

## PRIVACY NOTICE

Rev. June 2019

### FACTS

#### WHAT DOES HOME CREDIT US, LLC (“HCUS”) DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR HOME CREDIT VISA CREDIT CARD?

<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 HCUS chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does HCUS share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	Call 1-855-456-8048
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## Who we are

<b>Who is providing this notice?</b>	Home Credit US, LLC (“HCUS”)
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## What we do

<b>How does HCUS protect my personal information?</b>	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.
<b>How does HCUS collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open a credit card account or give us your income information</li> <li>• Pay your credit card bill or provide employment information</li> <li>• Provide account information to us</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for additional information on State laws.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include Sprint; Home Credit US Holding, LLC; Home Credit Group B. V.; and Home Credit International.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with include service providers, mail service providers, printing vendors, and credit card marketing companies.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>We do not share your information with nonaffiliated financial companies to engage in joint marketing.</i></li> </ul>

## Other Important Information

For Vermont and California residents only: We will not share your information with companies outside of HCUS except as permitted by law, such as to service your account.

For Nevada residents only: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Home Credit, PO Box 2394, Omaha, NE 68103-2394 or by calling us at 855-456-8048. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

## PRIVACY NOTICE

Account Issued by: The Bank of Missouri  
 Serviced by: Home Credit US, LLC

Rev. June 2019

### FACTS

#### WHAT DOES THE BANK OF MISSOURI (“TBOM”) 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 depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 TBOM chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TBOM share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

**To limit our sharing** Call toll-free at 1-855-456-8048 —our menu will prompt you through your choice(s).

**Please note:**  
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. 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 toll-free at 1-855-456-8048

#### Who we are

**Who is providing this notice?** TBOM, solely with respect to your Home Credit Visa® Credit Card. This notice does not apply to any other account you have with TBOM.

#### What we do

<b>How does TBOM protect my personal information?</b>	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. In addition, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.
<b>How does TBOM collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>TBOM does not share with affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Non-affiliates we share with include the retailer named on your account, its affiliates and its service providers, as well as direct marketing companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies such as other financial companies and financial service providers.</i></li> </ul>

Other Important Information	
<p><b>For Vermont residents only:</b> In accordance with Vermont law, The Bank of Missouri will not share information we collect about Vermont residents with companies outside of The Bank of Missouri except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. We will not share creditworthiness information about Vermont residents among The Bank of Missouri's affiliates except with the authorization or consent of the Vermont resident.</p> <p><b>For California residents only:</b> In accordance with California law, we will not share information we collect about California residents with non-affiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p><b>For Nevada residents only:</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Home Credit, PO Box 2394, Omaha, NE 68103-2394 or calling us at 855-456-8048. In Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.</p>	