

**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
<p><b>Identifiers</b> (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><b>Personal Records</b> (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;</p>	<p>FinHous affiliates; Home Professionals; Vendors</p>	<p>Performing services on behalf of FinHous; processing and managing interactions and transactions; Research and Development;</p>

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

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