

Privacy Policy

(Last Updated January 11, 2024)

PLEASE READ THIS PRIVACY POLICY CAREFULLY. THIS POLICY DESCRIBES THE WAYS FLEXIBLE FINANCE, INC. (“Flex”, “we”, “us”, “our”) OR OUR VENDORS COLLECT, PROTECT, USE AND STORE YOUR PERSONAL INFORMATION. YOU ACCEPT THIS PRIVACY POLICY BY USING OUR PRODUCTS AND SERVICES ON OUR WEBSITE OR THROUGH ANY OTHER MEANS (COLLECTIVELY THE “SERVICES”). We may amend this Privacy Policy at any time by posting a revised version on our website. We will attempt to give a reasonable notice period upon making any changes; however, unless otherwise stated, the revised version will be effective at the time we post it.

1. How Flex collects your information.

1.1. Information You Give Flex.

If you open an account or use the Flex Service, we may collect the following types of information: Personal information – your name, Social Security number, address, phone, email, third-party application IDs, and other similar information. Financial information – bank account numbers and/or credit card numbers that you link to your Flex account or give us when you use the Services. Before permitting you to use the Services, we may require you to provide additional information, including but not limited to your date of birth, social security number and other personal information. We may use this information to verify your identity or other information you provide.

1.2. Information Flex Learns From Your Use.

When you visit the Flex 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.

1.3. Cookies and Anonymous Identifiers.

We use various technologies to collect and store information when you use the Services, and this may include sending one or more cookies or anonymous identifiers to your device. We also use cookies and anonymous identifiers when you interact with the services we offer to our partners, such as advertising services or Flex features that may appear on other sites and in any other manner that we deem necessary for our business purposes.

1.4. Information Obtained From Third Parties.

We may also obtain information about you from third parties such as credit bureaus and identity verification services. You may choose to provide us with access to certain personal information stored by third parties such as social media sites (such as Facebook and Twitter). The information we have access to varies by site and is controlled by your privacy settings on that site and your authorization. By associating an account managed by a third party with your Flex account and authorizing Flex to have access to this information, you agree that Flex may collect, store and use this information in accordance with this Privacy Policy.

1.5. Information We Collect From Rent Payment Portals.

The information we receive from the rent payment product and service providers that maintain your rent payment accounts varies depending on the information made available by those providers. But, in general, we collect the following types of identifiers, commercial information, and other personal information from your rent payment product and service providers:

- Account information, including management company or landlord name and account type;

- Information about a rent balance, including current and historical balance;
- Information about rent payment history, including due dates, balances owed, payment amounts and dates, and transaction history;
- Identifiers and information about the account owner(s), including name, email address, phone number, and address information; and
- Information about account transactions, including amount, date, payee, type, quantity, price, location, involved securities, and a description of the transaction;
- The data collected from your rent payment account includes information from all your accounts (e.g., previous rentals) accessible through a single set of account credentials.

2. How Flex protects your information

2.1. Safety Policies.

Flex stores and processes your information maintaining physical, electronic, and procedural safeguards. We maintain physical security measures to guard against unauthorized access to systems and use safeguards such as firewalls and data encryption. We 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.

3. How Flex uses your information.

3.1. To Improve Our Service.

Flex uses information to perform and improve our services, contact you, 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, prevent illegal activities, customize the Services, reduce risk to all parties involved in our transactions, and verify the accuracy of information.

3.2. To Serve You And Better Protect Your Data.

We may use information to protect you, our partners, Flex, and others from fraud, malicious activity, and other privacy and security-related concerns and to provide customer support to you, including to help respond to your inquiries related to our service or developers' applications.

4. When Flex shares your information.

4.1. For Our Business Purposes.

We share your information for a number of business purposes:

- To enforce any contract with you;
- With our data processors and other service providers, partners, or contractors in connection with the services they perform for us;
- If we believe in good faith that disclosure is appropriate to comply with applicable law, regulation, or legal process (such as a court order or subpoena);
- In connection with a change in ownership or control of all or a part of our business (such as a merger, acquisition, reorganization, or bankruptcy);
- Between and among Flex and our current and future parents, affiliates, subsidiaries and other companies under common control or ownership;
- As we believe reasonably appropriate to protect the rights, privacy, safety, or property of you, our partners, Flex, and others; or
- For any other notified purpose with your consent.

We may collect, use, and share information in an aggregated, de-identified, or anonymized manner (that does not identify you personally) for any purpose permitted under applicable law. This includes creating or using aggregated, de-identified, or anonymized data based on the collected information to develop new services and to facilitate research.

4.2. 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.

5. How Flex does NOT use your information.

5.1. Selling Information to Third Parties.

We do not sell or rent personal information that we collect.

6. What are your options?

6.1. Notifications.

If you no longer wish to receive notifications about our Services, you may change your notification preferences by emailing team@getflex.com. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences or by following the directions provided with the communication. Flex 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 Flex Service. You are still responsible for any amounts due to Flex even if we close or limit access to your account.

6.2. SMS Messaging.

You can opt out of receiving SMS messages by emailing team@getflex.com. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences or by following the directions provided with the communication. Again, Flex 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 Flex Service. You are still responsible for any amounts due to Flex even if we close or limit access to your account.

6.3. Access Your Information.

You can review and edit your personal information at any time by logging in to your account on the Website or by contacting us at team@getflex.com. You can also request

to close your account by contacting us at team@getflex.com. If you close your Flex 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. This is necessary in order to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account. If you close your account, your personally identifiable 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 required by law or in accordance with this Privacy Policy.

6.4. Contact Flex.

If you have questions or concerns regarding this Privacy Policy, you should contact us at team@getflex.com.