

OPTIONS_{AI}

Privacy Policy

This privacy policy (“Privacy Policy”) covers Options AI Financial LLC (“Options AI”) and its parent, OptionsAI, LLC (collectively “us”, “our”, “we”) and is intended to inform you of our policies and practices regarding the use and disclosure of any information that we may collect from you through your use of our website (www.options.ai) (the “Website”) and our products and services (collectively, the “Service”).

We are committed to maintaining the privacy and confidentiality of your personal information and maintain the appropriate physical, electronic and procedural safeguards to protect the security and confidentiality of your nonpublic personal information. This Privacy Policy explains what personal information we collect and how we use and share such information. We do not share your personal information with non-affiliated third parties, except as described below.

Information we collect about you

When you register with us, apply for our Service, open and maintain an account with us or utilize interactive features of our Service, we may collect the following types of information:

- Information you provide online and on applications or other forms, or through any communications we may have with you, such as your name, email address, address, social security number, date of birth, income, employment information, investment experience, risk tolerance, approximate net worth, as well as your comments, feedback and other general content of any communications;
- Information about your transactions with or through us, such as your account balance, trading activity, loan amount, and account history, if applicable.

We may also collect information indirectly from you in some of the following ways:

- Technical, navigational and other information transferred when visiting our Website or Service, including but not limited to, usage of interactive features, IP address, device type, and browser type;
- When you initiate an ACH relationship using instant verification (via Plaid);
- Information about you from other sources such as credit reporting agencies, qualified third-party vendors and affiliates, for account authentication, information verification and for use with fraud prevention technologies;

Aggregated Statistics

In addition, we may compile aggregate, anonymous, or de-identified data from various sources, including but not limited to accounts and transactions. This data, which we may use for our business purposes consistent with applicable law, does not identify individual customers.

We engage certain trusted third parties to perform functions and provide services to us, including, without limitation, hosting, maintenance and data analytics. We will share your personal information with these third parties, but only to the extent necessary to perform these functions and provide such services, and only pursuant to binding contractual obligations requiring such third parties to maintain the privacy and security of your data. These services may use cookies and other techniques to help us analyze how users interact with the website. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by the third party. They may use this information for the purpose of evaluating your use of the site, compiling reports on website activity for us and providing other services relating to website activity and Internet usage. These third parties may also transfer

this information to other third parties where required to do so by law, or where such third parties process the information on their behalf. By using the Website, you consent to our use of third parties in the manner and for the purposes set out above. Except as otherwise stated in this Privacy Policy, we will not, without your permission, sell, publish, or share your personal information to third parties for their marketing purposes.

Cookies

Like many websites, we use "cookie" technology to collect additional Website usage data and to improve certain features of the site. A cookie is a small data file that we transfer to your computer's hard disk. We do not use cookies to collect personally identifiable information. We may use both session cookies and persistent cookies to better understand how you interact with our Website, to monitor aggregate usage by our users and web traffic routing on the site, to serve ads on the site that are tailored to your interests, and to improve the website. A session cookie enables certain features of the website and is deleted from your computer when you disconnect from or leave the site. A persistent cookie remains after you close your browser and may be used by your browser on subsequent visits to the website. Persistent cookies can be removed by following your web browser help file directions. Most Internet browsers automatically accept cookies. You can instruct your browser, by editing its options, to stop accepting cookies or to prompt you before accepting a cookie from the websites you visit.

Why we collect this information

The information we collect from you is necessary in order for us to comply with certain laws, including but not limited to federal, state, tax and anti-money laundering laws, as well as certain requirements of regulatory agencies, including but not limited to FINRA, the SEC and various state regulators. We also use the information for purposes of providing and improving the quality of the Options AI Service, as well as in communications with you. On certain occasions we may send you announcements relating to our Service, direct marketing or for requests for feedback. You can refuse to receive such messages in the future by clicking unsubscribe in one of the messages.

Disclosure and sharing of your information

Options AI does not sell your nonpublic personal information. Except for the purposes described in this Policy, we do not disclose any personal information about our customers or former customers to anyone except as permitted or required by law or to cooperate with regulators and law enforcement authorities. We may disclose personal information we collect, such as that described above, to make our Service, as well as those offered by our service providers, available to you. This is limited to the following:

- We may disclose personal information to non-affiliated third parties in order to administer or process a transaction, product or service you have authorized or requested, or in the context of facilitating the settlement of a transaction. For example, we may be required to deliver personal information about you to third parties for certain investments or to validate customer identities when performing electronic transfers of funds and wires;
- We may disclose personal information to non-affiliated third parties in order to perform validation of customer identities, as required by applicable laws and regulatory requirements;
- We disclose personal information that you provide during the account opening process to our clearing firm, as required by applicable laws and regulatory requirements, to carry out or aid in certain functions, including but not limited to, account processing, surveillance, reconciliation, settlement, fulfillment, retention requirements, and document dissemination.
- We may share personal information between Options AI Financial LLC and its parent OptionsAI LLC in order to provide in and improve products and the Service;

- We may disclose personal information to non-affiliated third parties and/or affiliate companies who provide services, such as, but not limited to, consulting, sales, customer support operations, payment processing, authentication services, and technical support or services;
- We use Plaid to gather end user's data from financial institutions. By choosing to use Plaid for instant verification and money movement in coordination with the Service, you grant Options AI and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy, which can be viewed at <https://plaid.com/legal/#privacy-policy>. You may opt not to use instant verification via Plaid for money movement if you wish to opt out of sharing your information with Plaid.

Protecting your Personal Information

We maintain physical, electronic and procedural safeguards that comply with federal standards to protect nonpublic personal information. Our employees and third-party service providers have access to your personal information only on a "need to know" basis, as may be required to provide services to you, to maintain your account(s) or conduct our business.

Acceptance and Updates to the Privacy Policy

By visiting the Website and using the Service, you agree to the terms of this Privacy Policy. Options AI reserves the right to update this Privacy Policy at any time in its sole discretion. If such update represents a material change to the Privacy Policy, we will notify you accordingly. The Privacy Policy was last updated as of the date shown at the top of the policy. Your continued use of the Website or the Service constitutes your acceptance of any updates to the Privacy Policy.