

Privacy Policy

Last Updated: April 24, 2025

SimpliBorrow, Inc., a Wyoming company with its principal office at 12 Old Hill Road, Westport, CT 06880 (“SimpliBorrow,” “we,” “us,” or “our”), is dedicated to protecting the privacy and security of your personal information. This Privacy Policy explains how we collect, use, share, and safeguard your personal information when you interact with us through:

- Our website, www.simpliborrow.com, and any related websites or mobile applications where this Privacy Policy is displayed or referenced (collectively, the “Platforms”);
- Our products and services provided to customers;
- Our marketing and business development efforts; and
- Any offline interactions, such as phone or email communications.

We refer to these interactions collectively as the “Services.” In this Privacy Policy, “personal information” refers to any data that can identify, describe, or be associated with an individual. Please read this Privacy Policy carefully to understand our practices. For information about our handling of financial data and your related choices, please review our Financial Privacy Notice.

INFORMATION WE COLLECT

We may collect personal information about you based on your interactions with our Services. This information comes from: (1) you directly; (2) automated technologies when you use our Platforms; and (3) third-party sources. Below, we detail these collection methods.

Information You Provide

When you engage with our Services—such as by contacting us, signing up for promotional materials, or using our Platforms—we collect the personal information you provide. This may occur when you fill out forms, call us, or send emails.

The types of personal information we may collect include:

- **Contact Details:** Name, mailing address, phone number, and email address.
- **Identity Information:** SimpliBorrow account username, date of birth, or other identifiers.
- **Communication Records:** Notes or recordings of your interactions with us, such as emails or phone calls, related to our Services.
- **Preferences:** Your choices regarding marketing communications, such as frequency or type.
- **Additional Data:** Any other information you voluntarily provide, such as feedback or form submissions.

We may indicate when certain information is required to provide our Services and the consequences of not providing it. For instance, some details are necessary to process loan inquiries.

If you use our chatbot feature on the Platforms, any information you share may be recorded and processed by us and our service providers in line with this Privacy Policy. Be cautious about sharing sensitive details, as chatbot interactions may not be monitored in real time.

If you provide information about others (e.g., co-borrowers), you are responsible for obtaining their permission to share that information with us.

Information Collected Automatically

When you access our Platforms, we and our partners use technologies like cookies, web beacons, and pixels to automatically collect certain data. This helps us understand how you use our Platforms and improve your experience.

The information we collect automatically may include:

- **Device Data:** IP address, device type, browser, operating system, and general location.
- **Usage Data:** Pages visited, time spent on the Platforms, links clicked, and the website that referred you to us.

We may also track your interactions, such as how you navigate forms or respond to emails, to enhance our Services.

Analytics

We use third-party analytics tools, such as Google Analytics, to analyze Platform usage and improve functionality. For details on Google Analytics' practices or to opt out, visit <https://policies.google.com/technologies/partner-sites> or <https://tools.google.com/dlpage/gaoptout>.

Targeted Advertising

We work with third-party partners to deliver personalized ads across the internet. These partners may use tracking technologies to collect data about your activity on our Platforms and other sites or apps. This data helps serve relevant ads and measure campaign performance. See the "Your Choices" section for ways to manage targeted advertising.

You can adjust your browser or device settings to limit tracking or disable cookies. Check your browser's "Help" menu or device settings for guidance. Learn more about cookies at <https://allaboutcookies.org/>.

Session Recording

We use third-party tools to record interactions on our Platforms, capturing data like page visits, clicks, and form inputs. These tools help us improve user experience and ensure Platform functionality. By using our Platforms, you consent to this data collection.

Information from Third Parties

We may receive personal information about you from external sources, such as:

- Credit bureaus (e.g., credit reports or scores).
- Service providers or business partners.
- Lead generators or social media platforms.
- Network Partners (lenders or financial institutions in our network).

This information may include contact details, demographic data, financial history, or online activity. We use it to verify or enhance our records, personalize your experience, and support our business operations.

Combining Information

We may combine data from you, our Platforms, and third parties to provide a seamless experience. This combined information is used and protected as described in this Privacy Policy.

HOW WE USE YOUR INFORMATION

We use your personal information to:

- **Deliver Services:** Process requests, manage accounts, and provide support.
- **Communicate:** Respond to inquiries, send updates about our Services, or notify you of policy changes.
- **Market Products:** Share promotions or offers that may interest you (see “Your Choices” for opt-out options).
- **Personalize Experiences:** Customize content or recommendations based on your preferences.
- **Advertise:** Display targeted ads on our Platforms or other sites you visit.
- **Analyze and Improve:** Study usage trends to enhance our Services or develop new offerings.
- **Ensure Security:** Protect against fraud, unauthorized access, or illegal activity.
- **Meet Legal Requirements:** Comply with laws or respond to legal requests.
- **Support Operations:** Manage business functions, including mergers or acquisitions.

We may also use your information as described when we collect it or with your consent.

HOW WE SHARE YOUR INFORMATION

We may share your personal information with:

- **Affiliates:** Our related companies for purposes outlined in this Privacy Policy.
- **Network Partners:** Lenders or financial institutions to fulfill your loan requests or offer relevant products. Their use of your data is governed by their privacy policies.
- **Financial Partners:** Companies we collaborate with for joint marketing or financial services.
- **Service Providers:** Third parties that support our operations, such as IT or analytics providers.
- **Advertising Partners:** Social media platforms or ad networks to deliver or measure ads.
- **Government Authorities:** When required by law or in response to legal processes.
- **Business Transaction Parties:** In connection with mergers, acquisitions, or similar transactions.
- **Other Parties:** To protect our rights, prevent fraud, or comply with applicable laws.

We may also share your information with your consent or as described at the time of collection. De-identified or aggregated data may be shared for various purposes as allowed by law.

YOUR CHOICES

You can control how we use your personal information in several ways:

- **Financial Information:** See our Financial Privacy Notice for details on managing financial data.
- **Marketing Communications:** Opt out or adjust preferences via your SimpliBorrow account or at <https://www.simpliborrow.com/preferences>. Follow unsubscribe instructions in our emails. Note: You'll still receive transactional messages, like account updates.
- **Cookies:** Adjust your browser or device settings to manage cookies or tracking. Visit <https://allaboutcookies.org/> for more information.
- **Targeted Advertising:** Opt out of personalized ads through:
 - **Browsers:** Use tools from the Digital Advertising Alliance (<https://optout.aboutads.info/>) or Network Advertising Initiative (<https://optout.networkadvertising.org/>). You must opt out on each device and browser.
 - **Mobile Devices:** Check your device settings or use the DAA's AppChoices tool (<https://youradchoices.com/appchoices>).
 - **Ad Partners:** Manage preferences directly with Google (<https://adssettings.google.com>), Meta (<https://www.facebook.com/about/ads>), TikTok (<https://support.tiktok.com/en/account-and-privacy>), or Twitter (<https://twitter.com/settings/account/personalization>).
- **Access or Correct Data:** Depending on your state and engagement with us, you may request access to or correction of your personal information. Log in to your account or contact us at:

- **Email:** Legal@simpliborrow.com
- **Mail:** Compliance Officer, SimpliBorrow, Inc., 12 Old Hill Road, Westport, CT 06880
We'll respond as required by law.

SECURITY MEASURES

We use physical, technical, and organizational safeguards to protect your personal information. However, no system is entirely secure, and we cannot guarantee absolute protection against unauthorized access or breaches.

DATA RETENTION

We retain your personal information only as long as needed to fulfill the purposes in this Privacy Policy or meet legal obligations. Retention periods depend on the data's nature, purpose, and legal requirements. De-identified data may be kept indefinitely without re-identification, except as permitted by law.

THIRD-PARTY LINKS

Our Platforms may link to third-party websites or services, such as social media plugins, which have their own privacy policies. We're not responsible for their practices, so review their policies before sharing information.

CHILDREN'S PRIVACY

Our Services are not designed for or directed to individuals under 18. We do not knowingly collect personal information from minors.

U.S.-ONLY SERVICES

Our Platforms are intended for U.S. residents and governed by U.S. law. Not all Services are available in every state or territory, and we do not claim compliance with foreign laws.

POLICY UPDATES

We may revise this Privacy Policy to reflect changes in our practices or legal requirements. The "Last Updated" date shows the latest revision. For significant changes, we'll provide notice as required by law. By using our Platforms, you agree to the updated policy applying to all personal information we hold.

CONTACT US

For questions about this Privacy Policy or our practices, reach us at:

- **Email:** Legal@simpliborrow.com

- **Mail:** Compliance Officer

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