



## Online Privacy Policy

Last updated August 16, 2023

### OUR POLICY

Welcome to EVVO Financial, Inc., ("EVVO", "EVVO Financial", "we", "us", "our"). This Privacy Policy is intended to describe how we collect, use, and share your information in connection with our websites and platforms (the "Site") and any other online content, tools, or services that we control and that link to this Privacy Policy. This Site is operated by EVVO and has been created to provide information to our visitors ("you," "your") about our company and our online content, tools and services, whether such content, tools and services are accessed on the Site or through third- party websites, mobile sites and/or applications (together with the Site, the "Services"). This Privacy Policy describes how EVVO Financial collects, uses and discloses information from visitors to the Services, including personally identifiable data ("Personal Data"). If you do not agree with this Privacy Policy or EVVO's terms of use, available [here](#), please immediately stop using our Site.

### WHY?

We want to build an indispensable platform to aid people in making smart comparisons and connecting them to companies for their financial needs. Knowing certain things will help us do that better.

As part of our service, we may share your personal data with our lending partners to try and find you a loan or other credit product. EVVO may also share your personal data with TransUnion & other credit bureaus for the purposes of matching you to our lending partners' relevant products and services you are seeking.

Please be sure to read this entire Privacy Policy before using or submitting information through the Services. By using or submitting information through the Services, you are indicating that you agree to the collection, transfer, manipulation, processing, storage, disclosure and other uses of your personal data as described in this Privacy Policy and to be bound by the terms of this Privacy Policy.

### PERSONAL DATA THAT YOU PROVIDE THROUGH THE SERVICES

We collect Personal Data from you when you voluntarily provide such information, including but not limited to when you access, complete and/or use one of our online forms, tools or content items, contact us with inquiries, respond to one of our surveys, register for access to the Services or use certain Services.

If you complete one of our online forms, you may be asked to provide Personal Data in order to provide the Services as described:

<b>Category</b>	<b>Examples</b>
Demographic Data	Contact data such as your name, address (including zip code), email, zip code, date of birth, social security number and phone number.
Personal Records	Estimated credit score, payment history, employment status, ownership or rental history, income, education level and degrees, and other information.
Account Registration	If we have registration and/or a log-on experience, this would include the information we collect when you create an account such as name, email and/or other information to provide account related functionalities to our users.
Feedback and Support	If you provide us feedback or contact us for support, we may collect your name and e- mail address, as well as any other content that you send to us. We collect and use this data based upon our business need to receive and act upon your feedback or issues
Surveys	If you voluntarily submit certain information to our services, such as filing out a survey about your user experience, we may collect the information you have provided.
Other Information	We may collect this information to understand your opinions, better market our services and to collect relevant information about our business. Information we may collect which is not specifically listed here is described in this Privacy Policy or is otherwise disclosed at time of collection.

For clarity, EVVO collects Personal Data from you to, in part, provide you with personalized content and information related to financial products, but EVVO is not a lender, credit card issuer, bank or other similarly situated financial institution. Any loan or related product to which you may become a party is solely transacted between you and the applicable provider and is not a part of the Services.

By voluntarily providing us with Personal Data, you are consenting to our use of your Personal Data in accordance with this Privacy Policy. You represent that the Personal Data you provide is true, accurate, current and complete, and that you have the authorization to provide it to us. If you provide Personal Data to the Services, you acknowledge and agree that such Personal Data may be transferred from your current location to the offices and servers of EVVO and the authorized third parties referred to herein.

#### INFORMATION AUTOMATICALLY COLLECTED

Whenever you interact with the Services, EVVO may automatically receive and record information from your computer, browser and/or mobile device, which may include the following:

##### IP Addresses:

The requests you make to EVVO may contain your IP address (the Internet address of your computer). We may use visitors' IP addresses for various purposes, including to display customized content and analyze and report upon usage of the Services; to diagnose and prevent service or technology problems affecting the Services; and to monitor and prevent fraud and abuse.

##### Device IDs:

We may collect information on the type of device you are using, operating system, settings, browser and OS information, unique device identifiers, network information and other device-specific information. The information collected may depend on the type of device you use and its settings.

Location Data: We may collect location data based on your IP address and the geolocation of your device. We collect this data to better tailor our services to you and to help provide service offerings available to you in your geographic area.

Usage Information: We collect information about how you use our Services, such as the types and categories of content that you view or engage with, the features you use, the actions you take, the and the time, frequency and duration of your activities on the Site.

#### COOKIES, WEB BEACONS, AND SIMILAR TECHNOLOGIES

In operating the Services, we may use cookies, web beacons and similar technologies. This Privacy Policy covers the use of cookies, web beacons and similar technologies by EVVO only. EVVO does not sell or share your cookies other than as described in this Privacy Policy. Uses of these technologies by third-party advertisers or websites linked from the Services, including third parties with which we partner, are governed by each such advertiser or website's privacy policy.

##### Cookies & Analytics:

A cookie is a piece of information that the computer that hosts our Services gives to your browser when you access the Services. Cookies help provide additional functionality to the Services, customize users' experiences with the Services and help us analyze Services usage more accurately for research, advertising and marketing purposes. On most web browsers, you will find a "help" section on the toolbar. Please refer to this section for information on how to receive notification when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of some of the Services' features.

##### Web beacons:

In addition to cookies, we may use web beacons (also known as "clear GIFs") to measure traffic to or from or use of our online forms, tools or content items and related browsing behavior and to improve your experience when using the Services. We may also use customized links or other similar technologies to track hyperlinks that you click and associate that information with your Personal Data in order to provide you with more focused communications. Web beacons may be placed on the Service by third parties such as an analytics provider in order to support functionality described in this Privacy Policy. The information collected by these third parties in this manner is subject to that third party's own privacy policies.

##### Aggregated Personal Data:

In an ongoing effort to better understand and serve the users of the Services, EVVO often conducts research on consumer demographics, interests and behavior based on the Personal Data and other information provided to us. This research may be compiled and analyzed on an aggregate basis, and EVVO may share this aggregate data with our affiliates, agents, service providers and other third parties with whom we do business. This includes, but is not limited to, information such as consumer financial trends, choices and comparisons. This aggregate information does not identify you personally. EVVO may also disclose aggregated user statistics in order to describe our services to current and prospective financial service providers, and to other third parties for other lawful purposes.

#### OUR USE OF YOUR PERSONAL DATA AND OTHER INFORMATION

EVVO uses the Personal Data you provide in a manner that is consistent with this Privacy Policy. Generally, we may use information we collect in the following ways:

- To identify and potentially personalize the Services when you visit our Site
- To provide products and services
- For fraud and information security
- To improve the Services
- To conduct analytics such as usage trends
- To respond to inquiries related to support or other requests

- To send marketing and promotional materials about the Services
- To manage our relationships

For more clarity, if you provide Personal Data for a certain reason, we may use the Personal Data in connection with the reason for which it was provided. For instance, if you contact us by email or provide feedback in any way such as to ask a question or report an issue with the Services, we will use the Personal Data you provide to answer your question or resolve your problem. Also, if you provide Personal Data in order to learn about certain products that may be available to you through third-party providers, we will use your Personal Data to provide you with information on such products and providers, to provide other personalized services, and/or to monitor your use of the Services.

EVVO Financial and our subsidiaries and affiliates (the “EVVO Related Companies”) may also use your Personal Data and other personally non-identifiable information collected through the Services to help us improve the content and functionality of the Services, to better understand our users and to improve the Services.

#### Partners and Third-Party Sources:

We may also obtain information about you from third-party sources, such as our partners. We may also, at your direction, receive information from third-party services that provide an ability to share information you have provided to the third-party through the use of an application program interface (API), such as Plaid. If we combine or associate information from other sources with your information that we collect through the Services, we will treat the combined information in accordance with this Privacy Policy, the Terms, and applicable law.

#### Marketing:

EVVO and EVVO ’s financial providers with whom we share your information for product pricing may use your Personal Data to communicate with you by email, postal mail or by text message to provide you with:

- Information regarding transactional information relevant to your account.
- Opportunities, surveys, and promotions related to your submitted request available through the services or products of our financial providers that we think may be of interest to you.
- Information or content – such as articles or white papers – that we believe would be of interest to you through email, text messages, or postal mail.

Each marketing-related communication we send you will contain instructions permitting you to “opt-out” of receiving future marketing communications. If EVVO intends on using any Personal Data in any manner that is not consistent with this Privacy Policy, you will be informed of such anticipated use prior to or at the time at which the Personal Data is collected.

You may choose to unsubscribe from marketing emails or mail by emailing [support@askevvo.com](mailto:support@askevvo.com) or at the address below and asking to be removed from any correspondence. Although we will remove you from our marketing lists you may still receive transactional messages related to the Services.

We may contract with third-party advertising companies and social media companies to display ads on their service. These companies may use cookies and similar technologies to track your activity, the information collected by these third parties in this manner is subject to that third party’s own privacy policies. We may also use aggregated information from these sources for creating similar audiences in order to better target advertisements on their networks to potential consumers who appear to have shared characteristics. You may opt out of “similar audiences” in Google, you can do so through <https://adssettings.google.com/authenticated>. You can also learn more about how to opt out of their collection in general by going to [www.aboutads.info/choices](http://www.aboutads.info/choices), [www.networkadvertising.org](http://www.networkadvertising.org) and/or [www.youronlinechoices.com](http://www.youronlinechoices.com)

#### OUR DISCLOSURE OF YOUR PERSONAL DATA

EVVO is not in the business of selling your information to third parties. There are, however, certain circumstances in which we may share your Personal Data with certain third parties without further notice

to you, as set forth below:

**Certain Business Partners:** When we partner with other businesses to provide content or services to you or to such business partners, we may share relevant Personal Data in connection with such content or services. For example, we will share your contact and other information with a lender and/or service provider if the information you provide in one of our online forms or tools matches certain criteria for loan products offered by such lender and/or loan originator.

**Business Transfers:** As we develop our business, we might sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, dissolution or similar event, Personal Data may be part of the transferred assets. Your Personal Data could also be shared with professional advisors and counterparties during such events.

**Business Analytics:** When we partner with certain businesses in order to learn and improve user interface, content, site performance, and our offerings. For example, Information may be shared in order to improve your experience on partner sites as well as on our site.

**Related Companies:** We may also share your Personal Data with the EVVO Related Companies for purposes consistent with this Privacy Policy.

**Agents, Consultants and Related Third Parties:** EVVO, like many businesses, sometimes hires other companies to perform certain business-related functions. Examples of such functions include mailing information, maintaining databases and providing marketing assistance. When we employ another entity to perform a function of this nature, we only provide them with the information that they need to perform their specific function.

**Legal Requirements:** EVVO may disclose your Personal Data if required to do so by law or in the good faith belief that such action is necessary to (i) comply with a legal obligation, including responding to a subpoena, warrant, or other legal process, (ii) protect and defend the rights or property of EVVO, (iii) act in urgent circumstances to protect the personal safety of users of the Services or the public, or (iv) protect against legal liability.

## OTHER IMPORTANT INFORMATION

### Your Choices

In general, you can visit the Services without providing Personal Data. If you choose not to provide any Personal Data, however, you may not be able to use certain features of the Services.

### Registration/Account Information:

If we have a registration and/or a log-on experience, this would include the information we collect when you create an account such as name, email and/or other information to provide account related functionalities to our users. If you choose to register and/or provide information, you agree to provide and maintain true, accurate, current and complete information about yourself.

Please note that if you allow others to use your account (including others you permit to set up profiles under your account), they may be able to view information about your account or any of the profiles under your account.

If you no longer wish to use our Services, you can deactivate your account by contacting us at [support@askevvo.com](mailto:support@askevvo.com) or at the address below.

Due to regulatory and information retention requirements, we do not delete your information when you deactivate your account. We will disable your account and cease sending any communications.

### Access To Information:

We rely on you to ensure your information is accurate and up-to-date. To keep your Personal Data accurate, current and complete, please contact us as specified at the below address or [support@askevvo.com](mailto:support@askevvo.com). We will take reasonable steps to update or correct Personal Data in our possession that you have previously submitted via the Services.

#### Notice to California Residents

If you are a California resident, California law may provide you with additional rights concerning EVVO's collection and use of your personal information. After reading this Online Privacy Policy, please click [here](#) to visit EVVO's California Privacy Notice to learn more about your California Privacy Rights.

#### Exclusions:

This Privacy Policy does not apply to any Personal Data collected by EVVO, other than Personal Data collected through the Services. This Privacy Policy shall not apply to any unsolicited information you provide to EVVO through the Services or through any other means. This includes, but is not limited to, information posted to any public areas of the Services, such as forums, any ideas for new products or modifications to existing products, and other unsolicited submissions (collectively, "Unsolicited Information"). All Unsolicited Information shall be deemed to be non-confidential and EVVO shall be free to reproduce, use, disclose, and distribute such Unsolicited Information to others without limitation or attribution.

#### Children's Privacy Online:

EVVO does not knowingly collect Personal Data from children under the age of 13. If you are under the age of 13, please do not submit any Personal Data through the Services. We encourage parents and legal guardians to monitor their children's Internet usage and to help enforce our Privacy Policy by instructing their children never to provide Personal Data on the Services without their permission. If you have reason to believe that a child under the age of 13 has provided Personal Data to EVVO through the Services, please contact us, and we will endeavor to delete that information from our databases.

#### Links To Other Websites:

This Privacy Policy applies only to the Services. The Services may contain links to other websites not operated or controlled by EVVO (the "Third-Party Sites"). The policies and procedures we described here do not apply to the Third-Party Sites. The links from the Services do not imply that EVVO endorses or has reviewed the Third-Party Sites. We suggest contacting those sites directly for information on their privacy policies.

#### Social Media

Through the Site, you may choose to access certain social media websites and services that are owned and/or controlled by third parties (including, without limitation, Facebook, Twitter, Instagram, and others) (such websites and services, collectively, the "Social Media Services"). When you elect to access and use the Social Media Services, you will be sharing your information (which will include personal information if you elect to share such information) with those Social Media Services. As with other Third-Party Sites, the information that you share with the Social Media Services will be governed by the privacy policies and terms of service of the providers of such Social Media Services and not by the policies and procedures we describe here. You may also be able to modify your privacy settings with these Social Media Services to, for example, control what information the Social Media Services disclose to other entities, including EVVO. However, please remember that the manner in which Social Media Services use, store and disclose your information is governed by the policies of the applicable Social Media Services provider.

#### Security:

EVVO takes reasonable steps to protect the Personal Data provided via the Services from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no Internet or email transmission is

ever fully secure or error free. In particular, email sent to or from the Services may not be secure. Therefore, you should take special care in deciding what information you send to us via email. Please keep this in mind when disclosing any Personal Data to EVVO via the Internet.

By using the Services or providing Personal Data to us, you agree that we may communicate with you electronically regarding security, privacy and administrative issues relating to your use of the Services. If we learn of a security system's breach, we may attempt to notify you electronically by posting a notice on the Services or by sending an email to you. You may have a legal right to receive this notice in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice), please

notify us at [support@askevvo.com](mailto:support@askevvo.com).

If you are, or believe you have become, a victim of identity theft, you may visit the website of the Federal Trade Commission at <https://www.identitytheft.gov> for free information to help guard against identity theft and guidance on the recovery steps you can take.

International Users:

#### Notice to Vermont Residents

In response to Vermont regulations, we automatically treat accounts with Vermont billing addresses as if you requested that we not share your information with nonaffiliated third parties, and that we limit the information we share with our affiliates. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

#### Notice to Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by requesting that we cease calling you by contacting us directly and making such request in writing at [support@askevvo.com](mailto:support@askevvo.com). Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; e-mail: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

#### Notice to Users Outside of the United States

This Online Privacy Policy is intended to cover collection of information on our Sites from residents of the United States. If you are visiting our Sites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third-parties with whom we share it as described in this Notice.

The Service is hosted and intended solely for consumers in the United States. All Personal Data is stored on servers in the United States and is subject to United States law. By choosing to use the Services or otherwise provide information to us, you agree that any dispute over privacy or the terms contained in this Privacy Policy will be governed by the law of the state of New York and the adjudication of any disputes arising in connection with the Services will be in accordance with the [Terms of Service](#).

If you are visiting the Services from the European Union or other regions with laws governing data collection and use, please note that you are agreeing to the transfer of your information to the United States and the global processing of such information. By providing your information you consent to any transfer and processing in accordance with this Privacy Policy.

Other Terms and Conditions:

Your access to and use of the Services is subject to the [Terms of Service](#).

#### Changes to EVVO 's Privacy Policy:

The Services and our business may change from time to time. As a result, at times it may be necessary for EVVO to make changes to this Privacy Policy. EVVO reserves the right to update or modify this Privacy Policy at any time and from time to time without prior notice. Please review this policy periodically, and especially before you provide any Personal Data. This Privacy Policy was last updated on the date indicated above. Your continued use of the Services after any changes or revisions to this Privacy Policy shall indicate your agreement with the terms of such revised Privacy Policy.

**New Uses of Personal Data:** From time to time, we may desire to use Personal Data for uses not previously disclosed in our Privacy Policy. If our practices change regarding previously collected Personal Information in a way that would be materially less restrictive than stated in the version of this Privacy Policy in effect at the time we collected the information, we will make reasonable efforts to provide notice and obtain consent to any such uses as may be required by law.

#### How We Respond to "Do Not Track" Signals:

Our Site currently does not respond to "Do Not Track" (DNT) signals and operates as described in this Privacy Policy whether a DNT signal is received. If we do so in the future, we will describe how we do so in this Privacy Policy.

#### Changes to Our Privacy Statement

We reserve the right to amend this privacy policy at our discretion and at any time. When we make changes to this privacy policy, we will notify you through a statement on our website homepage.

#### Contact Information

If you have any questions or comments about this statement, the ways in which we collect and use your Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

[Support@askevvo.com](mailto:Support@askevvo.com)

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888-818-3886

Please print and retain a copy of this privacy policy for your records.