

WEI Technology LLC (“WEI,” “we” or “us”) takes your privacy seriously. Please read this Privacy Policy, which describes the types of information we collect through www.lendingpad.com (the “Website”), and how we use that information.

Effective Date: November 26, 2018

A. Overview

This Privacy Policy is incorporated into, and subject to, the terms of the LendingPad Terms of Use. This Privacy Policy covers WEI’s treatment of personally identifiable information (“Personal Information”) and other non-personally identifiable information that we gather when you access the Website and when you order products or register to receive services from the Website. By visiting the Website and ordering products or services through it, you expressly acknowledge that you accept the practices and policies outlined in this Privacy Policy and consent to our use and disclosure of your Personal Information in the manner described in this Privacy Policy.

If you do not agree to the terms of this Privacy Policy, please do not use the Website. If you have questions regarding this Privacy Policy, you may contact us at contact@lendingpad.com

B. Information We Collect

If you choose to use the Website to order products or services or to request information, we may require you to provide contact and identity information, payment information and other information. The information that we gather from you through the Website enables us to provide, maintain and improve the Website, personalize your experience, process your requests, and process the requests of others, and includes the following information:

- I. Personal Information that you provide to us or otherwise disclose or post in connection with the Website, which may include the following:
 - a. Your name, address, country, phone number, email address, mobile device information, financial information and credit card information and preferences;
 - b. Any information that you make public, including photographs, videos and other content; and
 - c. Communications and other messages, including correspondence between WEI and you.
- II. Non-personally identifiable information that we gather on the Website, including your IP address, computer sign-on data, statistics on page views, traffic to and from the Website and individual pages on the Website and data that we may collect through cookies or other means. You can take steps to disable cookies on your

browser; however, this may affect your ability to use the Website. Aggregate information that cannot be associated with an identifiable individual is not considered to be personal information.

C. Our Use and Disclosure of Your Information

We may use your Personal Information to:

- I. Provide you with information, products and services;
- II. Resolve disputes, calculate and collect fees and troubleshoot problems;
- III. Verify users' identity and the information users provide;
- IV. Encourage a safe online experience and enforce our policies;
- V. Customize the Website, analyze usage of the Website, improve and measure interest in our products and services and inform users about products and services;
- VI. Provide users with information that may affect their use of the Website and our products and services;
- VII. Communicate marketing and promotional offers;
- VIII. Provide customer service; and
- IX. Perform other business activities

During the course of our business, we may use your Personal Information to deliver information to you that is targeted to your interests. Upon receipt of such communication, you will have the opportunity to opt-out of future communications by clicking on an unsubscribe link or by following unsubscribe instructions described within the communication. If you do not want to receive email or other communications from us, you can also contact us at contact@lendingpad.com. If you order products or services through the Website or request information, you may receive certain communications from us, such as administrative announcements and customer service messages, and you will not be able to opt out of receiving such communications.

From time to time, we may implement solutions designed to more efficiently capture your communications preferences. In any such event, we will strive to reflect any previously stated communicated preferences within such solutions.

We may share, and you hereby consent to our sharing, Personal Information with the following:

- I. Companies and organizations carefully selected by us to receive portions of WEI's mailing list.
- II. Corporate affiliates to help coordinate providing our products and services.
- III. Service providers and others who help with our business operations and assist in the delivery of information, products and services. Examples include, but are not limited

to, the following: reviewing applications, assessing credit and other financial information, maintaining servers, sending email, removing repetitive information from user lists, analyzing data, providing marketing assistance, processing payments, reviewing content, providing customer service and transporting and delivering products.

- IV. Third parties if we believe that disclosure is advisable or necessary to comply with the law, to enforce or apply our conditions of use and other agreements, or to protect the rights, property or safety of WEI, our employees, our users or others. This may include exchanging information with other companies and organizations for fraud protection and credit risk reduction.
- V. Entities who acquire us or assets from us. In some cases, we may choose to buy or sell assets. In these types of transactions, user information, including your Personal Information, is typically one of the business assets that are transferred. Moreover, if WEI, all or our assets or the Website were acquired, or in the unlikely event that WEI goes out of business or enters bankruptcy, user information, including your Personal Information, would be one of the assets that is transferred to or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of WEI, our assets or the Website may continue to use your Personal Information as set forth in this Privacy Policy
- VI. Persons or entities with whom you consent to have your Personal Information shared. For instance, when you request information, services or products from us, from our affiliates or a third party through us, or when you post information to the Website, you provide your consent for us to share that information with others. Please note that whenever you post information on or through the Website, you are giving us your consent to share that information with third parties.
- VII. Payment Processors. If you purchase products or services through the Website, payment information may be collected by a third party payment processor. Note that each third party payment processor collects and shares your information according to its own privacy policy and terms of service. We encourage you to become familiar with such policies and terms.

We may share aggregate, statistical information to create and publish reports about the use of our products and services, including users' interests, usage patterns, and borrowing and loan origination trends.

D. Third Party Websites

Emails from WEI or its business partners, and the Website itself, may contain links to other Internet websites, including sites that may or may not be owned or operated by WEI. The Website may also link to or incorporate third party websites or services to fulfill orders, process payments and provide other services. Unless otherwise explicitly stated, we are not responsible for the privacy practices or the content of such websites, including such sites'

use of any information collected when email recipients or the Website's visitors click through links to those sites or use services provided by them through the Website. If you visit such websites or use services provided by them through the Website, we encourage you to become familiar with the privacy practices and any terms of use of such sites.

E. Accessing, Reviewing and Changing Your Personal Information

You may access, review and change information in your account at any time. You may contact us at contact@lendingpad.com to review any Personal Information we store about you that is not available on the Website. There may be a charge associated with such requests.

We may delete Personal Information when we no longer need it for the purposes described herein. However, any information that you have made public may continue to be displayed unless you remove it. Additionally, we retain Personal Information as permitted by law to resolve disputes and enforce our policies.

F. Security

Your Personal Information is protected by a password for your privacy and security. It is your responsibility to keep your account and Personal Information safe and secure by selecting and protecting your password appropriately and limiting access to your computer and browser by signing off after you have finished accessing your account.

To prevent unauthorized access, promote data security, and encourage appropriate use of information, we use a variety of tools to assist in the protection of your information. You should note, however, that "perfect security" does not exist on the Internet. Third parties may unlawfully intercept or access transmissions or private communications. You should not expect that your Personal Information will remain private.

G. Policy Toward Children

WEI is concerned about the safety and privacy of children who use the Internet. Consistent with the Children's Online Privacy Protection Act of 1998, we will never knowingly request Personal Information from anyone less than 13 years of age without prior verifiable parental consent. If you become aware that your child under 13 years of age has provided us with Personal Information without prior verifiable parental consent, please contact us at contact@lendingpad.com and we will use our best efforts to promptly remove such information from our files.

H. Notification of Changes

We may amend this Privacy Policy at any time by posting the amended terms on the Website. In the event of amendment, all terms shall become effective immediately upon posting to the Website.

I. Questions or Concerns

If you have any questions or concerns regarding privacy at the Website, please send a detailed message to contact@lendingpad.com We will make every effort to resolve your concerns.