

Privacy Policy

Effective Date: June 14, 2021

In the course of serving you, Opportunity Financial Card Company LLC ("OppFi Card," "we," "us," "our") may obtain personal information about you. This information is important to our ability to deliver the highest level of service to you, but we also recognize that you expect us to treat this information appropriately.

This Privacy Policy ("Policy") explains how we collect personally identifying information and other information about you ("Personal Information"), how it is used, the circumstances under which such Personal Information might be disclosed to third-parties, and the steps we take to safeguard your Personal Information. This Policy applies to all the pages on the Oppficard.com website (the "Site"), which is owned and operated by Opportunity Financial Card Company, LLC and is subject to our Terms of Use.

Information We Collect

The Personal Information we collect about you comes from account applications, forms, and other materials that you submit throughout the course of your relationship with us. We may also collect information about your transactions and experiences with us relating to the products and services we provide to you. Additionally, depending on the products or services you request, we may obtain information about you, including your credit history, from third-party sources, such as consumer reporting agencies.

We collect information when you contact us, such as when you call us for customer service or when you e-mail us.

Generally, you will be able to access and browse our Site without creating an account. However, the use of some Site features may require you to create an account. When you register for an account, we may collect:

- Your name, home address, e-mail address, home and/or mobile telephone number;
- Any username, password, or other access credentials;
- Your date of birth;
- Marital status (Wisconsin only);
- Personal identifiers such as Social Security Number, driver's license, or state identification number;
- Employment information, such as the name, address, and telephone number of your employer;
- Military service history;

- Deposit account information such as account and routing numbers; and - Any other optional information you may choose to provide us.

You are not required to supply any of the Personal Information that we may request. However, failure to do so may mean that we are unable to open or maintain your account or to provide services to you.

We automatically collect certain information when you use our Site. This information may include:

- "Clickstream" data, including information regarding which of our web pages you access, the frequency of such access, and your product and service preferences;
- Device information, including hardware model, operating system, browser, or IP address; and - Mobile device information, including telephone number, the unique device identifier assigned to that device, mobile carrier, or other device attributes.

Cookies And Analytics

Technologies such as cookies, beacons, tags, and scripts are used by Opportunity Financial Card Company, LLC and our analytic partners or service providers. These technologies are used in authenticating your user settings, administering the Site, tracking users' movements around the Site, analyzing trends, and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis. We may also allow other third-parties to use cookies and other tracking technologies on our Site.

Users may be able to control the function of some cookies through your browser settings. However, if you reject cookies, you may still use our Site, but your ability to use some features or areas of our Site may be limited.

The Site is not currently configured to respond to Do Not Track signals.

Third Party Data Collection

When you visit the Site, your browser may be momentarily directed to the website of an ad server or other third-party service provider. This re-direction process will not be apparent to you. These third-party websites automatically receive your IP address when this happens, and they may also collect information from your interaction with our Site including computer and connection information, standard web log information, and ad information. Such information does not identify you individually. We do not control these third-parties' tracking technologies or how they may be used. If you have questions about the collection or use of your information by

these third-parties, please contact them directly. Some of these third-parties may provide you with ways to choose not to have your information collected or used for advertising purposes.

If you log into our Site through an account created with a third-party website (e.g, Facebook, Yelp, Apple, Google or LinkedIn), that third-party website may send us information about you, depending on the privacy settings that you have in place with that third-party website. Any information collected will be subject to the privacy policies of these third-party websites.

How We Use Your Information

We may use your Personal Information to:

- Administer, operate, facilitate, and manage your relationship and/or account with Opportunity Financial Card Company, LLC. This may include sharing such information internally as well as disclosing it to our third-party service providers;
- Evaluate your eligibility for products provided by or through Opportunity Financial Card Company, LLC;
- Contact you or, if applicable, your designated representative(s) by mail, telephone, e-mail, facsimile, etc., in connection with our relationship and/or account;
- Provide you with information, recommendations, advertisements, or advice concerning products and services offered by Opportunity Financial Card Company, LLC and tailor the types of information we choose to send or display to you;
- Facilitate our internal business operations, including assessing and managing risk and fulfilling our legal and regulatory obligations;
- Better understand how users access and use our Site;
- Improve Site performance;
- Notify you about changes to our Site or policies;
- Respond to your requests and otherwise fulfill any purpose for which you provide it to us;
- Effectuate or enforce a transaction or agreement; or - For any other business purposes permitted under the law.

Disclosure Of Your Personal Information

Opportunity Financial Card Company, LLC does not disclose your Personal Information to third-parties, except as described in this Policy. Third-party disclosures may include sharing such information with non-affiliated companies that perform support services for your account or facilitate your transactions with us, including those that provide professional, legal, or accounting advice to us.

If you apply and are denied a credit card, you may be given the option to allow us to share your Personal Information with third-parties who may be interested in offering you credit. In such

cases, Opportunity Financial Card Company, LLC may sell or otherwise provide that Personal Information to third parties, as authorized by you.

We may also disclose your Personal Information to fulfill your instructions, to protect our rights and interests and those of our business partners, for any other purpose disclosed by us when you provide the information, or pursuant to your express consent.

Under limited circumstances, your Personal Information may be disclosed to third-parties as permitted by, or to comply with, applicable laws and regulations, for instance, when responding to a subpoena or similar legal process, to protect against fraud, or otherwise cooperate with law enforcement or regulatory authorities. We may also disclose your information if we believe it is necessary to protect the rights, property, or safety of Opportunity Financial Card Company, LLC, our customers or others, or to enforce our contractual rights. In the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of any or all of Opportunity Financial Card Company, LLC's assets, some of your Personal Information held by us may be among the assets transferred to a buyer or other successor.

Accessing Your Information

While we make every effort to ensure that all information we hold about you is accurate, complete, and up-to-date, you can help us by promptly notifying us if there are any changes to your information. When our customers create an online profile, you will be able to view and change many aspects of your account information by logging in with your online access credentials.

Information Security How We Protect Your Privacy

We are committed to protecting the privacy and confidentiality of your Personal Information. We limit access to your Personal Information to authorized employees or agents and we expect our service providers to limit their use of your Personal Information. We also maintain physical, technical, and administrative safeguards to protect your Personal Information against loss, misuse, damage or modification, and unauthorized access or disclosure.

Social Media

Our Site includes or may include "Social Media Features", such as the Facebook "Like" button and "Widgets," such as the "Share" button or interactive mini-programs that run on our Site. These Features may collect your IP address and which page you are visiting on our Site and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third-party or hosted directly on our Site. Your interactions with these

Features are governed by the privacy policy of the company providing it. We do not control and we take no responsibility for the use of your Personal Information by these third-party sites.

Third Party Links

At times, our Site may contain links to other third-party websites. Any access to and use of such linked sites is not governed by this Privacy Policy but, instead, is governed by the privacy policies of those third-party websites. We are not responsible for the information practices of such third-party websites. We encourage you to review the privacy policies of these third-party sites before you disclose your Personal Information.

Childrens Privacy

The information and services provided by us on our Site are not intended for children. We do not knowingly collect, use, or share any information from anyone under the age of 13 years. If we become aware that a child under 13 provided us with Personal Information, we take steps to delete such Personal Information.

Other Privacy Policies Or Statements Changes To Policy

This Privacy Policy provides a general statement of the way in which Opportunity Financial Card Company, LLC protects your Personal Information. You may, however, in connection with specific products or services offered by Opportunity Financial Card Company, LLC, be provided with privacy policies or statements that supplement this Policy. This Policy may be changed from time to time to reflect changes in our practices concerning the collection, use, and sharing of Personal Information. The revised Privacy Policy will be effective immediately upon posting to the Site. Your continued use of the Site after we make changes is deemed to be acceptance of those changes, so please check the Privacy Policy periodically for updates.

Contact Us

If you require further information regarding our privacy policies and practices, please contact:

130 E Randolph St
Suite 3400
Chicago, IL 60601

This version of the Privacy Policy is effective April 6, 2021.
Rev. 04/2021

Opportunity Financial, LLC Privacy Policy

FACTS	WHAT DOES OppFi Card 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 payment history • credit history and checking account information <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 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 OppFi Card chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OppFi Card 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	Yes
For our affiliates to market to you	Yes	Yes

For nonaffiliates to market to you	Yes	Yes
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To limit our sharing	Email hello@opfficard.com Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions	Email hello@opfficard.com or go to www.opfficard.com

Who we are	
Who is providing this notice?	Opportunity Financial Card Company, LLC ("OppFi Card")

What we do	
How does OppFi Card 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.
How does OppFi Card collect my personal information?	We collect your personal information, for example, when you apply for a credit card or give us your contact information show your driver's license or provide employment information give us your income information 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 non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with an OppFi Card name, and financial companies, such as Opportunity Financial, LLC and OppWin Card, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with may include financial service providers, non-financial companies, and other businesses.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Joint marketing partners may include financial service providers and other businesses.

Other important information

NOTICE TO CALIFORNIA RESIDENTS.

Under California law, we will not share information we collect about you with companies outside of Opportunity Financial Card Company, LLC, unless the law allows. For example, we may share information with your consent or to service your account. We will limit sharing to the extent required by California law.

NOTICE TO NEVADA RESIDENTS.

We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call List by emailing hello@opfficard.com or by writing to us at 130 E. Randolph St., Ste. 3400, Chicago IL 60601. For more information, contact us at the address above or email hello@opfficard.com. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email BCPINFO@ag.state.nv.us.