

HCUS ONLINE PRIVACY POLICY

Effective: 01/01/2017

Home Credit US, LLC ("Home Credit," "HCUS," "We," "us," and "our") is committed to safeguarding the privacy and security of your information when you use our products and services, visit our websites, including www.homecreditus.com, www.homecreditus.com/myaccount, (each a "Website"), access or use our Web Services (as defined in the Web Services Agreement), or access your accounts through our online products and services or mobile applications (each a "Mobile Application") (collectively, the "Services").

PLEASE READ THIS PRIVACY POLICY CAREFULLY. This Privacy Policy ("Privacy Policy") describes how we may collect, use, transfer, and disclose personal information from and about you when you use and access our Services. In general, we may use the information we collect to provide our products and services, and to enhance the quality of our Services. This information is discussed in greater detail below, and we encourage you to read this privacy policy carefully.

By accessing and using the Services, you agree to be bound by the terms and conditions of this Privacy Policy and the HCUS Web Service Terms and Conditions (available in the "Terms and Conditions" link at the bottom of this page).

Information We Collect

HCUS collects information when you use one of our Services. We collect the following types of information:

"Personal Information" refers to information that identifies you as an individual, customer, or consumer. This may include your name, mailing address, email address, telephone number, or account information.

"Non-Personal Information" refers to information that does not identify you as an individual, customer, or consumer. This could include your internet browser, information from tracking technologies, websites you visit, your IP address, your location information or other data.

How We Collect Your Information

We collect Personal Information from you or about you when you provide this information to us directly. We may obtain personal information when you request information, such as products or services from us, register for our online Web Service to access your account, use our Mobile Application, contact Customer Service or otherwise interact with us. We may also receive information about you from other sources, such as public databases, social media platforms and other third parties.

In addition, we may collect information about your activity automatically using tracking technologies, such as cookies.

Online Web Service Users

In addition to the information discussed above, if you use our Services to access your accounts, you are required to create an online profile using a username, a password, email address, and answering selected security questions.

After initial enrollment in the Web Service, we also collect and retain certain Personal Information such as:

- your name, postal address, email address, mobile number and other contact information;
- your account number(s) and certain transaction information; or
- your date of birth and Social Security Number or Taxpayer Identification Number

Mobile Application Users

If you download and use our Mobile Application, in addition to the Web Service customer information discussed above, we will also automatically collect and retain certain information about your mobile device or computer,

such as your device's unique identification number (ex: IP Address), its operating system, and information about how you are using our Mobile Application.

How We Use Collected Information

HCUS collects information from you to provide the following:

- Relevant information about our products and services
- Improvements to our Websites and our Mobile Application
- Communication to you regarding your account(s)
- Responses to your requests
- For fraud detection or protection
- To comply with applicable laws and regulations

We do not sell or lease the information we collect to non-affiliate third parties for marketing purposes, but we may share certain information with our affiliates and select non-affiliated third parties for other purposes.

Sharing Your Information

We collect information about you to provide personalized products and services. The information we collect may be used to identify you, process transactions or improve products. We may be required to disclose your information to the government or private parties in connection with a lawsuit, subpoena, investigation, or other similar proceedings, or to comply with applicable laws.

Keeping Your Information Secure

HCUS is committed to keeping your personal information secure. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. We have policies and procedures that restrict our employees', agents', and third party vendors' access to information about you. They have access to your information only on a business need-to-know basis.

You should be cautious and protective of your login information. If you provide your username, password or other information about your account(s) with us to an aggregation website or other service provider or online application or any other person, you should verify if that service has policies and practices to protect the privacy and security of the information you are giving them access to. We are not responsible for the use or disclosure of any information accessed by any service or person you allow or permit to have access to your account.

When you access the Web Service, we use technology to encrypt and privately transfer your information to our network. More information regarding security for the online Web Service can be found in your Web Service Terms and Conditions Agreement. While we have safeguards in place to protect your information, no data transmission is fully secure or error free. Therefore, we encourage you to take precautions to protect your Personal Information.

Cookies and Tracking Technologies

Cookies are pieces of information that are stored directly on the device you are using and provide us with information such as the time of your last site visit and the pages you viewed. Cookies also help us protect you when you access your accounts in the Web Service. They are common on websites and do not harm your computer. Our cookies do NOT transmit any Personal Information about you.

HCUS and our third-party advertising partners may use similar technologies (e.g., Web beacons, pixels) to track visitors' activities. This allows us to verify your identity and honor your personal settings (e.g., font size, location), to enhance your online experience and help us improve our services. We may use them to track the effectiveness of advertisements. Cookies may be used for tracking and advertising.

Third Party Links

Our Services may include links to third-party websites. These third parties are not subject to this Privacy Policy. Please review the privacy policy of the individual websites you visit. HCUS has no control over those websites or the policies and practices of such third-party websites.

Children's Online Privacy

Our products and services are not directed to children. We do not knowingly solicit or collect personal information from children under the age 13, without parental consent. If you are a parent or guardian of a child under the age of 13 and become aware that he or she disclosed information to us, please contact us at the address below. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website at <http://www.ftc.gov/>.

Notice to California Residents

If you are a resident of California, California Civil Code Section 1798.83 permits you to request and obtain from us once a year, free of charge, a list of all third parties to which HCUS has disclosed certain personally identifiable information as defined under California law for such third parties' direct marketing purposes in the preceding calendar year. If you are a California resident and would like to make such a request, please email us at us.info.ca@homecreditus.com or write us at the address noted below.

The California Online Privacy Protection Act ("CalOPPA") requires HCUS to disclose how it responds to Do Not Track signals set in your browser. We support Do No Track browser settings. If you enable Do Not Track privacy settings in the browser you are using, we will use commercially reasonable efforts to stop collecting the information that allows us to tailor the Services and user preferences based on recent use of the Websites or Web Services. Consequently, we will not store or use information about any other websites you visit, other than our Websites.

Changes to this Privacy Policy

We may make changes (additions, deletions, or modifications) to this Privacy Policy at any time and without notice. The effective date of this Privacy Policy is listed at the beginning of this document. Any changes to this Privacy Policy will become effective when posted unless indicated otherwise. Please revisit this Privacy Policy to ensure you understand how we collect and use your information. By continuing to use the Services following any changes to this Privacy Policy, you are agreeing to the revised Privacy Policy. You may, at our choosing, also be provided with an email notification of any changes. You may, at our choosing, be required to affirmatively acknowledge or accept the revised Privacy Policy in order to continue using the Web Service. Any use of the Web Service after a notice of change (whether by Website posting, email, or express acknowledgment or acceptance) will constitute your express agreement to such changes. As required by federal law, we will send you an updated Privacy Policy at least on an annual basis. This may be sent either through an email notification, through the "Secure Message Center" message portal of the Web Service, or through postal mail.

Account Specific Privacy Policy

If you are a customer or former customer of HCUS, your Account(s) are governed by the privacy policy specific to your account. Such privacy policy allows you choices in the use and sharing of your information. Please refer to your account disclosures for your specific privacy policy (available at www.homecreditus.com/disclosures).

If you have questions regarding this Privacy Policy or the information included in it, please contact us at:

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