

FACTS

WHAT DOES FIWIZE DO WITH YOUR PERSONAL INFORMATION

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number and Income
- Assets and Transaction History
- Credit History and Credit Scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FiWize chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FiWize share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes

To Limit Our Sharing

Send an email to privacy@fiwize.com or call us at (877) 434-9493.

Please note if you are a new customer, we can begin sharing your information. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?	Call (877) 434-9493 or go to https://fiwize.com
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Who we are	
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Who is providing this notice?	Residual Finance Partners, Inc D/B/A FiWize.
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What we do	
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How does FiWize protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does FiWize collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • pre-qualify for a loan offer or give us your contact information • provide employment information or give us your income information • show your driver's license or apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choice to limit sharing will apply to all joint account holders.
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Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>FiWize is a trade name of Residual Finance Partners, Inc. ("RFP"). RFP has no affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include credit unions, insurance companies, and direct marketing companies.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial service companies.</i>
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Other Important Information	
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For California Residents	We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.
For Vermont Residents	We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.