

FACTS**What does Snap 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?	<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"> ▪ Social Security number and Income ▪ Credit history and credit scores ▪ Credit cards or other debt and checking account information
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 Snap chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Snap share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations; 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To Limit Our Sharing	<p>Call 877-557-3769</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing. Call 877-557-3769</p>
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Questions?	Call 877-557-3769
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Who we are

Who is providing this notice?	Snap Finance LLC, Snap RTO LLC, Snap Direct LLC, and Snap Second Look LLC (together “Snap”)
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What we do

How does Snap 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.
How does Snap collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing or apply for a lease ▪ give us your contact information or give us your income information ▪ provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 creditworthiness ▪ 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 on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Snap name, including Snap Finance Holdings, LLC, Snap U.S. Holdings, LLC, Snap Finance LLC, Snap RTO LLC, Snap Second Look LLC, Snap Direct LLC and Snap Springboard LLC. Our affiliates also include Seen Finance Inc. and similar companies.</i>
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 may include payment processors, bank partners, collection agencies, providers of application, marketplace or waterfall services, small lenders, direct marketers and retailers.</i>
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 may include retailers, banks with whom we or our affiliates have a joint program or servicing relationship and their affiliates and service providers companies.</i>

Other Important Information

California Residents: Accounts with a California mailing address are automatically treated as if they have limited sharing with nonaffiliates as described above on page 1.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report to nonaffiliated third parties to market to you, other than as permitted or required by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at "Not Available Online" or call 877-557-3769.

North Dakota Residents: We will not disclose our records about you, or information derived from those records, to nonaffiliated third parties (other than as permitted or required by law), unless you authorize us to make those disclosures. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize only some disclosures to nonaffiliated third parties you may tell us: (1) the time during which authorization, (2) the information that we may disclose, and (3) the persons, businesses, and government agencies to which the disclosure may be made. You may revoke your authorization at any time by calling the toll-free number: 877-557-3769.