

ONE PRIVACY NOTICE

Rev. 09/2020

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| FACTS | WHAT DOES ONE FINANCE, INC. 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment 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 One Finance, Inc. Affiliates choose to share; and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Do we 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 | | No | We don’t share |
| For our affiliates’ everyday business purposes – information about your transactions, experiences, and creditworthiness | | No | We don’t share |
| For our affiliates’ marketing purposes – to offer their products and services to you | | No | We don’t share |
| For nonaffiliates to market to you – to offer their products and services to you | | Yes | Yes |
| TO LIMIT OUR SHARING | <ul style="list-style-type: none"> • Call 1-855-830-6200 or • Email us at: one.privacy@onefinance.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>You can contact us at any time to limit our sharing.</p> | | |
| QUESTIONS | Contact us at 1-855-830-6200 or one.privacy@onefinance.com . | | |
| Who we are | | | |
| Who is providing this notice? | One Finance, Inc. | | |

| What we do | |
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| How does One protect my personal information? | <p>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.</p> <p>We restrict access to your personal information to our employees who need to know that information to provide your products and services.</p> |
| How does One collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ● Open an account or deposit money ● Pay your bills ● Use your One card for debit or credit purchases <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 ● Sharing for affiliates 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> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates may include U.S. or non-U.S. companies with our corporate name "One" or identity.</p> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates could include tax preparation companies, insurance companies, direct marketing companies and banks.</p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Joint marketing partners could include financial service companies, such as banks, insurance providers, investment companies, securities broker-dealers and credit card companies.</p> |
| Other important information | |
| <p>Call Monitoring and Recording: If you communicate with us by telephone, we may monitor or record the call.</p> <p>Rights Under State Law: You may have privacy rights under various state laws including Vermont, California, and Nevada. We will comply with these laws to the extent they apply.</p> <p>FOR CALIFORNIA (consumer account with a California address): In accordance with California law, we will not share information we collect about you with nonaffiliates, except as permitted by law, such as with your consent or to service your accounts. You will receive a separate form entitled California Consumer Financial Privacy Notice.</p> | |

FOR VERMONT (consumer account with a Vermont address): We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

FOR NEVADA (consumer account with a Nevada address): We are providing you this notice pursuant to state law. Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number – 1-[702-486-3132](tel:702-486-3132); email: aginfo@ag.nv.gov.

ONE U.S. AFFILIATES: None