

**LAST UPDATED September 20, 2024**

## **Stream Privacy Policy**

Please read this privacy policy carefully. This policy describes the ways Stream Innovations, Inc. ("Stream") and or our partners collect, protect, use and store your personal information on our website, our mobile application, and in all other interactions with us, such as through our customer service channels. You accept this privacy policy by using our website or by using our products and services on our website, [WWW.STREAMINNOVATIONS.COM](http://WWW.STREAMINNOVATIONS.COM), or through any other means (collectively the "Services"). If you do not agree to the privacy practices described herein, do not access or otherwise use our website or the Services. For consumers residing the in United States, you may also refer to the Stream U.S. Consumer Privacy Notice, included below, which provides additional details about Stream's collection, use, and sharing of your personal information, and rights you may have under federal law. We may amend this Privacy Policy at any time by posting a revised version on our website. Unless otherwise stated, the revised version will be effective at the time we post it.

### **How Stream collects and uses your information**

#### **Information you give Stream**

If you open an account or use the Services, either directly, through a merchant partner or through a third-party platform, we may collect the following types of information about you and your devices.

Information about your identity, such as your name, date of birth, Social Security number, address, phone, email, third-party application IDs, your username for accessing the Services, and other information that must be supplied during the customer registration processes in order to meet our legal obligations, facilitate credit eligibility decisions, protect against fraud and complete your transaction. We use this information to verify your identity, facilitate transactions, to communicate with you, and to create your customer profile and account. We may also use this information or other information you provide to assess your creditworthiness if you are a borrower, to assess risks related to your transaction, and for other purposes permitted by law.

Financial information, such as bank account numbers, bank account details including Transaction history, routing numbers and/or debit card numbers and credit card numbers that you link to your Stream account or you give us when you use the Services. We use this information to process your transactions, to improve and expand our Services, to determine your financial health, to process your loan application or other transactions, and to enable payments and fund transfers with financial institutions and merchants. We may

also use this information or other information you provide to verify your identity, or as otherwise permitted by law.

We may also use this information to deliver targeted marketing, service update notices, and promotional offers based on your communication preferences. We may combine your information with information we collect from other companies and use it to improve and personalize the Services, content, and advertising.

### **Information Stream collects automatically**

When you visit the Stream website or use the Services, we may collect information sent to us by your computer, mobile phone or any other device. This information may include your IP address, device information including but not limited to identifier, name and type, operating system, location, mobile network information and standard web log information, such as your browser type, traffic to and from our site, the pages you accessed on our website, and any other available information.

We may also collect information about your use and interaction with our website, application or the Services. For example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity that may affect the availability of the Services. When you use the Services, we may also store information based on your usage history. This includes, but is not limited to, details of your purchases, content you viewed, event information, click stream information, and cookies that may uniquely identify your browser or your account. We may also collect information about you from any contact you have with any of our Services or employees, such as with our customer support team, in surveys, or through interactions with our affiliates.

Stream uses this information to perform and improve our Services, conduct research, and provide anonymous reporting for clients. For example, we may use information to provide customer service and support, process Transactions, resolve disputes, collect payments, reduce the likelihood of illegal activities, and customize the Services.

### **Cookies and other tracking technologies**

We may use various technologies to collect and store information when you use the Services, and this may include the use of one or more cookies, web beacons, or other device identifiers. We may use these tracking technologies for purposes including:

**Site operations:** Enabling features that are necessary for providing you the Services on our site, such as identifying you as being signed in, tracking content views, remembering your preferences, and the number of times you have been shown an advertisement.

**Analytics:** Allowing us to understand how our Services are being used, track site performance, and make improvements.

You can learn more about ad-serving companies and the options available to limit their collection and use of your information by visiting the websites for the Network Advertising Initiative, the Digital Advertising Alliance, and the European Interactive Digital Advertising Initiative. Similarly, you can learn about your options to opt out of mobile app tracking by certain advertising networks through your device settings and by resetting the advertiser ID on your Apple or Android device. Although we do our best to honor the privacy preferences of our visitors, our website is not able to respond to Do Not Track signals from your browser at this time.

Please note that opting out of advertising networks services does not mean that you will not receive advertising while using our Services or on other websites, and it will also not prevent the receipt of interest-based advertising from other companies that do not participate in these programs. It will, however, exclude you from interest-based advertising conducted through participating networks, as provided by their policies and choice mechanisms.

### **Stream Mobile Phone Disclosure**

By providing us with your mobile number and opting-in, you agree that Stream and the lender of Stream loans and its servicers and sub-servicers, may deliver or cause to be delivered to you calls and text messages for advertising and telemarketing purposes to the phone number provided, including communications using an artificial or prerecorded voice, automatic telephone dialing system, or text messages containing audio or video texts.

- Number of messages will vary by account.
- Message and data rates may apply.
- To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you or email us at [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com)
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.

### **Information obtained from third parties**

We may also obtain information about you from third parties such as credit bureaus and identity verification services. If you apply for a loan or line of credit with Stream, we will obtain consumer reports from consumer reporting agencies related to you at the time of your collection and periodically throughout the term of your loan or line of credit, as well as in connection with the use of any other Services that we offer or that you may obtain from

us (including financial management services, credit profile tools, and the Stream marketplace).

## **How Stream protects your information**

Stream stores and processes your information using commercially reasonable physical, electronic and procedural safeguards. We maintain physical security measures to protect against unauthorized access to systems and use electronic safeguards such as firewalls and data encryption. We additionally enforce physical access controls to our buildings, and we authorize access to personal information only for those employees or agents who require it to fulfill the responsibilities of their jobs. In addition, we employ encryption and website certificates to secure connections with our website.

In order to help us in securing your information, you should choose a strong password for your account with Stream, and never share your password with anyone. Your password is not known to any Stream employee or third party, and we will never ask for your password by phone or email. If you ever receive a communication claiming to be from Stream that asks for your password, you should immediately report it by contacting us at Stream Innovations Inc. PO Box 460, Newtown Square PA 19073-0460 or by calling 610-922-1070.

Users of the Services are responsible for maintaining the security of any password, user ID, or other form of authentication involved in obtaining access to password protected or secure areas of the Service. In order to protect you and your information, we may suspend your use of any of the Service, without notice, pending an investigation, if any breach of security is suspected.

## **How Stream shares your information**

### **For our everyday business purposes**

We share your personal information with employees, affiliates, vendors, partners, merchant partners, and third parties as required to offer, enhance, and troubleshoot the Services, and for other reasons as required by law. This includes, but is not limited to, processing transactions, maintaining your account, offering or servicing loans or lines of credit, offering other financial services, responding to court orders and legal investigations, litigation purposes, complying with audits or other investigations, and reporting to credit bureaus.

We also engage the following types of service providers to perform functions on our behalf: billing and collection providers, auditing and accounting firms, professional services consultants, providers of analytics services, security vendors, and IT vendors. Occasionally, these service providers may also collect data directly from you and, in those cases, their privacy policies may also apply. Stream will not share your financial information with any third party except: as required or authorized by law or valid court

order; as necessary to effect a transaction requested by you; in connection with maintaining or servicing your account; servicing or processing a financial product or service authorized by you; to protect the confidentiality or security of our records; pursuant to a proposed or actual securitization, secondary market sale (including sales of servicing rights), or similar transaction related to one or more of your transactions.

### **When required by law**

We will share your information with any party when required by law or by a government request to do so or to combat fraud or criminal activity.

### **With our merchant partner(s) to provide personalized offers**

We may share your information with merchants you interact with using Stream for marketing, if you consent, or as otherwise permitted by law. By creating an account with us or otherwise using our Services, you consent to Stream sharing your information with merchants you use the Stream Services with, for those merchants to market to you. Please refer to the following section for information on your options with respect to these communications.

## **What are your options?**

### **Notifications**

Depending on the jurisdiction in which you are located, you may have the right to limit when we share information about you. If you wish to exercise your right to opt-out of certain sharing or you no longer wish to receive notifications about our Services, including marketing communications, you may change your notification preferences by clicking on the unsubscribe link in an email that you have already received, and/or by contacting us at Stream Innovations Inc. PO Box 460, Newtown Square PA 19073-0460. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences, or by otherwise following the directions provided with the communication. Stream reserves the right to close or limit access to your account should you opt out of the crucial notices that are required to perform the Services. You are still responsible for any amounts due to Stream even if we close or limit access to your account.

### **Access your information**

You can review and edit your personal information at any time by logging in to your account or by contacting us at Stream Innovations Inc. PO Box 460, Newtown Square PA 19073-0460. You can also request to close your account if you do not have an active loan by contacting us at Stream Innovations Inc. PO Box 460, Newtown Square PA 19073-0460. If you close your Stream account, we will mark your account in our database as "Closed," but will keep your account information in our database to comply with our legal obligations, including fraud prevention and detection. If you close your account, your personal information will not be used by us for any further purposes, nor sold or shared

with third parties, except as necessary to prevent fraud and assist law enforcement, as otherwise required by law, or in accordance with this Privacy Policy.

### **Contact Stream**

If you have questions or concerns regarding this Privacy Policy, please contact us at: [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com).

### **Third Party Links and Sites**

The Site may contain links to third party services or apps, including social media sites (collectively “Third Party Sites”). We exercise no control over Third Party Sites and encourage you to review each of their respective privacy practices.

Additionally, if you found information about Stream on a Third Party Site — such as a social media site like Facebook, LinkedIn, or Twitter — you understand that if you share personal information on such a Third Party Site that it will not be governed by this Privacy Policy and, depending on the Third Party Site, may be visible to all users of that Third Party Site. You should review the privacy policies and practices of Third Party Sites before providing information to them.

### **Children’s Privacy**

The Site and Services are not intended for use by individuals who are under 13 years old. If you are under the age of 13 you should not be visiting the Site. We do not knowingly collect or retain personal information from children under the age of 13.

### **INTERNATIONAL TRANSFERS**

You acknowledge that we are located in the United States. If you reside outside the United States, you understand and agree that any information you provide to us via the Site and Services will be transferred from the country of your residence or location at the time it was provided to the United States. If you do not want your personal information to be transferred to the United States, do not provide that information to us. By providing us with your information you consent to the transfer of your information to the United States.

### **CHANGES TO THE PRIVACY POLICY**

We may make changes to this Privacy Policy at any time and without notice to you. It is your responsibility to review this Privacy Policy from time to time understand whether any changes have been made.

## **ACCESSIBILITY**

We are committed to ensuring this Privacy Policy is accessible to individuals with disabilities. If you wish to access this Privacy Policy in an alternative format, please contact us as described below.

## **YOUR STATE PRIVACY RIGHTS AND ADDITIONAL DISCLOSURE**

Depending on the state in which you reside, you may have certain privacy rights regarding your personal information. If you are a California resident, please see our **“Notice to California Residents”** section below. For other state residents, your privacy rights may include (if applicable):

- The right to confirm whether or not we are processing your personal information and to access such personal information;
- The right to obtain a copy of your personal information that we collected from and/or about you in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the information to another controller without hindrance, where the processing is carried out by automated means;
- The right to delete personal information that we collected from and/or about you, subject to certain exceptions;
- The right to correct inaccurate personal information that we maintain about you, subject to certain exceptions;
- The right, if applicable, to opt out of the processing of your personal information for purposes of (1) targeted advertising; (2) the “sale” of your personal information (as that term is defined by applicable law); and (3) profiling in furtherance of decisions that produce legal or similarly significant effects concerning you;
- If we are required by applicable law to obtain your consent to process sensitive personal information, the right to withdraw your consent; and
- The right not to receive discriminatory treatment by us for the exercise of your privacy rights.

Depending on how the applicable privacy law defines a “sale,” we may sell personal information to third parties. For instance, if you are a resident of Colorado or Connecticut, our use of cookies and tracking technologies constitutes a sale of personal information to third-party advertisers. We also use Cookies to display advertisements about our products to you on nonaffiliated websites, applications, and online services. This is “targeted advertising” under applicable privacy laws. We do not use personal information for profiling in furtherance of decisions that produce legal or similarly significant effects concerning individuals.

## **NOTICE TO NEVADA RESIDENTS**

Nevada law allows Nevada residents to opt out of the sale of certain types of personal information. Subject to several exceptions, Nevada law defines “sale” to mean the

exchange of certain types of personal information for monetary consideration to another person. We do not currently sell personal information as defined in the Nevada law. However, if you are a Nevada resident, you still may submit a verified request to opt out of sales and we will respond accordingly. You may send opt-out requests to [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com).

## **NOTICE TO CALIFORNIA RESIDENTS**

The California Consumer Privacy Act, as amended by the California Privacy Rights Act of 2020 (“CCPA”), requires that we provide California residents with a privacy policy that contains a comprehensive description of our online and offline practices regarding the collection, use, disclosure, sale, sharing, and retention of personal information and of the rights of California residents regarding their personal information. This section of the Privacy Policy is intended solely for, and is applicable only as to, California residents. If you are not a California resident, this section does not apply to you, and you should not rely on it.

The CCPA defines “personal information” to mean “information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.” Personal information does not include publicly available, deidentified or aggregated information or lawfully obtained, truthful information that is a matter of public concern. For purposes of this Notice to California Residents section, we will refer to this information as “personal information.”

Certain information we collect may be exempt from the CCPA because it is considered public information (e.g., it is made available by a government entity) or covered by a specific federal privacy law, such as the Gramm–Leach–Bliley Act, the Health Insurance Portability and Accountability Act, or the Fair Credit Reporting Act.

### **Notice at Collection of Personal Information**

We currently collect and, in the 12 months prior to the effective date of this Privacy Policy, have collected the categories of personal information listed above in this Privacy Policy.

We collect personal information directly from California residents and from the above-described sources. We do not collect all categories of personal information from each source, but as describe above, depending on the nature of your engagement with Stream. In addition, we collect personal information for the purposes stated above.

### **Sale, Sharing, and Disclosure of Personal Information**

The following table identifies the categories of personal information that we disclosed for a business purpose in the 12 months preceding the Last Updated Date of this Privacy Policy and, for each category, the categories of recipients to whom we disclosed personal information:



<b>Categories of Personal Information</b>	<b>Categories of Recipients</b>
Project Information	<ul style="list-style-type: none"> <li>· To our Funding Partners.</li> <li>· To Program Partners, for programs you participate in.</li> </ul>
Personal Identifiers	<ul style="list-style-type: none"> <li>· To our Funding Partners.</li> <li>· To Program Partners, for programs you participate in.</li> <li>· To our sub-servicers. To law enforcement to comply with a court order or governmental regulations, or in the course of litigation.</li> </ul> <p>To third parties for fraud prevention and data security purposes.</p>
Categories of personal information listed in the California Customer Records statute	<ul style="list-style-type: none"> <li>· To our Funding Partners.</li> <li>· To lending and leasing platform providers.</li> <li>· To our sub-servicers. To law enforcement to comply with a court order or governmental regulations, or in the course of litigation.</li> <li>· To third parties for fraud prevention and data security purposes.</li> </ul>
Protected classification characteristics under California or federal law	<ul style="list-style-type: none"> <li>· To law enforcement to comply with a court order or governmental regulations, or in the course of litigation.</li> <li>· To third parties for fraud prevention and data security purposes. To our sub-servicers.</li> </ul>
Commercial Information	<ul style="list-style-type: none"> <li>· To our Funding Partners. To our sub-servicers</li> </ul>
Internet or other similar network activity	<ul style="list-style-type: none"> <li>· To law enforcement to comply with a court order or governmental regulations, or in the course of litigation.</li> <li>· To third parties for fraud prevention and data security purposes.</li> </ul>
Geolocation data	<ul style="list-style-type: none"> <li>· To third parties for fraud prevention and data security purposes</li> </ul>

Sensory data	<ul style="list-style-type: none"> <li>• To our Funding Partners.</li> <li>• To government agencies. To our sub-servicers.</li> </ul>
Professional or employment-related information	<ul style="list-style-type: none"> <li>• To our Funding Partners. To our sub-servicers.</li> </ul>

We disclosed personal information to third parties for the business or commercial purposes discussed in the opening sections of this Privacy Policy.

The following table identifies the categories of personal information that we sold or shared to third parties in the 12 months preceding the Last Updated Date of this Privacy Policy and, for each category, the categories of third parties to whom we sold or shared personal information:

Categories of Personal Information	Categories of Third Parties
Personal Identifiers	Program Partners; Funding Partners; Sub-Servicers; Third Parties for Fraud Prevention and Advertising

We shared personal information to third parties for the following business or commercial purposes:

- Credit Underwriting
- Compliance and Legal Obligations
- Fraud Detection and Prevention
- To Provide Customer Service or Support
- Marketing and Advertising

We have not sold or shared personal information in the twelve (12) months preceding the Last Updated Date of this Privacy Policy. We do not knowingly collect or sell or share the personal information of consumers under 16 years of age. We do not use sensitive personal information for purposes other than those allowed by the CCPA and its regulations.

### **Retention of Personal Information**

We retain your personal information for as long as necessary to fulfill the purposes for which we collect it, such as to provide you with the service you have requested, and for the purpose of satisfying any legal, accounting, contractual, or reporting requirements that apply to us.

## Your Rights

If you are a California resident, you have the following rights with respect to your personal information:

- The right to know what personal information we have collected about you, including the categories of personal information, the categories of sources from which we collected personal information, the business or commercial purpose for collecting, selling or sharing personal information (if applicable), the categories of third parties to whom we disclose personal information (if applicable), and the specific pieces of personal information we collected about you;
- The right to delete personal information that we collected from you, subject to certain exceptions;
- The right to correct inaccurate personal information that we maintain about you;
- If we sell or share personal information, the right to opt out of the sale or sharing;
- If we use or disclose sensitive personal information for purposes other than those allowed by the CCPA and its regulations, the right to limit our use or disclosure; and
- The right not to receive discriminatory treatment by us for the exercise of privacy rights the CCPA confers.

### ***How to Submit a Request to Know, Delete, and/or Correct***

You may submit a request to know, delete, and/or correct by emailing us at [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com) or by calling us at 610-922-1070.

If you are submitting a request on behalf of a California resident, please submit the request through one of the designated methods discussed above. After submitting the request, and if the request is not subject to an exemption or exception, we will require additional information to verify your authority to act on behalf of the California resident.

### ***Right to Opt Out of Sale or Sharing of Personal Information***

If you are a California resident, you have the right to direct us to stop selling or sharing your personal information. You may submit a request to opt out of sales or by emailing us at [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com) or by calling us at 610-922-1070. If you have enabled privacy controls on your browser (such as a plugin), we will also treat that as a valid request to opt out. Please see the “**Universal Opt-Out Mechanisms**” section above for more information.

### ***Right to Limit Use and Disclosure of Sensitive Personal Information***

You may submit a request to limit our use or disclosure of your sensitive personal information via the methods described herein.

## **Shine the Light Law**

California Civil Code Section 1798.83 permits our customers who are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com) or call us at 610-922-1070.

We are committed to ensuring this Privacy Policy is accessible to individuals with disabilities. If you wish to access this Privacy Policy in an alternative format, please contact us as described below.

## **CONTACT INFORMATION**

If you have any questions or comments about this privacy policy, the ways in which Stream collects and uses your information, your rights regarding such use, or wish to exercise your privacy rights (where applicable), please contact us at:

Email: [privacy@streaminnovations.com](mailto:privacy@streaminnovations.com)

Postal Address: PO Box 460, Newtown Square PA 19073-0460

Phone: 610-922-1070

# Stream U.S. Consumer Privacy Notice

## **FACTS** WHAT DOES STREAM DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Your name, address, and other contact information</li> <li>● Your Social Security number and date of birth.</li> <li>● Account balances, income, Transaction history, and similar financial information.</li> <li>● Device information, including your IP address, MAC address, and device ID.</li> <li>● Credit scores and employment information.</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Stream chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal informa3on</i>	<i>Does Stream share?</i>	<i>Can you limit this sharing?</i>
<b>For our everyday business purposes</b> – such as to process your Transactions, maintain your account(s), respond to court orders and legal investigations	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No

<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your Transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Call (610) 922-1070 or email us at <a href="mailto:privacy@streaminnovations.com">privacy@streaminnovations.com</a></p> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Email us at <a href="mailto:privacy@streaminnovations.com">privacy@streaminnovations.com</a>

<i>Who we are</i>	
<b>Who is providing this notice?</b>	Stream Innovations Inc.

<i>What we do</i>	
<b>How does Stream protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use reasonable security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings.

<p><b>How does Stream collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect information about you from others, such as credit bureaus and other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <p>affiliates from using your information to</p> <p>market to you sharing for nonaffiliates to</p> <p>market to you</p> <p>for joint marketing with other financial companies</p> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>

<p><i>Definitions</i></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates with whom we may share can include (i) other financial services companies (including other financial institutions, such as banks) and (ii) non-financial service providers such as hosting platforms, loyalty programs, KYC/AML and fraud protection vendors, sanctions screening vendors, data processors, marketing partners, and API integrators.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Stream does not perform joint marketing.</p>