

FINHOUS PRIVACY POLICY

FinHous respects the privacy of our users and has developed this Privacy Policy to demonstrate its commitment to protecting your privacy. This Privacy Policy is intended to describe for you, as an individual who is a user of www.FinHous.com (and all websites and URL's controlled or operated by FinHous, which link to this policy, unless otherwise specified) or our services, or otherwise provide us with information through various means the information we collect, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures.

We encourage you to read this Privacy Policy carefully when using our website or services or transacting business with us. By using our website, you are accepting the practices described in this Privacy Policy.

If you have any questions about our privacy practices, please contact FinHous at info@FinHous.com

Information we collect about you

In General. We may collect personal information that can identify you such as your name and email address and other information that does not identify you. When you provide personal information through our website, the information may be sent to servers located in the United States and other countries around the world.

- **Information you provide.** We may collect and store any personal information you enter on our website or provide to us in some other manner. This includes identifying information, such as your name, address, e-mail address, telephone number, credit card information, date of birth and other personally identifiable information.
- **Information from other sources.** We may also periodically obtain both personal and non-personal information about you from business partners, contractors and other third parties. Examples of information that we may receive include: updated delivery and address information, purchase history, and additional demographic information.

Use of cookies and other technologies to collect information. We use various technologies to collect information from your computer and about your activities on our site.

- **Information collected automatically.** We automatically collect information from your browser when you visit our website. This information includes your IP address, your browser type and language, access times, the content of any undeleted cookies that your browser previously accepted from us (see "Cookies" below), and the referring website address.
- **Cookies.** When you visit our website, we may assign your computer one or more cookies, to facilitate access to our site and to personalize your online experience. Through the use of a cookie, we also may automatically collect information about your online activity on our site, such as the web pages you visit, the links you click, and the searches you conduct on our site. Most browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you choose to decline cookies, please note that you may not be able to sign in or use some of the interactive features offered on our website.
- **Other Technologies.** We may use standard Internet technology, such as web beacons and other similar technologies, to track your use of our site. We also may include web beacons in promotional or other e-mail messages or newsletters to determine whether messages have been opened and acted upon. The information we obtain in this manner enables us to customize the services we offer our website visitors to deliver targeted advertisements and to measure the overall effectiveness of our online advertising, content, programming or other activities.
- **Information collected by third-parties.** We may allow third-parties, including our authorized service providers, advertising companies, and ad networks, to display advertisements on our site. These companies may use tracking technologies, such as cookies or web beacons, to collect information about users who view or interact with their advertisements. This information allows them to deliver

targeted advertisements and gauge their effectiveness. You may choose whether to receive some Interest-based Advertising by submitting opt-outs. Some of the advertisers and Service Providers that perform advertising-related services for us and third parties may participate in the Digital Advertising Alliance's ("DAA") Self-Regulatory Program for Online Behavioral Advertising. To learn more about how you can exercise certain options regarding Interest-based Advertising, including use of Cross-device Data for serving ads, visit <http://www.aboutads.info/choices/>, and <http://www.aboutads.info/appchoices> for information on the DAA's opt-out program specifically for mobile apps (including use of precise location for third party ads). Some of these companies may also be members of the Network Advertising Initiative ("NAI"). To learn more about the NAI and your opt-out options for their members, see <http://www.networkadvertising.org/choices/>. Please be aware that, even if you are able to opt out of certain kinds of Interest-based Advertising, you may continue to receive other types of ads. Opting out only means that those selected members should no longer deliver certain Interest-based Advertising to you but does not mean you will no longer receive any targeted content and/or ads (e.g., from other ad networks). Also, if your browsers are configured to reject cookies when you visit these opt-out webpages, or you subsequently erase your cookies, use a different device or web browser or use a non-browser-based method of access (e.g., mobile app), your NAI / DAA browser-based opt-out may not, or may no longer, be effective.

- This site is being monitored by one or more third-party monitoring software(s), and may capture information about your visit that will help us improve the quality of our service. You may opt-out from the data that SmartPiXL is collecting on your visit through a universal consumer options page located at <https://smart-pixl.com/Unsub/Unsub.html>

How we use the information we collect

In general. We may use information that we collect about you to:

- deliver the products and services that you have requested and is disclosed in Terms and Conditions;
- manage your account and provide you with customer support;
- perform research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others;
- communicate with you by e-mail, postal mail, telephone and/or mobile devices or send newsletters about products or services that may be of interest to you either from us or other third parties;
- communicate with you with regard to partially completed service requests;
- develop and display content and advertising based on to your interests on our site and other sites;
- verify your eligibility and deliver incentives in connection with contests and promotions;
- perform background screening, which may include the use of third parties, on Home Professionals;
- enforce our terms and conditions;
- publicly-display comments, ratings and reviews and other content provided by you;
- manage our business; and
- perform functions as otherwise described to you at the time of collection.

Mobile Apps

If you install one of our apps on your mobile device, your use of the app is subject to the FinHous mobile application end user agreement.

With whom we share your information

We want you to understand when and with whom we may share personal or other information we have collected about you or your activities on our web site or while using our services.

Personal information. We do not share your personal information with others except as indicated below or when we inform you and give you an opportunity to opt out of having your personal information shared. We may share personal information with:

- **Authorized service providers:** We may share your personal information with our authorized service providers that perform certain services. These services may include providing customer service and marketing assistance, performing business and sales analysis, supporting our website functionality, and supporting contests, incentives, surveys and other features offered through our website or performing background checks of Home Professionals. We may also release information to collection and/or credit agencies for past due Service Professional accounts. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purposes.
- **Marketing Affiliates:** When you are referred to us via a third party marketing affiliate, we may share your email address, and other information that you provide, to such marketing affiliate.
- **Business partners:** When you make purchases, reservations or engage in promotions offered through our website or our services, we may share personal information with the businesses with which we partner to offer you those products, services, promotions and contests. When you elect to engage in a particular merchant's offer or program, you authorize us to provide your email address and other information to that merchant.
- **Home Professionals.** We match your information and service request against our list of Home Professionals. When you submit a service request through our website, you consent to our providing your personal information and request to the Home Professionals we match with your request. Sharing this information with Home Professionals allows them to contact you using the e-mail address or other contact information you provided. In addition, we have several Home Professionals that fulfill service requests, or that utilize their own Home Professionals to supplement our network, and we share your information with them in order to attempt to provide the services requested. If using our services pursuant to a membership with one of our partners, FinHous may share your service request activity information with such partner.
- **Direct mail partners.** From time to time we may share our postal mailing list with selected providers of goods and services that may be of interest to you.
- **Other Situations.** We also may disclose your information:
 - In response to a subpoena or similar investigative demand, a court order, or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. In such cases, we may raise or waive any legal objection or right available to us.
 - When we believe disclosure is appropriate in connection with efforts to investigate, prevent, or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of our company, our users, our employees, or others; to comply with applicable law or cooperate with law enforcement; or to enforce our website terms and conditions or other agreements or policies.
 - In connection with a substantial corporate transaction, such as the sale of our business, a divestiture, merger, consolidation, or asset sale, or in the unlikely event of bankruptcy.

For Home Professionals, we may share your business contact information with third parties, including but not limited to, business name, address, telephone number, email address and name of owner or proprietor of the business.

Any third parties to whom we may disclose personal information may have their own privacy policies which describe how they use and disclose personal information. Those policies will govern use, handling and disclosure of your personal information once we have shared it with those third parties as described in this Privacy Policy. If you want to learn more about their privacy practices, we encourage you to visit the websites of those third parties. These entities or their servers may be located either inside or outside the United States.

Aggregated and non-personal information. We may share aggregated and non-personal information we collect under any of the above circumstances. We may also share it with third parties to develop and deliver targeted advertising on our websites and on websites of third parties. We may combine non-personal information we collect with additional non-personal information collected from other sources. We also may share aggregated information with third parties, including advisors, advertisers and investors, for the purpose of conducting general business analysis. For example, we may tell our advertisers the number of visitors to our website and the most popular features or services accessed. This information does not contain any personal information and may be used to develop website content and services that we hope you and other users will find of interest and to target content and advertising.

How you can access your information

If you have an online consumer account with us, you have the ability to review and update your personal information online by logging into your account. You can also review and update your personal information by contacting us. More information about how to contact us is provided below.

You can also choose to have your account disabled by contacting info@FinHous.com. After you deactivate your account, you will not be able to sign in to our website or access any of your personal information. However, you can open a new account at any time. If you deactivate your account, we may still retain certain information associated with your account for analytical purposes and recordkeeping integrity, as well as to prevent fraud, collect any fees owed, enforce our terms and conditions, take actions we deem necessary to protect the integrity of our web site or our users, or take other actions otherwise permitted by law. In addition, if certain information has already been provided to third parties as described in this Privacy Policy, retention of that information will be subject to those third parties' policies.

Your choices about collection and use of your information

- At any time a consumer user can choose to no longer receive commercial or promotional emails or newsletters from us by accessing your user account and opting out. You also will be given the opportunity, in any commercial e-mail that we send to you, to opt out of receiving such messages in the future. It may take up to 10 days for us to process an opt-out request. We may send you other types of transactional and relationship e-mail communications, such as service announcements, administrative notices, and surveys, without offering you the opportunity to opt out of receiving them.
- If you prefer not to have us share your postal mailing information with these selected providers of goods and services that may be of interest to you, you can notify us at any time by emailing us at info@FinHous.com.

Blogs, bulletin boards, reviews and chat rooms

We may provide areas on our websites where you can post information about yourself and others and communicate with others, as well as post reviews of products, establishments, contractors, and the like, or upload content (e.g. pictures, videos, audio files, etc.). Such postings are governed by our Terms of Use. In addition, such

postings may appear on other websites or when searches are executed on the subject of your posting. Also, whenever you voluntarily disclose personal information on publicly-viewable web pages, that information will be publicly available and can be collected and used by others. For example, if you post your email address, you may receive unsolicited messages. We cannot control who reads your posting or what other users may do with the information you voluntarily post, so we encourage you to exercise discretion and caution with respect to your personal information. Once you have posted information, you may not be able to edit or delete such information.

Children's privacy

Our website is a general audience site, and we do not knowingly collect personal information from children under the age of 17.

Visiting our websites from outside the United States

This Privacy Policy is intended to cover collection of information on our website from residents of the United States. If you are visiting our website from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this privacy policy.

No Rights of Third Parties

This Privacy Policy does not create rights enforceable by third parties or require disclosure of any personal information relating to users of the website.

Changes to this Privacy Policy

We will occasionally update this Privacy Policy to reflect changes in our practices and services. When we post changes to this Privacy Policy, we will revise the "last updated" date at the top of this Privacy Policy. If we make any material changes in the way we collect, use, and/or share your personal information, we will notify you by posting the updated policy on our website, with a link denoting that the policy has been updated. We recommend that you check our website from time to time to inform yourself of any changes in this Privacy Policy or any of our other policies. To see the prior version of the FinHous Privacy Policy you may send a written request to FinHous, 320 Detering, Ste B, Houston, Texas 77007.

How to contact us

If you have any questions about this Privacy Policy or our information-handling practices, or if you would like to request information about our disclosure of personal information to third parties for their direct marketing purposes, please contact us by e-mail or postal mail as follows:

Privacy Policy Inquiry FinHous, 320 Detering, Ste B, Houston, Texas 77007 or info@FinHous.com

California Privacy Rights

If you are a resident of California, in addition to the rights set forth above, you have the right to request information from us regarding the manner in which we share certain categories of personal information with third parties for their direct marketing purposes. California law gives you the right to send us a request at a designated address to receive the following information:

1. the categories of information we disclosed to third parties for their direct marketing purposes during the preceding calendar year
2. the names and addresses of the third parties that received that information; and
3. if the nature of the third party's business cannot be determined from their name, examples of the products or services marketed.

We may provide this information in a standardized format that is not specific to you. The designated email address for these requests is info@FinHous.com please reference SB27 Inquiry in the subject line.

Nevada Privacy Rights

Under Nevada law, Nevada residents may opt out of the sale of certain "covered information" collected by operators of websites or online services. We currently do not sell covered information, as "sale" is defined by such law, and we don't have plans to sell this information. However, if you would like to be notified if we decide in the future to sell personal information covered by the Act, please go to info@FinHous.com and reference Nevada privacy in the subject line to provide your name and email address. You are responsible for updating any change in your email address by the same method and we are not obligated to cross-reference other emails you may have otherwise provided us for other purposes. We will maintain this information and contact you if our plans change. At that time we will create a process for verifying your identity and providing an opportunity to verified consumers to complete their opt-out. Please become familiar with our data practices as set forth in this privacy policy. We may share your data as explained in this privacy policy, such as to enhance your experiences and our services, and those activities will be unaffected by a Nevada do not sell request. You may also have other choices regarding our data practices as set forth elsewhere in this privacy policy.

Linked information:

Cookies:

A cookie is a small text file that is stored on a user's computer for record keeping purposes. Cookies can be either session cookies or persistent cookies. A session cookie expires when you close your browser and is used to make it easier for you to navigate our website. A persistent cookie remains on your hard drive for an extended period of time.

For example, when you sign in to our website, we will record your user or member ID and the name on your user or member account in the cookie file on your computer. We also may record your password in this cookie file, if you indicated that you would like your password saved for automatic sign-in. For security purposes, we will encrypt any usernames, passwords, and other user or member account-related data that we store in such cookies. In the case of sites and services that do not use a user or member ID, the cookie will contain a unique identifier. We may allow our authorized service providers to serve cookies from our website to allow them to assist us in various activities, such as doing analysis and research on the effectiveness of our site, content and advertising.

You may delete or decline cookies by changing your browser settings. (Click "Help" in the toolbar of most browsers for instructions.) If you do so, some of the features and services of our website may not function properly.

Web Beacons:

Web beacons (also known as clear gifs, pixel tags or web bugs) are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users or to access cookies. Unlike cookies which are stored on the user's computer hard drive, web beacons are embedded invisibly on the web pages (or in email) and are about the size of the period at the end of this sentence.

Web beacons may be used to deliver or communicate with cookies, to count users who have visited certain pages and to understand usage patterns. We also may receive an anonymous identification number if you come to our site from an online advertisement displayed on a third-party website.

Mobile Device IDs: If you're using an app, we use mobile device IDs (the unique identifier assigned to a device by the manufacturer), instead of cookies, to recognize you. We do this to store your preferences and track your use of our apps. Unlike cookies, device IDs cannot be deleted. Ad companies use device IDs to track your use of the app, track the number of ads displayed, measure ad performance and display ads that are more relevant to you.

Analytics companies use device IDs to track information about app usage. We share device IDs with service providers who power certain features, such as voice recognition.

Do Not Call Policy:

FinHous has adopted and adheres to policies that comply with applicable Federal Trade Commission, Federal Communications Commission and State laws/regulations

If you do not want to receive non-informational calls from us, you can ask us to place your telephone number(s) on our Internal Do Not Call List by:

Sending a written request to us at FinHous, 320 Detering, Ste B, Houston, Texas 77007 or info@FinHous.com or by calling 833.FIN.HOUS

Your request must include, at minimum, your telephone number and name. If you have multiple telephone numbers, please be sure to include all numbers that you would like included on our Do-Not-Call list in your request. Any phone call, e-mail or any other form of communication used to confirm receipt of your Do-Not-Call request will not be deemed to have violated this policy. Your request will be honored within thirty (30) days of the request in compliance with federal and state laws. You can request, and we will provide, a copy of our Internal Do Not Call Policy by contacting us in accordance with one of the foregoing methods and making such request.

Most Do-Not-Call laws allow businesses and other entities to make telephone solicitations to certain consumers regardless if their number may appear on a Do-Not-Call list. Generally, these exceptions apply to (1) businesses with an "Established Business Relationship" with the consumer; (2) a consumer who has specifically consented to allow the business to call them; (3) charitable organizations; and (4) political entities. FinHous may contact consumers that fall within these exceptions based on information received from each client.

FinHous California Consumer Act Privacy Notice

This California Consumer Act Privacy Notice ("**CCPA Notice**") applies to "Consumers" as defined by the California Consumer Privacy Act ("**CCPA**"). For the purpose of this CCPA Notice, personal information applies to "Personal Information" as defined by the CCPA (also referred to herein as "PI").

We collect and share the following categories of PI from the corresponding sources and for the corresponding purposes set forth in the table below.

Category of Personal Information	Sources of Personal Information	Purposes for Collection	Categories of Third Parties with whom Personal Information is shared	Purposes of Third Parties Receiving PI
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<p>Identifiers (e.g. Name, Phone Number, Email Address, I.P. Address, Account Name)</p>	<p>Directly from you; authentication partners;</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous' services; security; fraud prevention; marketing; debugging</p>	<p>FinHous affiliates; Home Professionals; Vendors which assist us in providing services and running our internal business operations ("Vendors")</p>	<p>Performing services on behalf of FinHous; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging</p>
<p>Personal Records (e.g. Name, Phone Number, Email Address)</p>	<p>Directly from you; authentication partners;</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging</p>	<p>FinHous affiliates; Home Professionals; Vendors</p>	<p>Performing services on behalf of FinHous; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging</p>
<p>Consumer Characteristics</p>	<p>Data Enrichment Tools</p>	<p>Delivering services requested by you; marketing</p>	<p>Vendors</p>	<p>Delivering services requested by you; marketing</p>

<p>Customer Account Details / Commercial Information</p> <p>(e.g. details of service requests)</p>	<p>Directly from you; Data Enrichment Tools;</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous' services; security; fraud prevention; marketing; debugging</p>	<p>FinHous affiliates; Home Professionals; Vendors</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging</p>
<p>Internet Usage Information</p> <p>(e.g. information regarding your interaction with our services)</p>	<p>Directly from you; analytics partners; advertising partners</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging measuring advertising efficacy</p>	<p>Vendors</p>	<p>Delivering services requested by you; processing and managing interactions and transactions; Research and Development; quality assurance; improving FinHous's services; security; fraud prevention; marketing; debugging</p>
<p>Sensory Data</p> <p>(e.g. recordings of</p>	<p>Directly from you</p>	<p>Delivering services requested by you; processing</p>	<p>Vendors</p>	<p>Delivering services requested by you; processing</p>

customer service calls)		and managing interactions and transactions; Research and Development; quality assurance; improving FinHous services; security; fraud prevention		and managing interactions and transactions; Research and Development; quality assurance; security; fraud prevention
Inferences from PI Collected (e.g. your preferences, likelihood of interest in certain of our services)	Data Management providers; advertising partners; internal systems	Delivering services requested by you; Measuring advertising efficacy; marketing; improving FinHous's services	Vendors	Performing services on behalf of FinHous; processing and managing interactions and transactions; quality assurance; improving FinHous services; security; fraud prevention; marketing; debugging

In addition, we may collect, use and disclose your PI as required or permitted by applicable law, or as directed by you, in accordance with this Privacy Policy.

We do not “sell” personal information that we collect from you, in accordance with the definition of “sell” in the CCPA, and will treat personal information we collect from you as subject to a do not sell request. There is not yet a consensus as to whether third party cookies and tracking devices associated with our websites and mobile apps may constitute a “sale” of your PI as defined by the CCPA. You can exercise control over browser-based cookies by adjusting the settings on your browser. We do not represent that these third-party tools, programs or statements are complete or accurate.

Some browsers have signals that may be characterized as do not track signals, but we do not understand them to operate in that manner or to indicate a do not sell expression by you so we currently do not recognize these as a do not sell request. We understand that various parties are developing do not sell signals and we may recognize certain such signals if we conclude such a program is appropriate.

California Consumers have the right to exercise the privacy rights under the CCPA. California Consumers may exercise these rights via an authorized agent who meets the agency requirements of the CCPA. Any request you

submit to us is subject to an identification and residency verification process (“**Verifiable Consumer Request**”). We will not fulfill your CCPA request unless you have provided sufficient information for us to reasonably verify you are the Consumer about whom we collected PI. Please follow the instructions below and respond to any follow up inquires we may make.

Some personal information we maintain about Consumers is not sufficiently associated with enough personal information about the Consumer for us to be able to verify that it is a particular Consumer’s personal information (e.g., clickstream data tied only to a pseudonymous browser ID). As required by the CCPA, we do not include that personal information in response to Verifiable Consumer Requests. If we cannot comply with a request, we will explain the reasons in our response.

We will make commercially reasonable efforts to identify Consumer PI that we collect, process, store, disclose, and otherwise use and to respond to your California Consumer privacy rights requests. We will typically not charge a fee to fully respond to your requests, but we may charge a reasonable fee, or refuse to act upon a request, if your request is excessive, repetitive, unfounded, or overly burdensome.

To make a request according to your right to request deletion of your PI set forth below please send a request by email (from the email address that you have used to transact with FinHous) to info@FinHous.com.

You have the right to send us a request, no more than twice in a twelve-month period, for any of the following for the period that is twelve months prior to the request date, by sending a request via email (including the email address that you have used to transact with FinHous) to info@FinHous.com:

- The categories of PI we have collected about you.
- The categories of sources from which we collected your PI.
- The business or commercial purposes for our collecting or selling your PI.
- The categories of third parties to whom we have shared your PI.
- The specific pieces of PI we have collected about you.
- A list of the categories of PI disclosed for a business purpose in the prior 12 months, or that no disclosure occurred.
- A list of the categories of PI sold about you in the prior 12 months, or that no sale occurred. If we sold your PI, we will explain:
 - The categories of your PI we have sold.
 - The categories of third parties to which we sold PI, by categories of PI sold for each third party.

You have the right to make or obtain a transportable copy, no more than twice in a twelve-month period, of your PI that we have collected in the period that is 12 months prior to the request date and are maintaining, by sending a request by email (including the email address that you have used to transact with FinHous) to info@FinHous.com.

Please note that PI is retained by us for various time periods, so we may not be able to fully respond to what might be relevant going back 12 months prior to the request.

Except to the extent we have a basis for retention under CCPA, you may request that we delete your PI that we have collected directly from you and are maintaining. Note also that we are not required to delete your PI that we did not collect directly from you.

You may alternatively exercise more limited control of your PI by instead opting out of marketing emails by emailing info@FinHous.com.

We will not discriminate against you in a manner prohibited by the CCPA because you exercise your CCPA rights. However, we may charge a different price or rate, or offer a different level or quality of good or service, to the extent that doing so is reasonably related to the value of the applicable data. In addition, we may offer you

financial incentives for the collection, sale and retention and use of your PI as permitted by the CCPA that can, without limitation, result in reasonably different prices, rates, or quality levels. The material aspects of any financial incentive will be explained and described in its program terms. Please note that participating in incentive programs is entirely optional, you will have to affirmatively opt-in to the program and you can opt-out of each program (i.e., terminate participation and forgo the ongoing incentives) prospectively by following the instructions in the applicable program description and terms. We may add or change incentive programs and/or their terms by posting notice on the program descriptions and terms linked to above so check them regularly.

LAST UPDATED MAY 15, 2020