

## General Privacy Policy

Please read this website privacy policy carefully. By accessing or using this website, you agree to be bound by this website privacy policy. If you do not agree to the website privacy policy, you should discontinue use of this website.

**Introduction.** Below, Ownable, LLC ("Ownable," "Company," "we," "us," and "our") outlines the privacy of visitors to this website ("Website"). Each user shall be referred to as "you" or "your." This Website Privacy Policy explains our online practices and how we collect, use, and protect your information when you visit the Website. Specifically, the Website Privacy Policy informs you of the following:

- What information we collect;
- With whom it is shared;
- How it can be corrected;
- How it is secured;
- How policy changes will be communicated; and
- How to address concerns over misuse of personal data.

**Website Use.** This Website Privacy Policy only describes our Website practices. It does not apply to how we generally collect or use other information we collect from or about you as a non-member customer, member, customer, applicant for a rent-to-own transaction, or rent-to-own lessor. For a copy of our Privacy Policy applicable to you when you apply for a membership or rent-to-own transaction, please click here: [Privacy Policy](#).

**Third-Party Websites.** Our Website may link to third-party services, applications, or apps that we don't control, including social media websites (collectively "Third-Party Websites"). Third-Party Websites may have different privacy practices from our Website, and may provide less security than this Website. The choice to access a Third-Party Website is yours, in your sole discretion.

**Mobile Devices.** Please note that this Website Privacy Policy also applies regardless of how you may access the Website, including through a mobile device.

**Changes and Updates.** The Website Privacy Policy may be changed or updated without prior notice to you. By visiting our Website, you acknowledge your agreement to be bound by the practices described in this Policy. Our Website Privacy Policy applies to all consumers, and we encourage you to read through and review this Website Privacy Policy each time you access the Website. If you do not agree with this Website Privacy Policy, we ask that you not use the Website.

**Information Collection.** Our information collection practices for use of the Website is described below.

**Generally.** We collect and receive certain information about you when you visit the Website. What we receive, and how we receive it, in part depends on what you do when you visit the Website.

**We Collect Personally-Identifiable Information When You Provide it to Us.** Ownable will collect your personal information if you decide to inquire about our membership or rent-to-own products ("Transactions"). You will be asked to provide contact information, such as name, address, phone number, and email address. We will also ask for your social security number, date of birth, income, payment information, and other information as part of the membership and rent-to-own application process. We may use your contact information to send you information while we process your application.

**Choice to Provide Personal Information.** Your choice to provide your personal information to us is entirely optional. You may choose what information to provide to us. You may choose to provide all or only some of the information requested. But if you decline to provide certain information, you may not be able to use all of our services or receive a Transaction from us.

**Disclosure of Personal Information.** Ownable does not intend to disclose any personal information about you, except as described in this Website, in our general Privacy Policies, or as otherwise permitted or required by law. For example, personal information may be used or shared to comply with any law, regulation, audit, subpoena, or court order, or to protect against fraud or other liability. We also share information with our service providers, for example, to evaluate the effectiveness of our Website or to look for ways to improve your experience. We take steps to protect your personal information when it is shared with a service provider. If Ownable substantially all of Ownable's assets are acquired, personal information may be transferred.

**When You Visit the Website, We Collect Non-Personally-Identifiable Information Automatically.** Ownable uses typical information-gathering tools to collect information as users navigate the Website ("Website Navigation Information"). The types of Website Navigation Information Ownable may collect and how Ownable may use this information are described below.

**Cookies.** Ownable uses cookies to better accommodate and serve visitors to our Website, improve visitors' experiences on our Website, understand conversion paths and durations, and optimize website design and content. When a user visits the Website, Ownable's servers send a cookie to the user's computer. By themselves, cookies recognize a user's web browser and do not personally identify individual users. Unless a Website user chooses to identify himself or herself to Ownable, such as by responding to marketing material or filling out a web form, users remain anonymous to Ownable.

**Types of Cookies.** There are two types of cookies: session and persistent. Session cookies are transient and exist only during one session. They disappear from a Website user's computer when the user closes his or her browser software or turns off his or her computer. Persistent cookies remain on a user's computer after the user closes his or her browser or turns off his or her computer.

**Session Cookies.** If you have chosen to identify yourself to Ownable, we use session cookies containing encrypted information to allow us to uniquely identify you. Each time you log into the website, a session cookie containing an encrypted, unique identifier that is tied to your account is placed in your browser. These session cookies allow Ownable to uniquely identify you when you are logged into the Website and to process your online submissions and requests. Session cookies are required to use the Website.

**Persistent Cookies.** Ownable uses persistent cookies that only we can read and use to identify browsers that have previously visited Ownable's Website. When you access the Website or provide Ownable with personal information, a unique identifier is assigned to you. This unique identifier is associated with a persistent cookie that Ownable places on your web browser. If you disable your web browser's ability to accept cookies, you will be able to navigate Ownable's Website, but you will not be able to successfully use the Website.

**Web Beacons.** Ownable uses web beacons, also known as pixel tags, alone or in conjunction with cookies to compile information about users' usage of the Website. Web beacons are clear electronic images that can recognize certain types of information on your computer, such as cookies, when you viewed a particular website tied to the web beacon, and a description of a website tied to the web beacon. For example, Ownable may place web beacons in marketing emails that notify Ownable when you click on a link in the email that directs you to the Website. Ownable uses web beacons to operate and improve our Website and email communications and to analyze the performance of our marketing campaigns. Ownable may use information from web beacons in combination with data about users to provide you with information about us.

**IP Addresses.** When you visit the Ownable Website, Ownable collects your Internet Protocol ("IP") addresses to track and aggregate non-personal information. For example, Ownable uses IP addresses to monitor the regions from which users navigate the Website.

**Third-Party Cookies.** Ownable may periodically engage third-party service providers to track and analyze non-personally identifiable statistical usage and traffic information from Website visitors. Ownable may also use other third-party cookies to track the performance of Ownable advertising. The information provided to such third-parties does not include personal information, but this information may be re-associated with personal information after Ownable receives it. This Website Privacy Policy does not cover the use of third-party cookies.

**Interest-Based Advertising.** Interest-based advertising, also known as online behavioral advertising, uses information collected across multiple websites that you visit to help predict your preferences and show you advertisements that are more likely to be of interest to you. Third parties, including our service providers, use cookies and other tracking technologies to collect information about your online activities over time and across different websites, including when you visit our Website. We use this information to provide relevant marketing to you when you visit our Website or third-party websites. We also use third-party web beacons on our Website and on other Websites to assist in managing and optimizing our online advertising. These third-party cookies and other devices do not contain personal information about you.

**Self-Regulatory Principles.** In providing interest-based advertising, we follow the cross-industry Self-Regulatory Principles for Online Behavioral Advertising managed by the Digital Advertising Alliance. To learn more about interest-based advertising, your choices regarding collection of your online browsing activity, or to opt out of interest-based advertising visit:

- [www.aboutads.info/choices](http://www.aboutads.info/choices)
- [www.networkadvertising.org/choices](http://www.networkadvertising.org/choices)

If you choose to opt out of interest-based advertising, a cookie will be placed on your browser indicating your choice. Because cookies are stored by your browser, any opt-out election you make is valid only for the computer/browser combination used to opt out. Please note that even if you opt out of interest-based advertising, you may still receive advertisements from us, but they will not be customized based on your online browsing activities. Clearing your browser's cookies will remove your opt-out since it is stored in a cookie, and you will need to opt out again.

**Google Analytics.** We collect other Website usage information via Google Analytics and Google's DoubleClick cookie to serve ads over time based on a user's prior visits to our Website. You may opt out of Google Analytics by visiting the Google Analytics opt-out page.

**Amplitude.** Amplitude uses cookies, web beacons and other tracking technologies to collect certain information about your equipment, browsing actions, and patterns. If you would like further information about cookies and how to manage and delete them, please visit [www.allaboutcookies.org](http://www.allaboutcookies.org) or [www.youronlinechoices.eu](http://www.youronlinechoices.eu)

**Website Usage Information.** We collect website usage information through a third-party service provider. The information includes, but it is not limited to, clicks, taps and scrolling behavior, web pages viewed, session duration, time to submit or abandon a web form, and others

**How We Use the Information We Collect.** Information that we collect about you and your web browsing behavior is used to optimize your online experience. Among other reasons, we may use the information that you provide or that we collect when you visit the Website to:

- Verify your identity and/or remember your personal settings or preferences when using the Website;
- Determine your interests and needs to recommend relevant products and services;
- Qualify you for products and services that you request and to process your transactions;
- Post advertising content on Third-Party Websites, along with web beacons and pixel tags to provide information to us and to third-parties about pages you visit after seeing our ads or offers;
- Analyze the quality and performance of our Website and marketing campaigns.

**How We Share the Information We Collect.** We may share the personally-identifiable information that you provide to us or that we receive from our business partners, service providers, or both with our service providers. For example, we share your email address with service providers who send emails on our behalf. We may also share non-personally-identifiable information with third-parties who perform advertising services on our behalf and with companies that operate or analyze the Website. We do not authorize these third-parties to use or disclose this information except as necessary to perform services for us or to comply with law. These third-parties have agreed not to use the information that we provide to them to independently market to you unless you consent.

**General Privacy Policy Page for Members and Rent-to-Own Lessors.** If you go beyond merely browsing our Website, and apply or become a customer of Ownable, the sharing of your personally-identifiable information will be governed by our customer privacy policy that may be accessed by clicking on our general Privacy Policies. Please click here, and see any state-specific Privacy Policies that may apply to you: [Privacy Policy Page](#).

**Other Sharing.** There may be other instances in which we may share either your personally-identifiable or non-personally-identifiable information with a third party. For example:

- To respond to a subpoena, warrant, court order or other official governmental actions that are served upon us, and then in conformity with their terms or as we are otherwise required or required by law;
- To respond to our regulators or other governmental authorities;
- To protect or defend Ownable or any of its affiliates or subsidiaries, or their directors, officers, employees, agents, partners, or independent contractors in any legal proceeding;
- Where we suspect fraud or for other risk management purposes;
- As required or permitted by law; or
- As otherwise required or authorized by you.

**How Long We Keep the Information We Collect.** Ownable will maintain the information that is necessary to provide the requested service for as long as we are required, and for as long as it takes to provide any such requested service. Ownable may still need to keep personal details about users of the Website so that systems reflect your preferences, even if a user has chosen to opt out of allowing Ownable to use those personal details for marketing purposes. Ownable's relationship with the customer. Ownable may keep other information only to the extent necessary to comply with applicable laws and to further legitimate business needs.

**How We Dispose of the Information We Collect.** All identifying information will be deleted from our databases. **Your Access to and Control Over Information.** You have the ability to learn more about the information that Ownable has about you. You can do the following at any time by contacting us at 484-800-1759 or by email at: [helpdesk@ownable.us](mailto:helpdesk@ownable.us):

- See what data we have about you.
- Change/correct any data we have about you.
- Potentially have us delete any data we have about you.
- Express any concern you have about our use of your data.

**Changes to Policy.** We reserve the right to change this Website Privacy Policy at any time. We will notify of any changes to this policy via email. Your continued use of the Website after any changes are posted will be deemed to constitute your agreement to and acceptance of such changes to this Website Privacy Policy.

**California Do Not Track Disclosures.** This Website does not respond to "Do Not Track" signals or other similar mechanisms on any internet browsers and may track information listed in this Website Privacy Policy; however, our tracking system will not track your activities on the Website if your browser is set to "incognito", "private", "do not track" or another similar setting.

We may use Google, Facebook and other third-parties to serve advertisements to our users after they visited our Website. For more information on how to opt-out of that practice by companies participating in industry self-regulation, please visit [www.optout.aboutads.info](http://www.optout.aboutads.info).

**Personal Information on Children.** The Website, and the products and services described on the Website, are intended for use by individuals who are at least 18 years old. If you are under the age of 18 you should not be visiting the Website. We do not knowingly collect or retain personal information from children under the age of 18. If you are under the age of 18 and are visiting or otherwise using the Website, you are advised not to disclose or provide any personally-identifiable information on the Website.

**Prohibited Actions.** As a condition of your use of this Website, you agree that you will not, and you will not take any action intended to: (i) access data that is not intended for you; (ii) invade the privacy, scan, or test the vulnerability of this Website or the Ownable network or breach security or authentication measures without proper authorization; (iv) attempt to interfere with service to any user, host or network or otherwise attempt to disrupt our business, including, without limitation, via means of submitting a virus to this Website and/or advertising, "flooding", "spamming", "mail bombing" or "crashing"; or (v) send unsolicited mail, including promotions and/or advertising of products and services. Violations of system or network security may result in civil or criminal liability.

**Security.** We maintain standard physical, electronic and procedural safeguards intended to protect your personal information. We have standard security procedures in place to safeguard against loss, theft, unauthorized access, destruction, misuse, and modification of this information after we receive it. In addition, we use standard safeguards to control the information security practices of third-parties with whom we share any personal information. However, no safeguarding, security procedure, or security program is foolproof, and thus we cannot guarantee the absolute security of your personal or other information.