

Privacy Policy

Last Updated: November 30, 2020

This Privacy Policy (the “Policy”) explains how Perch Credit, Inc. (“Company,” “we,” “our,” or “us”) collects, stores, uses, shares and protects your Personal Information, which we obtain when you visit our websites, use our mobile application or use our services (collectively, the “Services”). The Services are more fully described in the Terms of Use, and such description is incorporated therein. You accept this Policy and all of its terms whenever you access or use the Services.

Remember that your use of our Services is at all times subject to our [Terms of Service](#), which incorporates this Policy. Any terms we use in this Policy without defining them have the definitions given to them in the Terms of Service.

Our Services are intended for a U.S. audience. If you visit or use one of our Services, your information may be transferred or processed in the United States. We currently do not offer products or services to non-U.S. customers.

For purposes of this Policy, “Personal Information” means any information that identifies or relates to a particular individual and also includes information you provide to us. We may create aggregated, de-identified or anonymized data from the Personal Information we collect, including by removing information that makes the data personally identifiable to a particular member. We may use such aggregated, de-identified or anonymized data and share it with third parties for our lawful business purposes, including to analyze, build and improve the Services and promote our business, provided that we will not share such data in a manner that could identify you. Such aggregated, de-identified or anonymized data is not considered Personal Information. This Policy applies to Personal Information that we gather or collect via our Services. This Policy does not apply to any Personal Information collected by third-party websites not operated by us.

You may also email us at supportl@getperch.app or call us at 888-441-3883 with any privacy-related questions you have.

1. The Information We Collect:

There are three basic categories of information we collect:

- Personal Information you provide to us;
- Automatically collected data; and
- Information we get from third parties.

Personal Information You Provide to Us. We may collect Personal Information that you choose to share with us. For example, when you set up an account with us or any partner, we need to collect important details about you, such as your name, phone number, date of birth, unique username, location, social security number and email address. We may also collect any communications between you and Company and any other information you provide to Company. We also collect Personal Information when you register for or inquire about our Services and when you use our Services. You also may submit User

Content through the Service for us to share with credit-reporting agencies and other third parties in support of the Service.

Automatically Collected Data. We, and our third-party partners, automatically collect certain Personal Information when you visit our website, read our emails, access or use our Services or otherwise engage with us. This information is typically collected through a variety of tracking technologies, including cookies, web beacons, embedded scripts, location-identifying technologies, file information and other technology (collectively, “Tracking Technologies”). We, and our third-party partners, use these Tracking Technologies and other tools to automatically collect usage and device information, such as:

- Your IP address, location, browser type, Internet service provider, platform type, device type, operating system, date and time stamp, a unique ID that allows us to uniquely identify your browser, mobile device or your account, your internet service provider and other such information.
- We also collect information about the way you use or access our Services, for example, the site from which you came and the site to which you are going when you leave our website, the pages you visit, the links you click, how frequently you access the Services, whether you open emails or click the links contained in e-mails, whether you access the Services from multiple devices and other actions you take on the Services.
- When you access our Services from a mobile device, we may collect unique identification numbers associated with your device or our mobile application (including, for example, a UDID, Unique ID for Advertisers (“IDFA”), Google AdID or Windows Advertising ID), mobile carrier, device type, model and manufacturer, mobile device operating system brand and model, phone number and, depending on your mobile device settings, your geographical location data, including GPS coordinates (e.g., latitude and/or longitude) or similar information regarding the location of your mobile device, or we may be able to approximate a device’s location by analyzing other information, like an IP address.

Do-Not-Track Signals. We are unable to respond to Do Not Track signals sent by your browser at this time. If you would prefer not to accept cookies, most browsers will allow you to (i) change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it; (ii) disable existing cookies; or (iii) set your browser to automatically reject cookies. Depending on your mobile device and operating system, you may not be able to delete or block all cookies, you may not be able to block non-cookie technologies and the browser settings that block cookies may have no effect on such techniques. You may also set your email options to prevent the automatic downloading of images that may contain technologies that would allow us to know whether you have accessed your email and perform certain functions with it. Deleting cookies does not delete Local Storage Objects (LSOs) such as Flash objects and HTML5. You can learn more about Flash objects—including how to manage privacy and storage settings for Flash cookies—on Adobe’s website. If you choose to delete Flash objects from our sites, then you may not be able to access and use all or part of the sites or benefit from the information and services offered.

Information We Get from Third Parties. We may collect Personal Information about you from other users, our affiliates and third parties, as permitted by law. For example, we may collect information from third-party verification services, credit bureaus, financial institutions, mailing-list providers, landlords, telecommunication providers, merchants with which you may transact and publicly available sources and databases, for purposes described below. We may also collect information about you from third parties in

connection with any identity- or account-verification process, fraud-detection process, account payments with third parties with whom you do business, collection procedures, credit-reporting purposes or as may otherwise be required or permitted by applicable law.

2. How We Use Your Information:

To provide the Services, we may use your Personal Information to fulfill requests for products, Services or information, including information about potential or future Services, including to:

- Create and process an account for you and deliver the Services to you and manage individual information and accounts;
- Respond to questions, comments and other requests;
- Send you information, including confirmations, invoices, technical notices, product and service information, updates, security alerts, support and administrative messages and information about information submitted to us via the Services;
- Provide access to certain areas, functionalities and features of our Services;
- Communicate with you, such as to respond to your comments and questions, provide customer service or feedback, or respond to employment opportunities for which you've applied, or for any other purposes in connection with the Services;
- Facilitate any transaction requested by you; and
- Allow you to register for additional services offered by us or our partners.

We may use Personal Information for internal-business purposes, including to:

- Conduct research and analytics to understand our visitors and customers, and tailor our product offerings;
- Operate, maintain, test, enhance, update, monitor, diagnose, fix and improve our Service;
- Develop new products and Services or improve existing products and Services;
- Ensure internal quality control;
- Communicate about individual accounts and activities on our Services and systems and, in our discretion, changes to any our policy;
- Comply with regulatory and legal requirements;
- Prevent, investigate or provide notice of fraud or unlawful or criminal activity, and enforce and carry out contracts and agreements between us and you;
- Protect the safety of any person, to address fraud, security or technical issues, or to protect our rights or property; and

- For any other purpose for which you have given express permission or consent to us.

For marketing purposes, we may analyze and use Personal Information to provide you with materials about offers, products and services that may be of interest, including new content or services. We may provide you with these materials by phone, postal mail or email, as permitted by applicable law. Such uses include:

- To provide you with, and to tailor, content, advertisements and offers;
- To notify you about offers, products and services that may be of interest to you;
- To provide Services to you and our partners and affiliates;
- For other purposes disclosed at the time you provide Personal Information;
- Facilitate contests, promotions and rewards and provide you with news about products and services offered by us and our selected partners; and
- Otherwise with your consent.

Non-personal Information. We may also use non-personally identifiable information that does not personally identify you, including by aggregating and/or de-identifying Personal Information, in order to understand better how our visitors use the Services, research our visitors demographics, interests and behavior, improve the Services and provide visitors with customized services and information, as well as for other similar purposes. We may share this information with others for informational or promotional purposes, and we may use non-personally identifiable information in any manner permitted by law. When any non-personally identifiable information is combined with other information that identifies you, it will be treated as Personal Information in accordance with this Policy.

3. Sharing of Your Personal Information:

We may share your Personal Information in the instances described below.

- To verify your identity. For example, we may share information about you with credit-reporting agencies, financial institutions or government agencies to verify your identity or to otherwise establish eligibility for a product or our Services;
- To report to third parties, including credit bureaus, all in accordance with the Terms of Service;
- With vendors and service providers for: (i) provision of IT and related services; (ii) provision of information and Services you have requested; (iii) customer service activities; (iv) fraud prevention; (v) analytics services; and/or (vi) in connection with the provision of the Services;
- With our business partners and affiliates and for our affiliates' internal business purposes or to provide you with a product or service that you have requested. We may also share Personal Information with business partners with whom we may jointly offer products or services, or whose products or services we believe may be of interest to you;

- With third parties for legal reasons. We may share information about you if we reasonably believe that disclosing the information is needed to: (i) comply with any valid legal process, governmental request, or applicable law, rule or regulation; (ii) investigate, remedy or enforce potential Terms of Service Violations; (iii) protect the rights, property and safety of us, our users or others; or (iv) detect and resolve any fraud or security concerns;
- With third parties as part of a merger or acquisition. Your Personal Information may also be one of the transferred assets as part of a merger, acquisition or bankruptcy;
- In the case a third party with whom you have an account or with which you have otherwise engaged in a transaction shares information about you with us, we may share limited Personal Information with such third party so that they can verify the information provided to us or to otherwise correct any inaccurate information reported to a credit-reporting agency or any similar party;
- When you provide feedback or provide ideas, your information (e.g., your first name and comments) may be displayed on our websites or on our social media pages. When you engage with us on social media, we may tag your social media account or the social media account of others (e.g., to give photo credit to another user); and
- As otherwise permitted by law, including the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act.

4. Third-Party Tracking and Online Advertising:

We may participate in interest-based advertising and use third-party advertising companies to serve you targeted advertisements based on your browsing history or other information. We may share or we may permit third-party services to collect information about your use of our website over time so that they may play or display ads on our website or online platform in connection with our Service, on other devices you may use and on other websites, apps or services. Typically, though not always, the information we share is provided through cookies or similar tracking technologies, which recognize the device you're using and collect information, including clickstream information, browser type, time and date you visited the site and other information. A cookie is a piece of information that the computer that hosts our Services gives to your browser when you access the Services. Our cookies help provide additional functionality to the Services, including helping us analyze Services usage more accurately. For instance, the Company Site may set a cookie on your browser that allows you to access the Services without needing to remember and then enter a password more than once during a visit to the Company Site. We and our third-party partners use this information to make the advertisements you see online more relevant to your interests, as well as to provide advertising-related services such as reporting, attribution, analytics and market research. We, or our third-party partners, may link your various devices so that content you see on one device can result in relevant advertising on another device. We do this by collecting information about each device you use when you are logged in to our Services. We may also work with third-party partners that employ tracking technologies or the application of statistical modeling tools to determine if two or more devices are linked to a single user or household. We may share a common account identifier (such as an email address or user ID) with third-party advertising partners to help recognize you across devices. We, and our partners, can use this cross-device linkage to serve interest-based advertising and other personalized content to you across your devices, to perform analytics and to measure the performance of our advertising campaigns. We may use Google Analytics to recognize you and link the devices you use

when you visit our site or Service on your browser or mobile device, log in to your account on our Service or otherwise engage with us. We may share a unique identifier, like a user ID or hashed email address, with Google to facilitate the Service. Google Analytics allows us to better understand how our users interact with our Service and to tailor our advertisements and content to you. For information on how Google Analytics collects and processes data, as well as how you can control information sent to Google, review Google's site "How Google uses data when you use our partners' sites or apps" located at www.google.com/policies/privacy/partners. You can learn about Google Analytics' currently available opt-outs, including the Google Analytics Browser Ad-On, here: <https://tools.google.com/dlpage/gaoptout>. Please review the section title 'Your choices' below to understand your choices regarding third-party tracking and online advertising.

5. How Long We Keep Your Information:

We will retain your information for as long as you use our Services to resolve disputes, establish legal defenses, conduct audits, enforce our agreements and comply with applicable laws or as long as we otherwise deem appropriate. We also maintain your Personal Information as part of our standard backup procedures.

6. Links to Others' Sites and Services:

Our Services may contain links to other websites, and other websites may reference or link to our Services. These websites are operated by third parties not controlled by us and, by linking to them or being linked from them, we do not endorse, approve or make any representations about third-party websites or domains. We encourage you to read the privacy policies of each and every website and domain with which you interact. We are not responsible for the privacy practices or content of such other websites or domains and you visit them at your own risk.

7. Social Media:

Our Services may contain links and interactive features with various social media platforms. If you already use these platforms, their cookies may be set on your device when using our Services. You should be aware that Personal Information that you voluntarily include and transmit online in a publicly accessible social media platform, blog or chat room or otherwise online, or that you share in an open forum, may be viewed and used by others without any restrictions. We have no control over such uses of your information when interacting with social media platforms or forums or otherwise online and by using such services you assume the risk that the Personal Information provided by you may be viewed and used by third parties.

8. How We Store Your Personal Information:

Your information collected through our Service may be stored and processed in the United States or any other country in which the Company or its parent, subsidiaries, affiliates or service providers maintain facilities or otherwise store information. If you are located in other regions with laws governing data collection and use that may differ from U.S. law, please note that we may transfer information, including personal information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction. In addition, information collected about you may be stored using cloud-based services. Information stored in the cloud may be maintained by third-party networks in locations in which such third-party networks operate or maintain data storage or processing facilities.

9. Keeping Your Information Safe:

We care about the security of your information and may employ physical, administrative and technological safeguards designed to preserve the integrity and security of all information collected through our Services. However, no security system is impenetrable, and we cannot guarantee the security of our systems 100%. In the event that any information under our control is compromised as a result of a breach of security, we will take reasonable steps to investigate the situation and, where required by law, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

10. Your Choices:

If you receive commercial emails from us, you may unsubscribe at any time by following the instructions contained within the email. You may also opt-out from receiving commercial email from us by sending us an email or by writing to us at the email address given at the end of this policy. You will continue to receive transaction-related emails regarding products or services you have requested. We may also send you certain communications regarding us, and you will not be able to opt out of those communications (e.g., communications regarding updates to our Privacy Policy). You have choices regarding our use and disclosure of your Personal Information.

Depending on your location and subject to applicable law, you may have the following rights with regard to the Personal Information we control about you: (i) the right to request confirmation of whether we process Personal Information relating to you and, if so, to request a copy of that Personal Information; (ii) the right to request that we rectify or update your Personal Information that is inaccurate, incomplete or outdated; (iii) the right to request that we erase your Personal Information in certain circumstances provided by law; (iv) the right to request that we restrict the use of your Personal Information in certain circumstances; and (v) the right to request that we export to another company, where technically feasible, your Personal Information that we hold in order to provide Services to you. Where the processing of your Personal Information is based on your previously given consent, you have the right to withdraw your consent at any time. To exercise your rights set forth in this paragraph, you must contact us at the email address set forth at the end of this Privacy Policy. We will comply with your request to the extent required by applicable law. We will not be able to respond to a request if we no longer hold your Personal Information or we are otherwise not required by law to respond to a request.

Cookies and Flash Cookies. Most browsers allow you to adjust your browser settings to: (i) notify you when you receive a cookie, which lets you choose whether or not to accept it; (ii) disable existing cookies; or (iii) set your browser to automatically reject cookies. Blocking or deleting cookies may negatively impact your experience using the Services, as some features and services on our Services may not work properly. Deleting cookies does not delete Local Storage Objects (LSOs) such as Flash objects and HTML5. To manage Flash cookie settings and preferences, you must use the settings manager on Adobe's website. If you choose to delete Flash objects from our Services, then you may not be able to access and use all or part of the Services or benefit from the information and services offered.

Interest-Based Advertising. In the U.S., you can opt out of tracking on our website or others for online behavioral advertising by visiting the Digital Advertising Alliance's (the "DAA") Consumer Choice page at <http://www.aboutads.info/choices/> or the Network Advertising Initiative's (the "NAI") page at <http://www.networkadvertising.org/choices>. You may opt out of receiving certain targeted advertising in

mobile apps through participating members of the DAA by installing the AppChoices mobile app, available at <https://youradchoices.com/appchoices>. Please note that opting out of receiving interest-based advertising through the NAI's and DAA's online resources will only opt out a user from receiving interest-based ads on that specific browser or device, but the user may still receive interest-based ads on his or her other devices. You must perform the opt-out on each browser or device you use.

Mobile Advertising. You may also be able to limit interest-based advertising through the settings on your mobile device by selecting "limit ad tracking" (iOS) or "opt-out of interest based ads" (Android). You may also be able to opt-out of some—but not all—interest-based ads served by mobile ad networks by visiting <http://youradchoices.com/appchoices> and downloading the mobile App Choices app. Some of these opt-outs may not be effective unless your browser is set to accept cookies. If You delete cookies, change your browser settings, switch browsers or computers, or use another operating system, you will need to opt-out again.

11. Changes to This Privacy Policy:

We may modify or update this Policy from time to time to reflect the changes in our business and practices, so you should review this page periodically. When we change the policy in a material manner, we will let you know and update the 'last updated' date at the top of this page. If you object to any changes, you must stop using the Services and provide us immediate notice. Continuing to use our Services after we publish changes to this Privacy Policy means that you are consenting to the changes.

12. Children's Privacy:

We do not knowingly collect, maintain or use personal information from children younger than 18 (or the age of majority) years of age, and no part of our Services are directed to children younger than the age of 18 (or the age of majority). If you learn that your child has provided us with Personal Information without your consent, please let us know by contacting us at atmichael@getperch.app. If we learn that we have collected any personal information from children younger than 18 (or the age of majority), we will use commercially reasonable efforts to delete such information.

13. California "Shine the Light" Law:

If you are a user of the Services and a California resident, California's "Shine the Light" law (California Civil Code §1798.83) permits you to request and obtain from us once a year, free of charge, information regarding our disclosure of your personal information (if any) to third parties for direct-marketing purposes. If this law applies to you and you would like to make such a request, please submit your request inwriting in compliance with the below section (Contact Us).

14. Your Nevada Rights:

If you are a resident of Nevada, you have the right to opt out of the sale of certain personal data to third parties that intend to license or sell that personal data. You can exercise this right by contacting us at [insert email] with the subject line "Nevada Do Not Sell Request" and providing us with your name and the email address associated with your account. Please note that we do not currently sell your personal data as sales are defined in Nevada Revised Statutes Chapter 603A.

15. Contact Us:

If you have any questions about this Policy or the Services, please contact us at support@getperch.app or 888-441-3883.