

ZIMPLE, INC. PRIVACY POLICY

Zimple, Inc. is committed to protecting the confidentiality and integrity of our customers' information. When we collect information, we protect and preserve its integrity. Whenever we make use of our customers' information, we utilize it with discretion and solely for lawful purposes.

Keeping our commitment to protect your private information is an important obligation to us. Zimple is a business built upon trust. We earn your confidence when we hold true to our commitments by keeping your private data safe, secure, and confidential. We recognize that you have entrusted us with sensitive personal and financial data and special care in protecting it.

The current standards for businesses that collect personally identifiable information fall into four main categories:

- (a) Notice: disclosure of the company's privacy policies;
- (b) Choice: options and a voice about how one's personal information is stored and used;
- (c) Access: your individual right to review, correct and contest data; and
- (d) Security: commitment to and assurances by the business that reasonable steps are taken to safeguard the information people have disclosed.

Notice.

We will provide you with a copy of our current Privacy Policy annually and if we revise our policy, we will provide you with an updated policy before any such disclosure is made. We will always keep the most current Zimple's Privacy Policy available on our web-site, www.zimplemoney.com. If you want further information at any time, you can also contact us at members@zimplemoney.com or by submitting an inquiry on our website.

Choice.

If you want to make a change in how your information is employed and retained by Zimple, let us know. Log on to our secure website or contact us at members@zimplemoney.com, and we'll make the changes you request.

Access.

Can't remember what information you've provided to us? Want to supplement, update, or clarify your data? If so, send an inquiry to members@zimplemoney.com or log on to our secure website, which is the best and safest way to alert us of any potential discrepancy.

Security.

Periodically revisit our privacy pages. Keep informed about how Zimple stays current with the latest technological advances designed to preserve confidential information. Zimple conducts business in accordance with the laws and regulations relating to our services, including the Gramm-Leach-Bliley Act ("GLB"). Under Title V of the GLB, an individual's nonpublic personal information ("NPPI") is afforded certain legal protections.

Who is protected?

Applicable laws draw a distinction between a “consumer” and a “customer.” The rules emphasize individuals’ privacy, rather than information pertaining to businesses or other entities. Generally, if you are an individual visiting our website then your privacy is protected under the status of a consumer. A specific type of consumer is a “customer.” A customer is a person with who has a relationship with us (i.e. a Member). If you register as a Member of Zimple, you are, by definition, a customer. If you request information from us or use our website to create a loan proposal for a friend or family member to review, then you may be entitled to protections as a “customer” even though you’re not yet obligated to create the proposed loan or in any way committed to a further relationship with Zimple.

Zimple will treat the information volunteered to us with utmost discretion. Our active customers, for example, can expect secure information storage and even periodic notices regarding Zimple’s Privacy Policy and the status of their information. As for those people who aren’t full-fledged Zimple customers, we will not share collected information except as permitted by law. Even after a relationship with Zimple ends, Zimple’s duties and commitment to its Clients continue.

Zimple will continue to treat your information as though you actively remain our customer. Zimple will abide by applicable record retention and privacy rules even after the loan has been repaid or otherwise has come to a close.

At all times, Zimple will furnish pertinent information where compelled or in order to comply with relevant law, in response to a subpoena, court order and other judicial processes, or as required by competent regulatory authorities.

What principles guide Zimple’s Privacy Policy?

Given the sensitive nature of your identity, contact details and financial data, Zimple appreciates how important it is to protect the information. We can also understand if you wonder why we request the information we do.

Our Privacy Policy is informed by the following principles:

- Zimple respects customers’ reasonable expectations to safeguard their personal information.
- Collection, retention, usage and dissemination of customer information is limited to legitimate business purposes of Zimple and its affiliates, and when lawfully permitted or necessary to comply with legal requirements or to complete a transaction requested by a consumer.
- Notice, choice, access and security are the four underlying precepts of our information collection process.
- Zimple limits internal access to information to personnel having legitimate business reasons.
- Technological innovations and improving standards for protecting privacy are foremost among Zimple’s objectives. If we believe new products, procedures or services will enhance customer information security; we will adopt appropriate security measures.

- Zimple will disclose customers' information to unaffiliated third parties only for appropriate business purposes, only when we have consent of the individual customer, or are obliged by competent authorities.
- To guard against "downstream" or third-party disclosure of your NPPI, entities such as your financial institution and our business partners may be required by Zimple to satisfactorily demonstrate compliance with applicable laws and regulations as well as compatibility with the Zimple Privacy Policy. If we learn or believe that a third party poses a risk to your NPPI, we may contact you (and, if appropriate, regulators and law-enforcement officials) to express that concern.

How broadly does privacy protection extend?

Zimple collects certain sensitive information to help us serve your financial needs, provide customer service, offer new products and services, and fulfill contractual, legal and regulatory requirements. The type of information that we collect varies according to the products or services that you request, and may include: (i) Information included on your application and related forms (such as name, address, phone number, social security number, credit card and bank account information); (ii) Information about your relationships with us (such as products or services purchased and payment history); and (iii) Information from other non-Zimple sources (such as consumer credit reports).

We are committed to protecting our customer's NPPI. Zimple takes a number of steps to comply with applicable laws regarding NPPI's safeguarding. Protecting NPPI is a mutual responsibility. You should protect your Zimple account number, password and login information. Zimple cannot guarantee the security and integrity of e-mails. They are subject to interception as they travel over the Internet. Zimple recommends you help ensure your own privacy by submitting confidential information over the secure online environment of our website established whenever you log in to Zimple.

Zimple suggests customers and website visitors periodically review this Privacy Policy for revisions. While we do exchange certain information with our customers' financial institutions (for example, Zimple needs the routing number for direct deposit into a Lender's bank account), we do so with express permission or as necessary to process the transactions our customers request. In short, information is properly shared between two financial institutions on behalf of the individual (a person already trusting Zimple and the bank enough to be a customer of both institutions).

Loan for a Medical Emergency.

Health information merits heightened privacy protection, even more than financial data. If your loan is intended to help manage unexpected medical costs, and you've advised that fact to us, Zimple will never divulge this matter in any manner which can be connected to you personally, unless we are required to do so by law.

Zimple Permission Marketing Policy.

Zimple delivers promotional and transactional emails to prospects and customers. Additionally, in order to provide you with innovative products and services that we believe may be of interest to you, we may from time to time share NPPI and other information we collect with affiliates of Zimple. If you would prefer that we not share information about you with our affiliates or send you promotional email, you may email us at members@zimplemoney.com or telephone Zimple Member Services at 949-209-9844, to let us know your preference. If you tell us not to share information about you with our affiliates, we will honor your instructions. Please note that if you choose not to hear from us, you will not receive offers about products and services offered by Zimple and our affiliates that may be of value to you. If you decide that you no longer

wish to subscribe to Zimple broadcast emails, please follow the instructions that are located at the bottom of those e-mail messages in order to unsubscribe (opt-out).

Updates to Privacy Policy.

The version of the Zimple Privacy Policy posted online and related web pages supersedes all previously posted or issued versions of same as of the date specified. Zimple reserves the right to change this Privacy Policy at any time. Visitors to and users of the Zimple website are invited to return to the Privacy Policy and related pages periodically to check for revisions. Customers and others having pertinent relationships with Zimple may also be notified of changes to this policy by additional means including, but not limited to, e-mails, letters and telephone calls. We will provide customers with a copy of our current Privacy Policy annually and if we revise our policy to allow for disclosure to additional parties, we will provide our customers with an updated policy before any such disclosure is made.

ZIMPLE, INC. Cookie Policy

1. Introduction

This Cookie Policy is designed to inform you about the use of cookies on our website, www.zimplemoney.com (referred to as "the Website"). By using the Website, you consent to the use of cookies as described in this policy.

2. What Are Cookies

Cookies are small text files that are stored on your computer or mobile device when you visit a website. They help the website recognize your device and remember information about your preferences.

3. Types of Cookies We Use

We use the following types of cookies on our Website:

Essential Cookies: These are necessary for the operation of the Website and enable you to navigate and use its features.

Functional Cookies: These cookies enhance your user experience by remembering your preferences and settings.

Performance Cookies: We use these cookies to collect information about how you use the Website, such as which pages you visit and if you encounter any errors. This data helps us improve the Website's performance.

Third-Party Cookies: Some cookies may be set by third-party services that we use, such as analytics providers and advertisers. These cookies are subject to the privacy policies of the respective third parties.

4. Why We Use Cookies

We use cookies for various purposes, including:

To provide you with a personalized experience on our Website.

To analyze and improve the performance and functionality of our Website.

To understand how our Website is used and to make improvements accordingly.

To deliver relevant advertising and marketing messages.

5. Cookie Duration

Cookies may be stored on your device for different durations. Some are only active for the duration of your session (session cookies), while others may persist on your device for a longer period (persistent cookies).

6. Cookie Consent

By using our Website, you consent to the use of cookies as described in this Cookie Policy. You may change your cookie preferences at any time by adjusting your browser settings or by following the instructions in our Cookie Settings.

7. Managing Cookies

You can manage or delete cookies through your browser settings. For information on how to do this, please refer to your browser's help documentation. Please note that disabling certain cookies may affect your experience on our Website.

8. Third-Party Cookies

Some third parties may use cookies to collect information about your online activities over time and across different websites. These cookies are not under our control. To opt out of third-party cookies, please refer to the third party's privacy policy and opt-out mechanisms, if available.

9. Data Protection and Privacy

We are committed to protecting your personal information. Any data collected through cookies is handled in accordance with our Privacy Policy. For more information on how we collect, use, and protect your data, please review our Privacy Policy.

10. Changes to this Cookie Policy

We may update this Cookie Policy from time to time to reflect changes in our practices and services. The updated policy will be posted on this page with a revised effective date.

11. Contact Us

If you have any questions or concerns about our Cookie Policy or the use of cookies on our Website, please contact us at members@zimplemoney.com.