a fundraising campaign (“Campaign”) for Loans with friends, family or other supporters. The special terms in this section apply to this legacy funding functionality.

Information We Collect. We may collect additional types of information if you use the legacy funding functionality, such as the interest rate offered to lenders, the purpose for the loan and the loan title.

How We Use and Share Your Information. The following additional information disclosed as part of the legacy funding functionality is considered Public Information. **THERE IS NO EXPECTATION OF PRIVACY WITH REGARD TO ANY CAMPAIGN PAGE INFORMATION PROVIDED BY BORROWERS OR LENDERS.** Loan information is posted publicly on the Campaign page on the Services and is accessible by anyone who has been sent an invitation from the borrower. The emails sent by the borrower to possible lenders are public and can be shared with whomever the recipient deems fit. Only those that have been invited by the borrower can access to the unique Loan URL and Campaign page to have access to the information posted. Loan URLs are protected and will not provide access to loan information to member and non-members of the Services that have not been invited by the borrower. When you join as a borrower or a lender for a particular Loan ("Loan Group"), certain information appears on the Services and is available for the borrower or lender to see including without limitation:

the full name of the borrower and lender

the amount to be borrowed

the amount of lender's loan

interest rate offered by borrower

time period for repayment of the loan

the loan status (either funding or repayment phase)

the amount repaid by borrower

the balance left on the loan

the borrower's Loan photo (optional)

the Loan title

lender's profile photo, if any

We have no control over how users may use shared information. Therefore, you should exercise caution and discretion when deciding to invite potential lenders to your Campaign page and disclosing your personal information in connection with a Loan. Your choices regarding restricting access to your information on a Campaign page is limited, particularly after a loan is fully funded. If you do not want your information shared, you must cancel or deactivate your account.

Information about Others/Inviting Friends. Our Services provide the ability for you to invite people to join the Services via email, SMS or through social media platforms. Inviting friends is always optional. Please be aware that when you use any send-to-a-friend functionality on the Services, your e-mail, mobile phone number and address may be included in the communication sent to your friend so select your friends carefully.

Interacting with Other Users. As part of the borrowing and lending process, we may facilitate the sharing of information between members of the Loan Group involved in the transaction. If this functionality is available, you may obtain another member's name, email address, payment information, payoff information, interest rate charged and/or other personal information. You will have a limited license to use this information only for Loan related communications or for us to facilitate transactions. We do not grant you a license to use the information for unsolicited commercial messages or unauthorized transactions. Without express consent from that person, you must not add any Loan Group or other account holder to your email or physical mailing list or store or misuse any payment information.

Use of Address Book. In order to provide the Services with respect to the legacy funding functionality, you acknowledge that your contact information will be saved from the sign-up service that you choose to use (Facebook, LinkedIn, etc.) and that profile authentication may be used to gather more information about your profile from those services. You hereby give your express consent to such use of your address book and sign-up service. You also agree that we can collect, use, share and retain the information collected from your address book for our business purposes as described in this Privacy Policy and that we may retain such information for archival purposes and if required by law.

10. THIRD PARTY PROVIDERS OF ANALYTICS TOOLS

This is a nonexclusive list of third parties we have hired to provide us information, reports and analysis about the usage and browsing patterns of users of the Services, their privacy policies, and, if applicable, opt-out options to enable you to opt out of their respective programs.

Mixpanel: Privacy Policy: <https://mixpanel.com/privacy/>; Opt-out: <https://mixpanel.com/optout/>

Google Analytics Solutions: Privacy Policy: <https://policies.google.com/privacy?hl=en>;
Opt-out: <https://support.google.com/ads/answer/2662856?co=GENIE.Platform%3DAndroid&hl=en>

11. EXAMPLES OF TRACKING TOOLS

Cookies. A cookie is a data file placed on a device when the device is used to visit the Services. We use cookies to collect information for record-keeping purposes and to make it easier to navigate the Services. Cookies are stored on users' hard drives. We use both "session ID cookies" and "persistent cookies." Session ID cookies are used to store information while a user is logged into the Services and expire when the user closes his/her browser. Persistent cookies are used to make tasks like logging into the Services easier for returning users by remembering a user's login information. Persistent cookies stay on a user's hard drive from one session to the next. Cookies may be used for many purposes, including, without limitation, remembering you and your preferences and tracking your visits to our web pages. You can choose to have your computer warn you each time a persistent or session cookie is being sent, or you can choose to turn off such cookies through your browser settings. Each browser is a little different, so look at your browser Help menu to learn the correct way to modify your cookies. If you choose to disable cookies on your Device, some features of the Services may not function properly.

Web Beacons/GIFs. Small graphic images or other web programming code called web beacons (also known as "1×1 GIFs" or "clear GIFs") may be included in our web pages and messages. Web beacons may be invisible to you, but any electronic image or other web programming code inserted into a web page or e-mail can act as a web beacon. Web beacons or similar technologies may be used for a number of purposes, including, without limitation, to count visitors to our Services, to monitor how users navigate the Services, to count how many sent e-mails were actually opened or to count how many particular articles or links were actually viewed.

Embedded Scripts. An embedded script is programming code that is designed to collect information about your interactions with the Services, such as the links you click on. The code is temporarily downloaded onto your device used to access Services from our web server or a third-party service provider, is active only while you are connected to the Services, and is deactivated or deleted thereafter.

HTML5. We use HTML5 in some of our applications, including in our mobile website for the iPhone or iPad. HTML5 has browser web storage that does not rely on traditional browser cookies. Like Flash cookies, HTML5 cookies are not stored in a browser "cookies" file and, like Flash cookies, can be used to track users across websites. To our knowledge there is currently no known way for a user of a mobile device to remove HTML5 tracking and storage.

e-tags/cache browser/web logs. Like most standard website servers, we log IP addresses (a unique number assigned to every computer on the Internet) and device identification in order to improve security, analyze trends and administer the Services. We may track your movement within the Services, the pages from which you were referred, access times and browser types. This information may include the browser you are using, the Internet address from which you linked to our Services, the operating system of your computer, the unique IP address of the computer or device identification from the mobile device that you used to access our Services and usage and browsing habits. We use this information in the aggregate to gauge the effectiveness, usage, and popularity of our Services, track information for statistical purposes, help diagnose and troubleshoot server malfunctions, analyze trends, track user movement in the

aggregate, and gather broad demographic information. We may also use individual information we collect through web logs to send you targeted offers and other communications.