

# Credihogar Online Privacy Policy

Please read this Online Privacy Policy ("the policy" or "the policies") carefully before using the credihogar.com website ("website", "service") operated by Credihogar, Inc. ("us", "we", "our", "Credihogar").

This policy explains how we collect, share, use, and protect information when you visit our website and any other online services offered by the Credihogar, its affiliates and subsidiaries (collectively, our "online services"). This policy covers Credihogar's online services, including the our website, our mobile app, our loan management systems, and our social media sites or pages, any interactions with our team members and vendors online or over the telephone, and any content on our advertising campaigns.

Our online services linking to this notice are intended for a U.S. audience. If you visit or use one of these online services, your information may be transferred or processed in the United States.

## Information we collect

### Personal Information

When you visit or use our online services, we may collect personal information from or about you including your name, email address, mailing address, telephone number(s), account numbers, limited location information, user name and password. We may also collect payment card information, tax identification numbers, driver's license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

### Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We or our third-party partners may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

### Additional Sources of Information

We may also collect information about you from additional online and offline sources including from vendors or partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you under this Online Privacy Policy.

## **Use of Information**

We use the information discussed above in the following ways:

- Processing applications and transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages; operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and
- For any other purposes that we may specifically disclose at the time you provide or we collect your information.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

## **Disclosure of Information**

We may share the information we collect from and about you with our affiliates and other third parties as described below. In particular, we may share your information with:

- Credihogar third-party service providers.
- Credihogar affiliated websites and businesses in an effort to bring you improved service across our family of products and services, when permissible under relevant laws and regulations.
- Other companies to bring you co-branded services, products or programs that you have requested.
- Third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of Credihogar businesses; and
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us. We may share anonymous or aggregated information with third parties to help deliver

products, services, and content that are better tailored to the users of our online services and for other purposes.

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for the following purposes: fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

### **Information Sharing**

We do not sell, trade, or otherwise transfer your personal information to third parties without your consent. Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. We may share your information in the following circumstances:

- **Service Providers:** We may share your information with third-party service providers who assist us in providing and maintaining our services, including sending SMS or email messages to you. These service providers are obligated to maintain the confidentiality and security of your information.
- **Legal Compliance:** We may disclose your information when required by law or to protect our rights, privacy, safety, or property, or that of our users or others.

### **Your Choices**

You have the following choices regarding your personal information:

- **Access and Update:** You may access and update your personal information by contacting us at any time via email at [info@credihogar.com](mailto:info@credihogar.com).
- **Opt-Out:** You can opt out of receiving SMS or email communications from us at any time by following the instructions provided in those messages.
- **Help:** Text HELP for help with SMS messaging

### **Linking to Third-Party Websites**

Credihogar may provide links to websites that are owned or operated by other companies ("third party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

### **Security**

We use reasonable physical, electronic, and procedural safeguards that comply with legal and regulatory standards to protect and limit access to personal information.

Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your tax identification number) to us.

### **Updating Your Information**

Keeping your account information up-to-date is very important. You may review, or update certain account information by calling our Customer Care team at 888-503-3298

### **Changes to this Online Privacy Policy**

We may change this Online Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise.

If you have any questions or comments, please call our Customer Care team at 888-503-3298 or send us an email at [info@credihogar.com](mailto:info@credihogar.com).