

INTRODUCTION

Sunlight Financial LLC (“Sunlight”) knows that you, the consumer applicant for home improvement services and financing (“applicant” or “you”), expect privacy and security for your personal financial information. This Privacy Policy is designed to inform you of the types of information we collect from our applicants, how we use that information and the circumstances under which we will share it with third parties.

WE RESPECT YOUR PRIVACY

Sunlight respects your privacy and is committed to treating your information responsibly. We believe many applicants appreciate receiving offers of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us. We treat our applicants’ information as described in this required notice.

Information Collection

Sunlight collects information about you that we reasonably believe will be necessary or useful in processing or administering the products and services for which you have applied.

We collect applicant information from the following sources: (1) information we receive from you on applications or other forms, such as your name, address, social security number, assets and income, (2) information about your transactions with our lending partners or others, such as your account balance, payment history, and parties to transactions, and (3) information we receive from third parties, including consumer reporting agencies, such as your creditworthiness and credit history.

Cookies

Our online services use features of your Internet browser called “cookies” and “flash objects.” Cookies and Flash Objects are files that are placed in your computer’s browser memory or placed on your hard drive. We may use these features on our web site or online banking service to verify your identity, remember personal settings including your preferences, to offer you additional options or enhance your online experience, and to improve our products and services. We also use them for tracking of online applications and programs. Our server recognizes and records the domain name from which visitors to our site accessed the Internet and the names of the pages visited while at our site. It does not, however, collect and store your electronic mail address or other nonpublic personal information. Finally, we also may use cookies to track the effectiveness of advertisements for Sunlight products and services, referred to as banner ads that we may place on Sunlight websites. Cookies used for tracking advertising effectiveness do not collect nonpublic personal or confidential information.

INFORMATION SHARING WITH THIRD PARTY MARKETING SERVICE PROVIDERS AND JOINT MARKETERS

Sunlight may disclose the information we collect, as described above, to companies that perform marketing services on our behalf. The third-party service providers who receive this information are required to use the information we share with them only to provide services to us, or as otherwise permitted by law.

INFORMATION SHARING

Other than as described above, Sunlight does not share its applicant information with any affiliated or nonaffiliated third parties except as permitted by law. An example of when Sunlight may share applicant information as permitted by law would be to complete a transaction you requested, such as verifying

your title to the property. Another example would be reporting your account information to the consumer reporting agencies.

MAINTENANCE OF ACCURATE INFORMATION

We have established procedures designed to ensure that your information is as accurate and complete as possible. If you believe that our records contain inaccurate or incomplete information about you, please notify us by calling toll-free at (888) 850-3359 or by sending a written inquiry to Sunlight Financial LLC, 101 N. Tryon Street, Suite 1000, Charlotte, North Carolina 28246.

CONFIDENTIALITY AND SECURITY

We restrict access of your application information to those associates (persons employed by Sunlight) who have a business reason for knowing such information. We educate our associates about the importance of confidentiality and privacy of consumer information.

We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your application information from unauthorized access.

IN SUMMARY

We appreciate your interest and want you to understand our commitment to maintaining the privacy of your application information, as expressed in this Privacy Policy. This Privacy Policy applies only to individual consumers and not to businesses. We reserve the right to amend the policy at any time. If you have questions about this Privacy Policy, please contact our applicant support line at (888) 850-3359.

FOR CALIFORNIA CONSUMERS

If you are a California consumer, the information below also applies to you. Certain terms used in this section have the meaning given to them in California Civil Code § 1798.100 et seq.

COLLECTION AND DISCLOSURE

During the 12-month period prior to the effective date of this Privacy Policy, we may have:

- a. Collected the following categories of personal information about you:
 - identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, and other similar identifiers;
 - signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, and health insurance information;
 - characteristics of protected classifications under California or federal law, such as race, color, national origin, religion, age, sex, gender, gender identity, gender expression, sexual orientation, marital status, medical condition, ancestry, genetic information, disability, citizenship status, and military and veteran status;
 - commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies;

- Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements;
 - geolocation data;
 - audio, electronic, visual, thermal, olfactory, and similar information;
 - professional or employment-related information; and
 - inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- b. Collected personal information about you from the following categories of sources:
- from you or your devices, for example, through your interaction with our Site; and
 - third parties such as the installer for your home improvement project, through their use of the Site.
- c. Collected personal information about you for the following business or commercial purposes (in addition to the purposes listed in our Privacy Policy):
- performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services;
 - auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
 - short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
 - detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
 - debugging to identify and repair errors that impair existing intended functionality;
 - undertaking internal research for technological development and demonstration; and
 - undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.
- d. Shared your personal information with the following categories of third parties:
- persons connected to your business, such as your employer, company administrator or business partner; and

- our customers and partners, to inform them about their users' use of our products and services.
- e. Disclosed for a business purpose the following categories of personal information about you:
- identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, and other similar identifiers;
 - signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, and health insurance information;
 - commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies;
 - Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements;
 - geolocation data;
 - audio, electronic, visual, thermal, olfactory, and similar information;
 - professional or employment-related information; and
 - inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

CALIFORNIA CONSUMER PRIVACY RIGHTS

You may have the right to request, twice in a 12-month period, the following information about the personal information we have collected about you during the past 12 months:

- the categories and specific pieces of personal information we have collected about you;
- the categories of sources from which we collected the personal information;
- the business or commercial purpose for which we collected the personal information;
- the categories of third parties with whom we shared the personal information; and
- the categories of personal information about you that we disclosed for a business purpose, and the categories of third parties to whom we disclosed that information for a business purpose.

In addition, you have the right to request that we delete the personal information we have collected from you. Sunlight does not sell your personal information. We will not deny, charge different prices for, or provide a different level or quality of goods or services if you choose to exercise these rights.

To submit a request, you may contact us at info@sunlightfinancial.com or (888) 850-3359. To help protect your privacy and maintain security, we take steps to verify your identity before granting you access to your personal information or complying with your request. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.