



# Yendo Inc. Privacy Policy

March 7, 2023

## Introduction

At Yendo Inc., (“Yendo,” “we,” “us,” or “our”), we respect and value the privacy of our users (“you,” or “your”). This Privacy Notice (“Notice”) describes how we collect, use, share and process personal information of users, including sensitive personal information; what rights and choices you may have with respect to your information; how you may contact us; and how we protect your personal information when you:

- (a) Visit Yendo’s websites, such as <http://www.Yendo.com/> (our “Sites”);
- (b) Access or use the mobile application and other products, services, and related applications offered by Yendo (collectively, the “Service”) as a customer or an authorized user (“Customer”) to:
  - a. Manage your account, apply for a line of credit, and make credit card payments through the mobile application;
  - b. Make purchases and build your credit with Yendo’s credit card; and
- (c) Interact with us through our marketing activities, including registering for, attending, or otherwise partaking in our events, tutorials, or webinars (collectively, “Marketing Activities”) and;
- (d) Interact with us in a business context, such as vendor representative for a vendor that provides services to Yendo.

This Notice does not cover:

- Yendo employees – Please contact [info@yendo.com](mailto:info@yendo.com) to learn more about our privacy practices regarding the personal information of Yendo employees.
- Job applicants – For questions about our privacy practices for job applicants, please contact us at [info@yendo.com](mailto:info@yendo.com).

Some jurisdictions place additional restrictions on how we process your personal information. Our practices in those jurisdictions may be more restrictive than those described in this Notice.

## About Yendo Products and Services

Yendo is an asset-secured revolving credit solution and financial services company that provides asset-backed credit products. Our mobile application enables users to apply for a line of credit and obtain instant pre-approval for a credit line that is equal to a percentage of your vehicle’s value. For more information about our Services, please see our website at <http://www.Yendo.com/>.

## Quick Reference

This Privacy Notice is organized in the following sections:

- [Information We Collect](#)
- [How We Use Information](#)
- [How We Share Information](#)

- [Cookies and Other Tracking Technologies](#)
- [How We Transfer and Store Information](#)
- [How Long We Retain Information](#)
- [How We Protect Your Information](#)
- [Third Party Services, Applications, and Websites](#)
- [Your Privacy Choices and Rights](#)
- [Minimum Age Requirements to Use Our Services](#)
- [Changes to this Privacy Notice](#)
- [Contact Us](#)

## Information We Collect

### Personal Information

Personal information is any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. The information we collect depends on the context of your interactions with us and the choices you make (including your privacy settings), the products and features you use, your location, and applicable laws. In some cases, we receive information directly from you, such as your name and email address when you sign up for our Services. In other cases, we receive information through your use of our Services, such as using the Yendo mobile application and website.

We collect the following categories of information:

- **Personal identifiers** – We collect your name, phone number, email address, shipping and billing addresses, login credentials, and IP address.
- **Personal information** – We collect your date of birth, financial history, driver’s license number, and credit card number.
- **Characteristics of protected classifications** – We collect information on your race, age, and sex when we collect your government ID.
- **Commercial information** – We collect information on payment card number, bank number, and purchase history.
- **Geolocation data** – We collect your precise geolocation information from your mobile device when you use our mobile application.
- **Internet or other network activity information** – We collect browsing and search history, information collected from cookies and similar technologies, and analytics data.
- **Other inferences drawn from personal information** – We draw inferences from the categories of information collected to understand a consumer’s preferences, characteristics, or predispositions.

**Publicly Available Information:** Personal information does not include publicly available information. For purposes of this paragraph, “publicly available” means information that is lawfully made available from federal, state, or local government records.

## Sensitive Personal Information

Sensitive personal information (SPI) is a category of personal information, which includes data such as financial account log-in credentials or health data, that requires elevated protections. Personal information does not include data that is anonymous, de-identified, or aggregated (such as summary statistics or metrics). We collect sensitive personal information about you directly from you and your use of the Yendo site, including when you apply for and use our product and services. We collect information from your computer, mobile application, or other access device that is automatically reported by your browser or device. Sensitive personal information that we collect includes race and precise geolocation. We may also collect information about you from third parties such as, credit card processors, billing and payment providers and cloud hosting providers.

### *Consent for Sensitive Information*

Depending on where you are located, you may have certain rights in connection with your personal information that we obtain. These rights vary depending on your jurisdiction. If you are residing in Virginia or Colorado, we will not process your sensitive personal information without obtaining your consent. Sensitive information for purposes of this section includes race and precise geolocation.

## A. Information You Provide Directly to Us

We collect the following information through your use of our Sites and Services.

- **Contact information** – We collect your contact information when you use our Services. This information includes your full name, address, telephone number, and email.
- **Identity information** – We collect information about your identity via our mobile application, including a copy of your government-issued ID and any information on this ID (such as driver's license and passport, or both).
- **Account information** – We collect information about you and your Yendo account, including your username, user ID, password, Services purchased or subscribed to, age, payment information, and billing address. You provide this information to us directly during the account registration process. When you log in for the first time or perform account transactions in the mobile application, we automatically receive this information from the app.
- **Vehicle and Title information** – We collect vehicle information that you provide to us directly when using our Services, or we obtain it from third parties. This information includes vehicle identification number, mileage, color, make, model, year, vehicle condition, vehicle title and registration.
- **Financial transaction information** – We collect your bank transaction information when you use the mobile application, apply for a line of credit, and use the Yendo credit card. This information includes your income, monthly rent or house payments, expenses, credit card balance, weekly credit card activity, card payments, credit card balance, desired credit card limits, and information related to credit card disputes.
- **Marketing information** – When you engage with our Marketing Activities, we collect information provided by you, including through form submissions, email communications, or phone calls to inquire about Yendo and our Services. We also collect information you provide to us when you participate in a survey, interact with us virtually or in-person at an event, or via a phone call with one of our sales or customer support representatives (e.g., the nature of your

communication, your contact preferences, and any information you choose to provide to us when completing any “free text” boxes in our forms).

- **Social media information** – We use social media features, such as the Twitter “Tweet” button and other sharing widgets (“Social Media Features”), and we receive information about you if the Social Media Features are hosted directly on our Site. If the Social Media Features are hosted by the social media network, and you click through to them from our Site, the social media network may receive information showing that you have visited our Site. Your interactions with Social Media Features are governed by the privacy and user policies of the companies that provide them, and we are not responsible for how those companies collect, use, or disclose your information. We encourage you to review the privacy policies of those companies before connecting to or using their Social Media Features to learn more about their privacy practices.
- **Troubleshooting and support data** – We collect information about your account preferences or data you provide when you contact Yendo for help, such as the solution you use, contact or authentication data, the content of chats and other communications with Yendo and other details that help us provide support.
- **Any information you voluntarily provide to us** – such as when you submit an inquiry through our support portal (e.g., contents of a message or attachments that you send to us) or provide feedback on your experience with our Services.

## B. Information We Collect from Third Parties

We receive information about you from third parties that provide services or support Yendo’s business operations. We limit our use of your personal information to the purposes described in this Notice.

Personal information we receive from third parties includes:

- Contact information;
- Financial transaction information;
- Credit card account information; and
- Vehicle and title information.

## C. Information We Collect Automatically

When you use or interact with the Services, we automatically collect or receive certain information about your device and use of our Sites and Services. This information includes:

- **Usage information** – We collect browser type and settings, usage details (e.g., timestamps, frequency), use pattern, language preferences, and device event information (e.g., system activity and hardware settings), amount of time spent on the mobile application or our Sites, and information about how you interact with our Services, Marketing Activities and Sites (e.g., clicks, scrolls, mouseovers, internal links, pages viewed, searches, page response times, download errors, and date/time stamps associated with your usage).
- **Device information** – We collect IP address, location (including precise geolocation from your mobile device when you use our mobile application), device type, operating system, Internet service provider, mobile network, system configuration information, model, model number, push notification tokens, unique device identifiers (e.g., your username and password), web browser, request information (e.g., speed, frequency), the site from which you linked to us (“referring page”), the name of the website you choose to visit immediately after ours (“exit page”), information about other websites you have recently visited, and the web browser used.

- **Anonymized Statistical information** – We collect anonymized statistical information, such as de-identified demographic or location information, information about devices used to access our Services, or other aggregated, de-identified information about how you use our Services to inform our Marketing Activities and customer experience, such as account creation processes.

## How We Use Information

Yendo uses collected information in the following ways:

- **Communicate with you about our Services** – We use your personal information to communicate with you about your access to and use our Services, including sending you technical notices, updates, security alerts, and support and administrative messages.
- **Provide our Sites and Services** – We use your information to operate and administer our Sites, and to provide, operate, monitor, and maintain our Services.
- **Provide and improve necessary functionality** – We use your information to provide you with the necessary functionality required during your use of our Sites and Services. We also analyze how you use our Sites and Services to deliver the Sites and Services, and improve functionality, quality, and user experience.
- **Transactional considerations** – We use your information to complete transactions, and send you related information, including purchase confirmations and delivery updates.
- **Handle contact and support requests** – We use your information to fulfill your requests and communicate with you via email or our application chat feature. We also process your personal information to respond to your comments, questions, and requests, and provide customer service and support via email, chat, or phone.
- **Develop and improve our Marketing Activities and Services** – We use your personal information to review and analyze trends, usage, and interactions with our Services, Sites, and perform other Marketing Activities to personalize and improve our Marketing Activities and the Services. We also use your information to provide content and/or features that match your interests and preferences or otherwise customize our Marketing Activities and your experience on the Services. To learn more about how we track and use your information, see our [Cookie Notice](#).
- **Send marketing communications** – We use your personal information for marketing purposes according to your preferences, such as to communicate with you via email, SMS, features, surveys, direct mail, newsletters, promotions, trainings, or events that we think may be of interest to you and/or provide other news or information about Yendo and/or our select partners. Please see the “Your Privacy Choices and Rights” section below to learn how to manage your communication preferences.
- **Promote the security of our Sites and Services** – We use your information to investigate and prevent fraudulent transactions, unauthorized access to the Services, and other illegal activities.
- **Legal, Regulatory, Safety and Compliance purposes** – We process your information to comply with applicable laws or regulations and to review compliance with Yendo usage terms.
- **Other purposes** – We process your information for other purposes about which we notify you in advance, or for which we provide notice of or receive your consent (such as in the event of a sale, merger, or acquisition).

## How We Share Information

Yendo shares your personal information with service providers such as suppliers, vendors, advertising partners, and consultants to operate our business and provide you with our Sites and Services. We partner with third parties to help us with our marketing efforts. These third-party partners may use technologies, such as cookies and other tracking technologies, to gather information about your activities on our Site to deliver our Services to you. We may share your information for a number of business and commercial purposes, including to operate, improve, or help protect the services we provide, and to develop new services. Specifically, we share your information with our transaction processing solutions; vehicle valuation and identity verification solutions; customer relationship management platform; and other entities as permitted by law.

### A. Third-Party Service Providers

We share your information with third-party service providers that require access to your information to support our operations and delivery of Services. The third parties that Yendo shares your information with include:

- Billing and payment providers to authorize, record, settle and clear transactions;
- Cloud hosting providers to provide data storage and processing services;
- Communications providers to process new queries and to manage our emails;
- Title operations companies to perform lien checks and vault vehicle titles;
- Corporate services to facilitate business operations and user communications;
- Customer support services to assist with credit account management, such as dispute resolution, and onboarding questions;
- Identity verification providers to conduct anti-money laundering and credit risk checks;
- Credit card processors to administer credit cards and provide customer support;
- Vehicle valuation and research companies to assess vehicle value;
- Third party conversion companies to help convert potential leads in the case of credit card declines;
- Insurance providers for Marketing Activities; and
- Analytics companies to perform analysis on our Marketing Activities and Services.

### B. Legal or Public Authorities

We only disclose your personal information when disclosure is:

- Reasonably necessary to comply with any applicable law or regulation;
- Required by law to comply with a legal process, or government request;
- Necessary to enforce our agreements and this Notice;
- Necessary to protect the security or integrity of our Sites and Services;
- Necessary to protect against harm to the rights, property, or safety of Yendo you, or the public as required or permitted by law;
- Necessary to respond to an emergency which we believe in good faith requires us to disclose information to assist in preventing the death or serious bodily injury of any person; or
- Otherwise as directed by you.

Where required or permitted by applicable law, Yendo will protect personal information by requesting protective orders or confidentiality agreements, redacting personal information from documents prior to production or disclosure, or other legally permissible means.

### C. Corporate Affiliates

We may share or transfer your information to any person or entity which directly or indirectly controls, is controlled by or is under common control with Yendo whether by ownership or otherwise (“Corporate Affiliate”), in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company. Any information relating to you that we provide to our Corporate Affiliates will be treated by those Corporate Affiliates in accordance with the terms of this Notice. Your personal information may be part of the transferred assets. You may be notified thereafter of any such change in ownership or control through the email address associated with your account.

### D. Corporate Partners

We engage with several partners, such as third-party advertising networks, driver delivery networks, and integration services partners. We may share personal information with them to support our Services, such as user contact information related to behavioral information for analytics and to conduct Marketing Activities. Please see our [Cookie Notice](#) for more information about how you can turn off tracking technologies for our advertising partners.

### Cookies and Other Tracking Technologies

When you visit our Sites or interact with our Marketing Activities, we use cookies and similar technologies such as web beacons, tags, and JavaScript, alone or in conjunction with cookies, to automatically collect certain technical information from your browser or device. For more information about how we use cookies and to learn how to manage cookies, please see our [Cookie Notice](#).

### How We Transfer and Store Information

We use data hosting service providers in the United States to store information we have about you, and we use reasonable technical measures to secure your information. Yendo may transfer, process, or store your personal information outside of your country of residence, which may have different data protection laws than the country in which you initially provided the information, to provide our Services. To the extent required by applicable law, whenever we transfer your information, we take the appropriate steps to protect your information.

### How Long We Retain Information

Yendo retains your information for the minimum necessary period to fulfill our legal and contractual obligations, support business operations; develop Sites and Services; resolve disputes; enforce our rights, for legitimate business purposes outlined in this Notice, and as recommended by industry standards. The criteria we use to determine the retention period are: 1) the amount and type of personal information; 2) our reasons for processing the personal information; 3) the potential risk of harm from unauthorized use or disclosure of the personal information; 4) whether we need this particular personal information to achieve our purposes; and 5) the legal requirements that apply to the personal information.



## How We Protect Your Information

We use reasonable and appropriate administrative, technical, and physical safeguards to protect the information that we have about you from loss, theft, and unauthorized use, access, modification, or destruction. We also require third-party service providers acting on our behalf or with whom we share your information to maintain security measures in accordance with industry standards.

Notwithstanding our security safeguards, it is impossible to guarantee absolute security in all situations. If you have any questions about the security of our Sites and Services, please contact us as described in the "[Contact Us](#)" section. For your own security, please do not send any confidential personal information to us via email or outside of our Services.

## Third Party Services, Applications, and Websites

Our Sites and Services may contain links to other websites not operated or controlled by Yendo. Certain third-party services, applications, or websites used to navigate to and from our Sites and Services have separate user terms and privacy notices that are independent of this Notice.

Yendo requires third-party service providers acting on our behalf or with whom we share your information to provide appropriate security measures in accordance with industry standards and in compliance with this Notice, their privacy and security obligations, and any other appropriate confidentiality and security measures. However, we are not responsible for the content, accuracy or opinions expressed in such websites, or the privacy and data security practices of third parties outside of the personal information we receive from or transfer to them. Such websites are not investigated, monitored, or checked for accuracy or completeness by us.

We recommend carefully reviewing the terms and privacy notices of each third-party service, website, and/or application prior to use.

## Your Privacy Choices and Rights

### A. Privacy Choices

You have certain choices and rights when it comes to how we collect and use your personal information. Below is a summary of those choices and rights, and how to exercise them.

- **Opt-out of marketing communications:** You may opt-out of receiving any marketing communications from us in the following ways:
  - **Email:** Click the "Unsubscribe" link within each email or by contacting us as provided in our "[Contact Us](#)" section. If you are a customer and opt-out of receiving marketing messages, you will continue to receive transactional communications from us regarding our Services.
  - **Short Message Service (SMS):** Reply "Stop" as described in the SMS communication. If you are a customer and opt-out of receiving SMS messages, you will continue to receive transactional communications from us regarding our Services.
  - **Direct mail:** Follow the opt-out process described in the direct mail communications, or by contacting us directly as provided in our "[Contact Us](#)" section. Push notifications: You can opt-out of receiving push notifications on your mobile device through your device settings. Please note that opting out of receiving push notifications may impact how our Services function.



- **Mobile application information:** You can stop Yendo from collecting information by uninstalling the mobile application on your device. Use the standard uninstall processes available on your mobile device or via the mobile application marketplace or network. You can also request to deactivate your account within the mobile application or by emailing us in the “Contact Us” section below. Please note that uninstalling the mobile application impacts our ability to provide you Services.
- **Account deletion:** If you discontinue using our Services, we can delete your information upon request. Please note some latency in deleting this information from our servers and back-up storage may occur if necessary to comply with our legal obligations, resolve disputes, manage security risks, or enforce our agreements.
- **Managing Cookies and Other Tracking Technologies:** Relevant browser-based cookie controls are described in our [Cookie Notice](#). Our Services participate in the Network Advertising Initiative (“NAI”) and Digital Advertising Alliance (“DAA”) programs to opt-out of customized or targeted advertising online. If you sign up for either of these programs you will not see targeted ads from us on other websites based on your browsing history or other online activities. To learn more about preference-based advertising, change your preferences or to opt-out visit:
  - NAI opt-out: <https://optout.networkadvertising.org/?c=1>
  - DAA opt-out: <https://optout.aboutads.info/?c=2&lang=EN>
- **Do Not Track:** Some browsers have a "Do Not Track" (DNT) setting that can send a signal to the websites you visit, indicating you do not wish to be tracked. There is no standard for how a website should interpret the DNT signal. Because there is no standard, our websites do not respond to browser DNT signals. Instead of relying on DNT settings, please use the other tools we describe here to control how we collect and use your data, such as cookie controls.

Your mobile device settings may also allow you to prohibit mobile app platforms (such as Apple and Google) from sharing certain information obtained by automated means.

## B. Privacy Rights

Depending on where you are located, you may have certain rights in connection with your personal information that we obtain. These rights vary depending on your jurisdiction.

- **Right to Know:** You have the right to know the categories and specific pieces of your personal information we have collected in the previous 12 months.
- **Right to Access:** You have the right to request access and receive information about personal information we collect about you. This right includes the right to access specific pieces and categories of personal information we collected about you, categories of sources from which personal information was collected, purposes for which personal information was collected, shared, sold, or processed, categories of personal information we shared, sold or disclosed, and the categories of service providers, contractors, or third parties with whom we shared, sold or disclosed personal information. You have a right to receive this information in a structured, machine-readable format.
- **Right to Correct:** You have the right to request correction of your personal Information, where it is inaccurate or incomplete.
- **Right to Delete:** You have the right to request that we delete any of your personal information we have collected. Please note that if you request to delete certain personal information, we

may not be able to provide you with certain Services; for example, if you request that we delete your name, phone number and address, we will not be able to issue credit card statements.

- **Right to Request Information:** You have the right to request information about the collection, sale, and disclosure of your personal information from the previous 12 months.
- **Right to limit use or disclosure of sensitive personal information:** You have the right to request that we limit the use or disclosure of sensitive personal information.
- **Right to Opt-out of Automated Decision Making:** You have the right to object to our processing of personal information for automated decision making.
- **Right to Opt-out of the Sale of Information:** You have the right to opt-out of the sale of personal information we have collected about you.
- **Right to Non-Discrimination:** You have the right to not receive discriminatory treatment for exercising your privacy rights. We do not treat anyone, including our users, differently for exercising any of the rights described above.
- **Right to Appeal:** If we deny your privacy request, you have the right to submit an appeal by sending an email to [info@yendo.com](mailto:info@yendo.com).

#### *Exercising your Rights*

If you wish to exercise any of the above rights, see the “[Contact Us](#)” section in this Notice. You may also authorize an individual to submit a verifiable consumer request relating to your personal information.

If you wish to use an authorized agent to submit a request to opt-out on your behalf, you must provide the authorized agent written permission signed by you, the consumer. We may deny a request from an authorized agent if the agent cannot provide Yendo your signed permission demonstrating that the agent is authorized to act on your behalf.

We fulfill requests within 45 days of receiving your request. Please note that your request may be limited in certain cases, for example if complying with your request would conflict with:

- Federal, state, or local law;
- Regulatory inquiries;
- Subpoenas; or
- Exercising or defending legal claims.

#### *Verification of Your Identity*

We verify your request using your email address. If you have created an account with us, we also verify your request using the information associated with your account, including billing information.

Government identification may be required. We cannot respond to your request if we cannot verify your identity and/or authority to make the request on behalf of another and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. If we are not able to verify your identity, we may deny your request to protect your data.

#### *Do Not Sell or Share*

We “sell” or “share” your personal information in certain situations as described below. For purposes of this Notice, “sell” means when we provide your personal information to a third party for some value (including but not limited to monetary value), and “share” means when we provide your personal information to a third party for targeted advertising.

Please contact us to stop the selling and sharing of your information. To do so, see the “[Contact Us](#)” section in this Notice.

An example of a sale or share is when we share information about you tied to unique identifiers, like device IDs, with third parties for targeted advertising. When you tell us not to sell or share your personal information, we will not share your information for these purposes.

### [Minimum Age Requirement to Use Our Services](#)

Yendo Sites and Services are not directed to children under 16. To use Yendo’s Sites and Services, you must be old enough to consent to the processing of your personal information in your jurisdiction. We do not knowingly collect personal information from anyone under the age of 16. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us. If we become aware that we have collected personal information from anyone under the age of 16 without verification or parental consent, we take steps to remove such information.

### [Changes to Our Privacy Notice](#)

We periodically review and update this Notice to describe new Services or changes to our practices. You can determine when this Notice was last revised by referring to the “Updated” date at the top of this Notice. We encourage you to review the Notice whenever you interact with us to stay informed about our privacy practices and the ways that you can help protect your privacy.

If we make significant changes to this Notice, we will notify you through a prominent notice on our Site or Services or via email address associated with your account. **If you do not agree with the privacy practices disclosed in the Notice, stop using our Sites and Services.**

### [Contact Us](#)

To submit questions about this Notice or to update or request changes to your personal information, please contact us at [info@yendo.com](mailto:info@yendo.com). Call us at 888-532-0770, or write to us at:

**Yendo Inc.**  
Attn: Compliance Department  
3309 Elm St#340  
Dallas, Tx 75226