FlexApproved Privacy Policy

Effective Date: 8/12/2026

Terrace Finance Corp and FlexApproved.com, its affiliates, subsidiaries, agents, or assigns ("us", "we", or "our", "Terrace") respect your privacy and are committed to protecting it through our compliance with this policy. This Privacy Policy ("Policy") applies solely on information we may collect from you or that you may provide when you visit FlexApproved.com (our "Website"), including information within an e-mail, text, and other electronic messages between you and our Website. This Policy does not apply to information collected by us offline or through any other means other than our Website, or by any third party including through an application or content on other sites accessible by link from our Website, including advertising. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage you to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Please read this Policy carefully, and in its entirety, to understand our practices regarding your information. If you do not agree with any part of the Policy, it is your choice not to continue to access or use our Website. Note that by accessing or using our Website, you agree to every provision in this Policy.

This Policy may change from time to time, and any change will be posted on www.flexapproved.com/privacy. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

This Policy will notify you of the following:

(a) What personally identifiable information is collected from you through the website, how it is used, and with whom it may be shared;

(b) What choices are available to you regarding the use of your data;

(c) The security procedures in place to protect the misuse of your information; and

(d) How you can correct any inaccuracies in the information.

Children Under the Age of 13

Our Website is not intended for individuals under 13 years of age ("Children" or "Child"). If you are under 13 years of age, do not use this Website and do not provide any information on this Website. We do not knowingly collect personal information from Children, therefore if we learn we have collected or received personal information from a Child without

parental consent we will delete the information. If you believe we might have any information from or about a Child, please contact us immediately at 888-509-1370 or via email at info@flexapproved.com.

Information Collection, Use, and Sharing

We only have access to/collect information that you voluntarily give us. By initiating the application process, you grant us permission to use and collect your information. We may also collect your personal information from third parties, such as credit bureaus, affiliates, or other companies, but only after your consent. The types of personal information we collect and share depend on the purpose of your application and the information you provide about yourself.

We collect several types of information from and about users of our Website, including through the utilization of automatic data collection technology (*see* "Automatic Data Collection" paragraph below). The information we collect may include:

(a) Name, postal address, e-mail address, telephone number(s), and any other identifier by which you may be contacted online or offline contact information;

(b) Social Security number, income, and other financial information;

(c) Financial accounts information, including but not limited to balances and payment history;

(d) Bank account(s) information;

(e) Credit history and credit scores;

(f) Passports, State ID Cards, Social Security Cards, and Birth Certificates;

(g) Driver's License and criminal background information;

(h) Internet connection, the equipment you use to access our Website, and usage details including but not limited to: IP address, browser type, device type, domain names, access times, referring website addresses, and how you navigate within our Website.

This information is used by Terrace for the general operation of our business, to improve the quality of our services, to track general statistics, to investigate issues as they arise, and to the extent permitted or required by law. Specifically, we will use your information to:

(a) Present our Website and its contents to you;

(b) Provide you with information, products, or services that you request from us;

(c) Respond to you if you contact us;

(d) Provide you with notices about your account;

(e) Carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including but not limited to billing and collection;

(f) Notify you about changes to our Website or these Privacy Policies;

(g) Make offers to you for products and services provided through our platform, either by Terrace or any of its affiliates and partners; and

(h) Fulfill any other purpose for which you provide such information, for which you provide consent, or for which we may describe when you provide the information.

We will not share your information with any third parties other than our subsidiaries, affiliates, partners, and/or contractors that are part of our platform, that we use to support our business, to provide our services, fulfill your requests, to make the aforementioned offers, or to comply with applicable laws or regulations. SMS/RCS opt-in consent collected from consumers will not be shared, sold, or disclosed to third parties for marketing or promotional purposes. Information may be shared with our service providers solely to support the delivery of messaging services and as otherwise required by law. When personal information is transferred to third parties, we use contractual or other means to ensure that protection of private information is provided according to this Policy. Some of our partners or contractors may be located outside the United States and will be subject to applicable legal requirements in that country, including lawful requirements to disclose personal information to government authorities in certain circumstances.

Specifically, we will disclose your personal information in a number of circumstances, including:

(a) To comply with any court order, applicable law, regulation, legal process, or audit;

(b) To meet any legal, regulatory, industry self-regulatory, risk management, and security requirements;

(c) To enforce or apply our terms of use and any other agreements we have with you, including but not limited to billing and collection purposes;

(d) To maintain your credit history and providing credit references, we will share your information with credit bureaus, credit reporting agencies and your current or future creditors;

(e) To third parties as reasonably necessary for the purpose of:

(1) Completing your request to complete your request based on the application that you completed

(2) Obtaining third party data necessary to facilitate your application and meet the needs of our partners

(3) Operating, supporting and enhancing our systems;

(4) Detecting and preventing fraud;

(5) Providing payment solutions.

(e) To allow a third party to evaluate and/or perform a transaction in connection with proposed or actual financing, securitization, insuring, sale, assignment, or other disposal of all or part of Terrace Finance Corp or assets (including your loan or lease and any agreement to which it relates).

This provision applies also when you are no longer using our Website and/or you are no longer our customer.

Surveys

From time-to-time, our site requests information via surveys. Participation in these surveys or contests is completely voluntary and you may choose whether or not to participate and therefore disclose this information. Information requested may include contact information (such as name and shipping address), and demographic information (such as zip code, age level). Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site.

Automatic Data Collection

The technology we use for automatic data collection may include cookies or flash cookies.

A cookie is a small file placed on the hard drive of your computer to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site. You may refuse to accept browser cookies by activating the appropriate setting on your browser, however by selecting this setting, you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

Certain features of our Website may use local stored objects (flash cookies) to collect and store information about your preferences and navigation to, from, and on our Website. Flash cookies are not managed by the same browser settings as for cookies.

Some content or applications on our Website, including advertisements, are served by third parties as advertisers, networks and servers, content providers, and application providers. These third parties may use cookies, alone or in conjunction with other tracking technologies, to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. Such information may be used by third parties to provide you with interest-based advertising or other targeted content. We do not control these third parties, tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

Personal Information Security

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable laws and regulations. These measures we take include computer safeguards, access safeguards, methods to protect sensitive data, physical security measures, and restrictions to the data by personnel and third parties.

Wherever we collect sensitive information (such as your social security number), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a lock icon in the address bar and looking for “https” at the beginning of the address of the Web page. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to sensitive identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

The safety and security of your information also depend on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password and login information with anyone.

Your Access to and Control Over Information

If your personal information changes, you can update or correct it in your account by contacting Terrace Finance Corp customer support at 888-509-1370 or via email at info@flexapproved.com. Please note that we may require proof for data change

requests. In addition, you can contact us to ascertain what data, if any, we have about you, or to express any concern you have about our use of data.

We will retain your information for as long as your account is active, as needed, or in compliance with applicable laws and regulations. If you wish to opt out from some or all future contact from us, close your account, request that we no longer use your information or have us delete any data we have about you, contact us at info@terracefinance.com and we will respond to you in a reasonable time frame. Please note that, even if you request that we delete your information, we may still retain some data as necessary to comply with any applicable law or regulation, fulfill our contract obligations, resolve disputes, and enforce our terms of service. Such data may include information about any applications you may have completed.
You may opt out from some or all future contacts from us at any time by contacting Terrace Finance Corp customer support at 888-509-1370 or via email at info@flexapproved.com.

California Privacy Rights

California law permits residents of California to request certain details about how their information is shared with third parties for direct marketing purposes. FlexShopper does not share your personally identifiable information with third parties for the third parties' direct marketing purposes unless you provide us with consent to do so. While we do not sell your PII for direct monetary consideration, we do contribute to a cooperative database which may be considered a "sale" of PII under California law. The cooperative database will not share your PII with any third parties. If you are a California resident, you may request that we do not sell your PII by emailing us at info@flexapproved.com.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). For more information about the categories of personal information we have collected about consumers in the preceding 12 months, please see the "How Do We Collect Information – What Do We Collect?" and the "Cookies and Other Tracking Technology" sections that appears above in this Privacy Policy. For more information about our business or commercial purpose for collecting personal information, please see the "How Do We Use Collected PII?" section that appears above in this Privacy Policy.

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.

Category B: California Customer Records personal information categories.

Category C: Protected classification characteristics under California or federal law.

Category D: Commercial information

Category F: Internet or other similar network activity.

Category G: Geolocation data.

Category H: Sensory data

Category I: Professional or employment-related information.

Category J: Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).

Category K: Inferences drawn from other personal information.

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you.
- Directly and indirectly from activity on the Site.
- From third-parties that interact with us in connection with the services we perform. For example, from affiliate marketers who place ads and forward activity to us or from consumer reporting agencies ("CRA").
- Information that is publicly available online or elsewhere.

Under the CCPA, California residents have the right to:

- Request that a business delete any personal information about the consumer which the business has collected from the consumer.
- Request that a business that collects personal information about the consumer disclose to the consumer, free of charge, the following:
    - The categories of personal information that it has collected about that consumer.

    - The categories of sources from which the personal information is collected.
    - The business or commercial purpose for collecting or selling personal information.
    - The categories of third parties with whom the business shares personal information.
    - The specific pieces of personal information it has collected about that consumer.
- Request that a business that sells the consumer's personal information, or that discloses it for a business purpose disclose, free of charge, to the consumer:
    - The categories of personal information that the business collected about the consumer.
    - The categories of personal information that the business sold about the consumer and the categories of third parties to whom the personal was sold, by category or categories of personal information for each third party to whom the personal information was sold.
    - The categories of personal information that the business disclosed about the consumer for a business purpose.
- Direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information.

To exercise any of the rights, call us at 888-509-1370 or email us at info@flexapproved.com.

We may request up to three pieces of Personal Information about you when you make a request to verify your identity. These pieces of Personal Information may include your First Name, Last Name, Address, Phone Number, Email and/or Social Security number. Only you, or an authorized agent acting on your behalf, may make a verifiable consumer request related to your personal information. You may designate an authorized agent to make such requests on your behalf by providing your authorized agent with power of attorney or provide us with written permission that you have authorized the agent to act on your behalf

We will not discriminate against a consumer because the consumer exercises any of the consumer's rights as described in this section. However, we reserve the right to limit these rights where permitted under applicable law, including where your identity cannot be reasonably verified, to the extent your rights adversely affect the rights and freedoms of others, or where the CCPA allows us an exemption, such as when we are required to comply with federal, state, or local laws. For example, we are not required to respond to

your requests when such requests involve protected health information that is collected by a covered entity or business associate governed by; or information that is used, communicated, disclosed, or sold as authorized by the Fair Credit Reporting Act; or information that is collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act or the Driver's Privacy Protection Act

California Civil Code Section 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please contact our Terrace Finance Corp customer support via email at info@flexapproved.com.

Should you have any questions or comments regarding this Policy or our compliance with this Policy, please contact us immediately via telephone at 888-509-1370 or email at info@flexapproved.com.