

NOTICE OF PRIVACY RIGHTS

FACTS	WHAT DOES KWAI CREDIT 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 • Account balances and income • Account transaction and payment history
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Kwai Credit chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Kwai Credit share?	Can you limit this sharing?
For our everyday business purposes to process your transaction(s), 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 to share information about your transaction(s) and experience(s)	Yes	No
For our affiliates' everyday business purposes to share information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our non-affiliates to market to you	No	We do not share

WHO WE ARE	
Who is providing this notice?	Kwai Credit and subsidiaries and affiliates, all operating economic arms and instrumentalities of the Iipay Nation of Santa Ysabel operating under the Kwai Credit brand.
WHAT WE DO	
How does Kwai Credit protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and tribal law. These measures include computer safeguards and secured files and buildings.
How does Kwai Credit collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • Use our website • Apply for a loan • Give us your income information • Provide account information • Give us your contact 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 non-affiliates to market to you

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include consumer lenders, banks, direct marketing companies, debit card issuers, collection agencies, consumer reporting agencies, debt buyers and other account and loan-related service providers.
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"> • Our joint marketing partners include financial companies such as credit card companies, lenders, banks, marketing providers, and other loan-related service providers.

Please visit www.kwaicredit.com/terms-of-use for additional information regarding your privacy.

Effective Date: 06/16/2025