

Appendix A

Collection, Use, and Disclosure of Personal Information

The following table describes how we currently collect, use, disclose, sell and share your Personal Information, and how we have collected, used, disclosed, sold and shared your Personal Information over the last 12 months (see next page).

Categories Collected	Categories of Sources	Business Purpose(s)	Categories of Third Parties with Whom Personal Information is Disclosed	Categories of Third Parties with Whom Personal Information is Sold or Shared
<p>Contact and Demographic Identifiers, including your name, address (including zip code, and possibly including previous addresses), email address, date of birth, phone number, social security number, driver's license number, passport number, or other similar identifiers, age, citizenship, marital status, sex, and veteran or military status. To the extent that you apply for a loan or a financial product or service along with a co-applicant, we may also collect the above categories of personal information for the co-applicant.</p>	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information sourced through identity verification and fraud prevention partners.</p> <p>Information from consumer reporting agencies when we perform a soft credit pull with your authorization.</p> <p>Information from public databases.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>To communicate with you by email, postal mail, or by text message/phone calls in order to:</p> <ol style="list-style-type: none"> 1. Provide you with transactional information relevant to your account. 2. Provide you with alerts, opportunities, event registrations, surveys and promotions that we think may be of interest to you. 3. Provide you with content, such as articles or whitepapers, that we believe would be of interest to you. <p>For cross-context behavioral advertising.</p>	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates. We may also share this information with our Marketplace Partners or purposes of their internal analytics.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, facilitating mailings, and providing marketing assistance. We may also share some of this information with consumer reporting agencies, either for purpose of completing a "soft credit pull" (with your authorization), or as part of data studies, with the consumer reporting agencies acting in a service provider capacity, which are intended to test the reliability of our internal data and improve the quality of our Services.</p>	<p>We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.</p> <p>Your text messaging opt-in data and consent details will not be shared with any third parties except when explicitly authorized by you.</p>
<p>Professional or employment information (current and past), such as education levels and degrees, institutions attended and graduation dates, employment status, and income and pay frequency.</p>	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information from consumer reporting agencies when we perform a soft credit pull with your authorization.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>This information is required for certain specific service offerings (e.g., student loan refinancing options) and as part of the</p>	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, facilitating mailings, and providing marketing assistance.</p>	<p>We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.</p>

		underwriting models and eligibility criteria for many of our Marketplace Partners.		
Consumer Reporting information, such as your credit score, credit data status (for example, how long you've had a credit file or whether your credit is frozen), your credit, payment, and bankruptcy histories, and the type and amount of any outstanding loans.	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information from consumer reporting agencies when we perform a soft credit pull with your authorization.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>To build aggregated user profiles and segments, which we may use to target "lookalike" audiences on other platforms.</p> <p>To undertake internal research for technological development and demonstration.</p> <p>For any other business purpose permitted under the Fair Credit Reporting Act and other applicable laws and regulations.</p>	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates.</p> <p>We do not send your credit scores to our Marketplace Partners, but we do use credit score information to determine, using our own algorithms or hosted underwriting models of our Financial Partners, whether you are likely to pre-qualify for an offer from one of our Financial Partners. Only if we determine that you are likely to qualify is your information passed on to the relevant Financial Partner offering the product or service that you have requested.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage.</p>	We do not sell or share this information.
Residence and Homeownership Information (i.e., whether you own or rent your home, and the amount of any mortgage and any regular mortgage payments)	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information from consumer reporting agencies when we perform a soft credit pull with your authorization.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>For cross-context behavioral advertising.</p>	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, and facilitating mailings.</p>	We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.
Auto Loan Information, including information on monthly payments, estimated mileage, and your vehicle identification number.	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information from consumer reporting agencies when we perform a soft credit pull with your authorization.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>For cross-context behavioral advertising.</p>	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage,</p>	We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.

			facilitating mailings, and providing marketing assistance.	
Commercial Information, such as purchase information, including details related to products and services you purchase from our Marketplace Partners (for example, the amount of any loan you take out with a loan partner and the purpose for the loan).	Information provided by our Marketplace Partners whose products and services you use.	<p>To track compensation earned when users procure financial products and services from our Marketplace Partners.</p> <p>To provide you with personalized content and information related to financial products and services.</p> <p>To test and improve the quality of our Services.</p> <p>For cross-context behavioral advertising.</p> <p>To undertake internal research for technological development and demonstration.</p>	<p>If you originally engaged with our Services on the website of a Channel Partner,, we provide summarized purchase information, on an aggregated and anonymized basis, back to such Channel Partner to support the accuracy of their financial information and business analytics.</p> <p>We may also disclose this information to consumer reporting agencies, acting in a service provider capacity, as part of data studies intended to test the reliability of our internal data and improve the quality of our Services.</p>	We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.
To the extent that you apply for a life insurance product through our wholly-owned subsidiary, LeapLife, Health-Related Information, on a self-reported basis, including sensitive personal information, for example, your height, weight, prescribed medications, tobacco and alcohol use information, diagnoses, surgical and treatment information, and whether you have recently been declined for life insurance coverage.	Information you provide when using our Services.	To provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.	<p>If you elect to apply for life insurance with one of our Marketplace Partners, at your direction, we will disclose the information in your application to that partner so that they may provide you with a personalized offer. Such Marketplace Partner will request additional personal information from you as part of the application process.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, secure database maintenance and storage.</p>	We do not sell or share this information.
To the extent that you apply for a life insurance product through LeapLife, Criminal History Information, specifically, whether you have been convicted of a felony and been put on probation or parole.	Information you provide when using our Services.	To provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.	<p>If you elect to apply for life insurance with one of the Marketplace Partners in our network, at your direction, we will disclose the information in your application to that Marketplace Partner so that they may provide you with a personalized offer. Such Marketplace Partner will request additional personal information from you as part of the underwriting process.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, secure database maintenance and storage.</p>	We do not sell or share this information.
Support Information, including audio, electronic or similar information, or the	Information you provide when you contact us.	To monitor communications and interactions with you to ensure the quality	We may engage service providers to help to provide customer service to our users.	We do not sell or share this information.

<p>information collected when you email or call our customer support center, which may include your name, email address, voice recording, and any other content or communications you send to or share with us.</p>		<p>of our support services and the appropriate training of our people, and to respond to and resolve your inquiries.</p> <p>To improve our products and services.</p> <p>To undertake activities to verify or maintain the quality of our services, and to improve, upgrade, or enhance our services.</p>	<p>We may disclose certain of the information that you contact us about to our corporate affiliates.</p>	
<p>Survey Information, if you elect to complete surveys about your user experience.</p>	<p>Information you provide when you volunteer to complete a survey.</p>	<p>To improve and enhance our products and services, and for testing, research, and other product development purposes.</p>	<p>This information is used for internal purposes only, but we may occasionally engage a third-party service provider to help facilitate survey administration.</p>	<p>We do not sell or share this information.</p>
<p>Internet or other Electronic Network Activity Information, including information collected automatically when you interact with our services, such as your IP address, device ID and mobile device ID, mobile carrier, browser type and language, and location data (based on your IP address).</p>	<p>Automatically collected digital information.</p>	<p>To better tailor our services to you and to be able to provide service offerings available in your geographic area. We may also be able to pre-populate certain fields in our forms based on your geographic area, helping to streamline your experience and improve efficiencies.</p> <p>To detect and protect against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecute the same.</p> <p>To debug to identify and repair errors in our systems.</p> <p>To audit by counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.</p> <p>To determine your general location in order to comply with applicable privacy regulations and serve you necessary notifications and/or</p>	<p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, identity resolution, facilitating mailings, and providing marketing assistance.</p> <p>We disclose this information to marketing technology service providers who help to perform certain business functions, for example, analytics, identity matching, and providing marketing assistance.</p>	<p>We may share this information with third-party advertisers who help to improve efforts to target appropriate advertising content to you.</p>

		consent mechanisms.		
Tracking Information collected through cookies, pixels, web beacons, fingerprinting and other tracking technologies, which may include information about how you use our services, such as the types and categories of content that you view or engage with, the features you use, the actions you take, and the time, frequency, and duration of your activities on our websites.	First party and third-party digital tracking technologies.	<p>To keep you logged into your account, and to remember your settings and preferences.</p> <p>To collect website performance and analytics data.</p> <p>To ensure accurate financial and billing data vis-à-vis our Marketplace Partners.</p> <p>To personalize and improve your experience while using our products and services.</p> <p>For cross-context behavioral advertising.</p> <p>To detect and protect against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecute the same.</p> <p>To debug to identify and repair errors that impair existing intended functionality.</p> <p>For testing, research, analysis, and product development.</p> <p>To audit by counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.</p> <p>To build aggregated user profiles and segments, which we may use to target "lookalike" audiences on other platforms.</p>	We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, facilitating mailings, and providing marketing assistance.	Although we place many of these tracking technologies on our websites ourselves, these technologies may also be placed by third party service-providers or business partners, including analytics partners and marketing and advertising partners, in order to support certain functionalities and to better target advertising to you on their services. In these cases, tracking information is shared with those third-party service providers.

<p>Inferences drawn from any of this Personal Information to create a profile reflecting your preferences.</p>	<p>Information we infer about you based on your inputs when using our Services and based on your engagement with our platform and the platforms of our affiliates.</p>	<p>To provide you with personalized content and information related to financial products and services.</p> <p>For cross-context behavioral advertising.</p> <p>To communicate with you by email, postal mail, or by text message/phone calls in order to:</p> <ol style="list-style-type: none"> 1. Provide you with transactional information relevant to your account. 2. Provide you with alerts, opportunities, event registrations, surveys and promotions that we think may be of interest to you. 3. Provide you with content, such as articles or whitepapers, that we believe would be of interest to you. 	<p>We disclose this information to service providers who help to perform certain business functions, for example database maintenance or storage, facilitating mailings, and providing marketing assistance.</p> <p>We may disclose this information to our Marketplace Partners for purposes of their internal analytics.</p>	<p>We may share this information with our Marketplace Partners to improve efforts to target appropriate advertising content to you. This may include our affiliates.</p>
<p>Sensitive Personal Information, such as your Social Security number, driver's license number, passport number, or other similar identifiers, age, citizenship, marital status, sex, and veteran or military status. To the extent that you apply for a loan or a financial product or service along with a co-applicant, we may also collect the above categories of personal information for the co-applicant.</p>	<p>Information you provide when using our Services.</p> <p>Information collected from our affiliates and non-affiliated third-party partners.</p> <p>Information sourced through identity verification and fraud prevention partners.</p> <p>Information from consumer reporting agencies, when we perform a soft credit pull with your authorization.</p>	<p>To provide you with personalized content and information related to financial products and services, including to provide information relevant to the underwriting models and eligibility criteria of our Marketplace Partners so that they can provide you with personalized offers.</p> <p>To communicate with you by email, postal mail, or by text message/phone calls in order to:</p> <ol style="list-style-type: none"> 1. Provide you with transactional information relevant to your account. 2. Provide you with alerts, opportunities, event registrations, surveys and promotions that we think may be of interest to you. 3. Provide you with content, such as articles or whitepapers, that we believe would be of interest to you. 	<p>At your direction, if the information you provide in one of our online forms or tools matches criteria required by our Marketplace Partners to offer their products or services, we disclose this information to our Marketplace Partners so that they may provide you with personalized offers. This may include our affiliates.</p> <p>We disclose this information to service providers who help to perform certain business functions, for example, fraud detection, database maintenance or storage, facilitating mailings, and providing marketing assistance.</p> <p>We may also disclose some of this information to consumer reporting agencies, either for purpose of completing a "soft credit pull" (with your authorization), or as part of data studies, with the consumer reporting agencies acting in a service provider capacity, which are intended to test the reliability of our internal data and improve the quality of our Services.</p>	<p>Please reference relevant rows above.</p>