

FACTS**WHAT DOES STILT INC. ("Stilt")
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 bank account transaction history ■ Credit history and employment details <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Stilt chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stilt share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, 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— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	We don't share

Questions?	Call 415-630-2323 or go to www.stilt.com/privacy-policy
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Who we are

Who is providing this notice?

Stilt

What we do

How does **Stilt** protect my 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 store all sensitive information in encrypted format and data is shared only on a need to know basis.

How does **Stilt** collect my personal information?

We collect your personal information, for example, when you

- Visit the website or Create an account
- Start a loan application or Accept a loan offer
- Link your financial or other online accounts to Stilt

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

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

- e.g. Stilt Technologies Pvt. Ltd.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Stilt does not share your information with non-affiliates for any marketing purposes.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- e.g. banks, lenders, other financial companies

Other important information

For Vermont Residents. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at figure.com/privacy or call 888-819-6388. North Dakota customers: We will not share your information except as permitted by ND Century Code Chapter 6-08.1