

Purpose

This Privacy Policy explains the practices of DigniFi with respect to how we collect, use, disclose, and secure your personal information. This Privacy Policy applies to personal information we collect from you and from third parties both online and offline, but does not apply to any personal information collected by third parties from you. If you are an applicant or borrower through the DigniFi platform, please see the **Privacy Notice** for a comprehensive explanation of how your personal information is collected, used, and shared and what you can do to limit the use and sharing of your information.

Collecting Personal Information

We may collect personal information from you during the application process and from third parties. "Personal information" is information that specifically identifies you, including, but not limited to, your name, address, telephone number, email address, income, social security number, and website behavioral information. Website data may be used for a number of purposes such as helping us understand loan application trends and borrower behavior. We do not knowingly collect personal information from children under 13 years of age. If we learn that we have collected this information from a child under the age of 13, we will promptly take all reasonable steps to delete the data from our system.

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Use of Personal Information

In general, we use personal information to provide you with information at your request, for our everyday business purposes, such as processing transactions, maintaining your account, to inform you about other information and services we think will be of interest to you, and to facilitate your use of the DigniFi website.

Sharing Your Personal Information

We share your personal information with unaffiliated third parties, such as dealers, affiliates, agents, service providers, assignees, and transferees, as permitted or required by law. When we share your personal information with vendors and service providers who perform functions on our behalf, we require that they keep your information confidential and secure, and that they use it only as is reasonably necessary to carry out their work or comply with applicable law. In addition, personal information may be disclosed or transferred to our affiliates as part of, or during negotiations of, a merger, consolidation, sale of company assets or equity, financing, acquisition, strategic alliance, or in any other situation where personal information may be transferred as one of the business assets of DigniFi.

Collection, Use and Sharing of Your Biometric Information

Our collection of personal information may include biometric identifiers and/or biometric information (collectively, "biometric data") for the purpose of verifying your identity. We may use Mitek Systems, Inc. to verify your identity by determining whether a selfie you take matches the photo in your government-issued identity document. The information collected from your photo may include biometric data. Mitek's Privacy Policy, available at <https://www.miteksystems.com/privacy-policy>, describes its collection and use of personal information.

Protecting Your Personal Information

DigniFi maintains physical and technical safeguards in order to protect the confidentiality of your personal information. We also protect personal information that you provide online in connection with registering yourself as a user of our website. Access by you to certain personal information is available through a password and unique customer ID as selected by you during the loan application process. This password is encrypted. To protect the confidentiality of such personal information, you should not divulge your password to anyone. You are responsible for all uses of DigniFi's website by anyone using your unique customer ID and password. In the event you believe your user name and/or password has been compromised, please notify us immediately.

Please note that any information you submit by email may not be secure, so please do not send any sensitive information or materials via email. DigniFi will never ask you for sensitive information via email. Please notify us immediately if you should receive a request purported to be from DigniFi requesting any personal or sensitive information.

Your Choices Regarding Your Personal Information

Personal information that is not collected on the Website or in connection with obtaining a loan through DigniFi is not generally subject to this Privacy Policy. The Website may contain links to other websites which may collect personal information. Typically, these providers offer services that DigniFi customers might find useful. Those providers may require you to provide personal information to use their services. Unless expressly provided to the contrary, the privacy policy applicable to that website, and not this Privacy Policy, will govern the collection, use, disclosure, and security of your personal information.

You can access certain personal information that we collect and maintain by logging in to your account online at www.dignifi.com. This section of the site is password-protected to better safeguard your information. As a registered user, you can update your personal information by contacting us.

Information from Advertisements on Other Websites

We place and track advertisements on third-party websites. Like many advertisers, we advertise products and services, and we contract with third parties to place advertisements, on websites not affiliated with us where we think the advertisements are likely to be most relevant. These advertisements may contain cookies or other mechanisms that allow tracking of your response to our ads. We and our contracted third parties track and report performance of our advertising and marketing campaigns by using cookies, web beacons, and other similar technology, which may be used to collect and store information about user visits, page visits and duration, and the specific ad or link that the user clicked on to visit the site. No personally identifiable information is stored during this process. Your browser or device may include "Do Not Track" functionality. Note that we do not respond to or take any action with respect to "do not track" signals from browsers.