

# BOONFI PRIVACY POLICY

[11/17]

This Privacy Policy applies to boonfi.com, all subdomains of boonfi.com (the “Website”) owned and operated by BoonFi, LLC (“BoonFi”, “we”, or “us”) and any API vendors BoonFi uses to process closed-end consumer lease applications and contracts. Your privacy and the protection of your personal information are important to us. Because we collect and/or store certain types of information from you and about you, it is necessary to explain our policy, including the terms and conditions surrounding the collection and use of your information. Personal information means any information about you, that identifies you, and that you or a third party provides to us in connection with your application or contract.

This Privacy Policy discloses what information we collect, how we use that information, as well as the choices you can make about the way your information is collected and used. Please read this Privacy Policy carefully.

FACTS	WHAT WE 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.
What?	<p>We collect personal and financial information from you while you use the Website and if you submit an application to one of our third-party API vendors. Most of the collection occurs during the prequalification and application process. Some information is required and some is optional.</p> <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"><li>• Social security number and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li><li>• Driver’s License information</li><li>• Bank account information</li><li>• Mobile identification information (See detail below)</li></ul> <p>In addition, we gather names and email addresses of people who contact us through our Website with questions about our company, products, or services. We collect this information for the purpose of responding to such inquiries.</p> <p>We also collect information about your computer hardware and/or software. This information may include your IP address, browser type, domain names, access times, and referring website addresses. We (and/or our service providers) use this aggregated information in the administration of our Website to improve its usability and to evaluate the success of certain marketing/advertising campaigns. We (and/or our service providers) use non-identifying and aggregated information to help optimize our Website based on the needs of our users. This information may also be collected by Google Analytics (<a href="http://www.google.com/policies/privacy/partners/">www.google.com/policies/privacy/partners/</a>).</p> <p>You authorize your wireless operator to use your mobile number, name, address, mail, network status, customer type, customer role, billing type, mobile device identifies (IMSI and IMEI) and other subscriber status details, if available, to allow verification of your identity and to compare information you have provided to GIACT with your wireless operator account profile information for the duration of the business relationship with us.</p>
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 BoonFi chooses to share; and whether you can limit this sharing. When you are no longer our customer, we continue to share your information as described in this Policy.

Reasons we can share your personal information	Does BoonFi Share?	Can you limit this sharing
<p><b>For our everyday business purposes, including sharing with our third-party service providers:</b> For business-related purposes such as to process your pre-qualification request and your lease application with us, to process transactions and payments to us, to maintain your account(s) with us, to report to credit bureaus, to enforce our contracts with you, to collect payments of any debts owed to us, for detecting and preventing fraud, to perform audits, to meet regulatory, risk management and security requirements, to respond to court orders, to respond to legal or regulatory incidents, for the purpose of scoring and improving our algorithms, retro-scoring for potential use of new products (third-party or otherwise), and as permitted or required by any applicable law. We may also use and disclose personal information for purposes of proposed or actual financing, securitization, insuring, sale, assignment, or other disposal of all or part of our business or assets to evaluate and/or perform the proposed transaction(s). Assignees or successors of our business or assets may use and disclose your personal information for similar business-related purposes as described herein.</p> <p><b>Collection of Mobile Identification Information</b> By agreeing to this Privacy Policy, you authorize your wireless operator (ex: Sprint, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifies (IMSI and IMEI) and other subscriber status details, if available, to allow verification of your identity and to compare information you have provided to GIACT with your wireless operator account profile information for the duration of the business relationship.</p>	Yes	No
<b>For our marketing purposes</b> to offer products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes:</b> information about your transaction and experiences	Yes	No
<b>For our affiliates' everyday business purposes:</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes*
To limit our sharing	Call <b>1-800-215-4126</b> to discuss your options with a customer service representative.  <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. <u>However, you can contact us at any time to limit our sharing.</u>	
Questions?	Call <b>1-800-215-4126</b>	
<b>What we do</b>		
How does BoonFi protect your personal information?	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. We also maintain physical, electronic and procedural safeguards, which include computer virus protection software, firewalls, and 256-bit Secure Socket layer.
How does BoonFi collect my personal information?	<p>We collect your personal information, for example:</p> <ul style="list-style-type: none"> <li>• When you open an account or give us your contact information</li> <li>• Provide account information or pay your bills</li> <li>• Use your lease</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes</li> <li>• Information about your credit-worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <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>
<b>Definitions</b>	
Affiliates	<p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates we share with include BoonFi Financial Services, LLC.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we may share with can include the retailer/hearing center named on your account, MedCentric, Allegro Credit, and direct marketing companies.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing entities include medical finance and medical companies.</i></p>
<p><b>Compliance with State and Federal Laws.</b> We follow state law if the state law provides you with additional privacy protections. For instance, if (and while) your billing address is in Vermont, we will treat your account as if you had exercised the opt-out choice described above and you do not need to contact us to opt out. This Privacy Policy may not constitute your entire set of privacy rights, as they may also vary from state to state. To be certain of your privacy rights, you may wish to contact the appropriate agency in your state that is responsible with overseeing consumer privacy rights. We will retain your information so long as your account is active, as needed to provide services, or as necessary to comply with our legal obligations, resolve disputes, enforce our contracts, or comply with applicable federal and state laws regarding recordkeeping, reporting, and audits.</p>	
<p><b>Communications from Our Site.</b> When you register with our Website or submit an application to us, you may receive emails or text messages that confirm specific actions you requested in the prequalification, application, and processing stages. These are transactional notifications that you cannot opt out of receiving, as they are in place to protect the security of your account and your personal information. We may also send responses to emails you send us, if appropriate or applicable. From time to time, we will also send user surveys, requests for user feedback regarding user experience and site operations or marketing offers from us or from us on behalf of our marketing partners. If you do not wish to receive these offers, surveys or user feedback emails, please opt out in any offer email.</p>	
<p><b>Links to Third Party Websites.</b> We are not responsible for the information practices employed by sites linked to or from our Website. Third-party websites have different policies and/or security standards governing their sites.</p> <p><b>**Please keep in mind that, as permitted by federal law, if you opt out of sharing with nonaffiliates, your opt-out will not prohibit us from sharing your information with BoonFi (and BoonFi's affiliates) in connection with maintaining and servicing your lease or account, including marketing of such programs and affiliate programs.**</b></p> <p>The above notice replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do by either posting them on this Website (please check regularly for new notices) and/or notifying you via email prior to the change becoming effective, if applicable.</p> <p>For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <a href="http://www.identitytheft.gov">www.identitytheft.gov</a>.</p>	