

FLEX PRIVACY POLICY

Effective Date: 4/28/2025

This Privacy Policy describes how Flexbase Technologies, Inc., d/b/a Flex (“Flex,” “we,” or “us”) and its subsidiaries collect and use your personal data that you provide in connection with our products and services, including without limitation (a) Flex financial services and credit products and tools as made available through a mobile application, payment card, or otherwise (b) the Flex website available at flex.one, and (c) any other services related to the services described above.

In this Privacy Policy, the above are referred to collectively as the “Services.” This policy describes the choices available to you regarding our use of your personal data and how you can access and update this data. Services include software and services that we own and operate directly and software and services that we market or provide from or on behalf of third parties.

If you have any questions regarding this Privacy Policy, please contact us at support@flex.one. By using any of the Services you agree to be bound by this policy. If you do not agree to the terms of this Privacy Policy, please do not provide us with any personal information and do not use the Services.

The Services are intended for a general audience. We do not knowingly collect personal information from children under the age of 13. We will delete any personal information collected that we later determine to be from a user younger than the age of 13. If you are a parent or guardian of a child under the age of 13 and you believe he or she has disclosed personal information to us, please contact Customer Service using the contact information below.

The Services are provided to users from systems in the United States. If you are from outside the United States and use the Services, please be aware that the data protection laws in the United States may differ from those of the country where you are located, and your personal information may be subject to access requests from governments, courts, or law enforcement in the United States according to the laws of the United States. In addition, such data may be stored on servers located outside your resident jurisdiction and in jurisdictions that may have less stringent privacy practices than your own. By using the Services or providing us with any information, you consent to the transfer, processing, usage, sharing, and storage of your information, including personal information, in the United States as set forth in this Privacy Policy.

If you are a California resident, you may have certain rights as provided in the California Consumer Privacy Act (“CCPA”). For the CCPA-specific provisions of this Privacy Policy, please see Section VI below.

I. Information Collected Via The Services

We may obtain various types of personal data about users of the Services and non-customer website visitors. This data may include:

- Contact information (name, address, phone number, Social Security Number, work-related information, and email address);
- Information about services ordered or provided;
- Information collected through Internet-based and e-commerce activities such as information obtained from log files, cookies, clear gifs (i.e., web bugs), images, and scripts;
- Customer service and demographic data such as gender, income level, and information about your prior experiences with our Services;
- Information collected from our third-party service providers. We use unaffiliated third parties to gather data on customers and prospective customers from financial institutions, consumer reporting agencies, and other information service providers. By using the Services, you acknowledge that our unaffiliated, third-party providers will have the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution or consumer reporting agency, according to the terms of such third-party provider's privacy policy; and
- Transaction-related data, including data sent to us from a credit card processor to process transactions if you make purchases, such as transaction amount, merchant details, and an anonymized value identifying your card for Lithic or Plaid, our payment processors. You may review their privacy policies at lithic.com/legal/privacy-policy or plaid.com/legal, respectively.

When providing the Services we may also collect the following information about your devices, including:

- Device information, such as the operating system version, processor type, memory space, and the like;
- Information about software on your device, including the version of certain software programs and when they were installed and/or upgraded;
- Browsing history, preferences, internet addresses, unique identifiers, device types, device location, and other similar information; and

- Information collected from logs, configuration files, and other system or software-level information.

We will retain your information for as long as your account is active and as needed to provide the Services. We will retain and use your information as reasonably necessary to conduct our business, comply with our legal obligations, resolve disputes, and enforce our agreements.

II. Information Usage

You hereby agree that we may use the personal data you submit in order to:

- Accomplish our business purposes, including to deliver, determine your eligibility for or provide the Services, establish or maintain customer and business relationships, obtain, upon your authorization, a credit report, references, and other information from credit bureaus or other third parties in connection with your potential use of the Services, verify your identity, detect and guard against potential fraud and identity theft, detect security incidents and protect against malicious, deceptive, fraudulent or illegal activity, improve the Services, provide access to Internet-based and e-commerce activities, perform accounting functions, and conduct other activities as necessary or appropriate in connection with the Services.
- Market our products and services to you, and the products and services of our third-party partners that we may promote or market on their behalf, including to send you information about products, services, or promotions.
- **Opt-Out: You may opt out of these promotional communications by following the instructions in each message, or by contacting us at support@flex.one.**
- Send you service updates, announcements, and alerts related to the Services, including notices of security incidents, downtime, or planned maintenance. You may not opt-out of these service communications. If you do not wish to receive them, you have the option of deactivating your account and ceasing your use of the Services.

In addition, we may transfer or disclose personal data to our service providers under written contracts as needed for such service providers to perform services on our behalf as required to fulfill our obligations to you. Service providers and business partners that are provided information under this section will not use personal data for any other purposes. If we have actual knowledge that a business partner or service provider is processing your personal data in a way that is contrary to this Privacy Policy, we will

take reasonable steps to prevent or stop such processing. In such case, you agree that we will not be held liable for the misuse of your data.

We may transfer or disclose personal data, including your contact information, to our affiliates, licensees, partners, and other third parties only in accordance with the terms of written

agreements and as necessary to offer and improve our Services, effectuate your transactions and assist us in advertising regarding our Services.

We will, in our sole discretion, disclose your personal data to third parties in certain additional limited cases: (1) when we have reason to believe that disclosing this information is necessary to identify, contact, or bring legal action against someone who may be causing injury to or interference with our rights or the rights of our customers and vendors; (2) when we believe in good faith that the law requires us to do so; (3) to a subsequent owner, co-owner, or operator of a website or service or in connection with a merger, consolidation, dissolution, or restructuring, or the sale of substantially all of our interests and/or assets (which may include the sale of personal data to one or more parties), or other corporate change, including during the course of any due diligence process; and (4) in situations involving threats to the physical safety of any person.

III. Information Security

Your data is of the utmost importance to us. We use Transport Layer Security (TLS) and other transmission technologies to encrypt your personal data so it cannot be read in transit. In addition, we use secure technology, privacy protection controls, and restrictions on employee access to safeguard your personal information in storage.

Please note, however, that although we employ industry-standard security measures to safeguard the security of your personal information, no transmissions made on or through the Internet are guaranteed to be secure. Therefore, we cannot ensure the absolute security of any information you transmit to us, and you use our Services and provide us with your information at your own risk.

IV. Tracking Technologies

To the extent allowed by applicable law, we may use technologies such as cookies, beacons, and other tracking technologies which may be operated by our third party services providers who assist us in collecting information about usage of the Services, serving ads, or providing other services to you, such as: enabling features that are necessary for providing you the Services, identifying you as being signed in, tracking content views, remembering your preferences, and the number of times you have been

shown an advertisement; allowing us to understand how our Services are being used, track site performance, and make improvements; and delivering tailored advertising based on your preferences or interests across services and devices, and measuring the effectiveness of advertisements.

Statements regarding our practices do not apply to the methods for collecting information used by these third parties or the use of the information that such third parties collect. We do, however, work with third parties to make efforts to have you provided with information on their

practices and any available opportunity to exercise choice. We make no representations regarding the policies or practices of such third parties.

V. Other Services

If you click on a link to a third-party site, you will leave the site you are visiting and be redirected to the site you selected. Because we cannot control the activities of third parties, we do not accept responsibility for any use of your personal data by such third parties, and we do not guarantee that they will adhere to the same privacy policies as described in this Privacy Policy. We encourage you to review the privacy policies of any other service provider from whom you request services. If you visit a third-party site that is linked to a Service, you should read that third-party site's privacy statement before providing any personal data.

Our Services may include social media features, such as a "Share This" or similar button that allows you to like us on Facebook or share our content on Twitter. These features may collect your IP address and information regarding your use of the Services. Social media features are either hosted by a third party or hosted directly on our systems. Your interactions with these features are governed by the privacy statement of the applicable company.

VI. California Consume Privacy Act (CCPA)

A. Categories of Personal Information We Collect

Along with the information in the Privacy Policy as a whole, the CCPA requires us to describe the information we collect in certain "categories." In the past 12 months, we have collected the following categories of personal information from California residents:

- Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, or other similar identifiers);
- Commercial information (such as transaction data);

- Internet or other network or device activity (such as browsing history and information on interaction with a website, application, or advertisement);
- Geolocation data (at an IP-based or city/state/zip level);
- Inference data about you drawn from the data in this section (based on user profile information);
- Legally protected classifications (such as age and gender);
- Other information that identifies or can be reasonably associated with you (e.g., information you voluntarily provide as you use the Services, such as additional profile information or user-generated content).

B. The Sources From Which the Categories of Personal Information Are Collected

We collect personal data directly from information you provide to us; indirectly from our affiliates, service providers, and other vendors; and indirectly through your interactions with websites or advertisements.

C. Business Purposes for Our Collection of Personal Information The following is a list of the business purposes for our collection of information.

- Provide the Services you have requested, including invoicing and accounting;
- Respond to your requests for information and provide you with more effective and efficient customer service;
- Provide you with updates and information about the Services;
- Contact you by email, postal mail, or phone regarding our Services and third-party products, services, surveys, research studies, promotions, special events, and other subjects that we think may be of interest to you;
- Customize the advertising and content you see via the Services;
- Help us better understand your interests and needs, and improve the Services, including through research and reports, and test and create new products, features, and services;
- Secure our websites and applications, and resolve technical issues being reported;
- Comply with any procedures, laws, and regulations which apply to us where it is necessary for our legitimate interests or the legitimate interests of others; and
- Establish, exercise, or defend our legal rights where it is necessary for our legitimate interests or the legitimate interests of others.

D. Sharing of Categories of Personal Information

We may share these categories of personal information for business purposes (such as service providers supporting our operations) and for commercial purposes (such as advertising partners for targeted advertising).

E. CCPA/CPRA Rights Disclosure

If you are a California resident, the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), grants you certain rights regarding your personal information. These rights include:

- **Know and Access:** Inform you about the categories of personal information we collect, disclose, or share about you and the categories of sources from which such information is collected.
- **Purpose & Third Parties:** Inform you about the business or commercial purpose for collecting, selling, or sharing personal information and the categories of third parties with whom we share or disclose personal information.
- **Specific Data Request:** Provide you with the specific pieces of personal information we have collected about you.
- **Correct Information:** Correct inaccurate personal information that we maintain about you.
- **Delete Information:** Delete personal information we have about you, subject to certain legal exceptions.
- **Opt-Out of Sale or Sharing:** Opt out of the sale or sharing of your personal information, including for cross-context behavioral advertising.
- **Limit the Use of Sensitive Personal Information:** If applicable, request that we limit the use and disclosure of your sensitive personal information to only what is necessary for providing services.

To make a CCPA/CPRA request, please contact us at support@flex.one

We will request information to verify your identity, including at a minimum your name and email address. In some cases, we may request additional verification information before responding. You may also designate an authorized agent to submit a request on your behalf, and we will require verification of both your identity and the agent's authority.

Additional Information

- You may only make such requests twice within a twelve-month period.
- Requests are generally free, but we may charge a reasonable fee or deny your request if it is manifestly unfounded, excessive, or repetitive.

- We do not discriminate against consumers for exercising their rights under the CCPA/CPRA. However, certain features or services may require the use of personal information, and limitations on data processing may affect service availability.
- Please note that certain information may be exempt from such requests under California law. For example, we need certain information in order to provide the Services to you.

If you would like further information regarding your legal rights under California law, please contact us at support@flex.one.

F. California Do Not Sell Notice and Information Request

We do not sell or share personal information as defined under the California Consumer Privacy Act (CCPA) and its amendments.

If you are a California resident, the CCPA provides you with the right to opt out of the "sale" of your "personal information." We may allow some of our advertising partners to collect certain pieces of information from our site visitors, such as device identifiers, cookies, advertising IDs, IP addresses, and usage activity, so that we and our partners can deliver ads that are more relevant to you. This type of information sharing with our advertising partners may be considered a "sale" under the CCPA. If you want to opt out of these activities, please contact us at support@flex.one. Please note that some or all of the Services may not function if you choose to opt out of such activities.

If you are a California resident, California Civil Code Section 1798.83 allows you to request and obtain from us once a year, free of charge, information about the personal information (if any) we disclosed to third parties for the third parties' direct marketing purposes in the preceding calendar year. If applicable, this information would include a list of the categories of personal information that was shared and the names and addresses of all third parties with which we shared information in the immediately preceding twelve calendar months. If you are a California resident and would like to make such a request, please submit your request in writing to:

F. California Do Not Sell or Share Notice and Information Request

If you are a California resident, the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), provides you with the right to opt out of the "sale" or "sharing" of your personal information.

We do not sell personal information as defined under the CCPA/CPRA. However, we may share certain personal information with our advertising partners to deliver more

relevant ads to you. Under California law, this type of data sharing for cross-context behavioral advertising may be considered a "sale" or "sharing" of personal information.

If you wish to opt out of this type of information sharing, you may:

- Contact us at support@flex.one to submit an opt-out request.

Please note that opting out of certain data-sharing activities may affect your ability to receive personalized ads and other tailored content.

California Civil Code Section 1798.83 Information Request

If you are a California resident, California Civil Code Section 1798.83 allows you to request, once per year and free of charge, information about whether we disclosed personal information to third parties for their direct marketing purposes in the preceding 12 months. If applicable, this information will include a list of categories of personal information shared and the names and addresses of third parties who received it.

To make such a request, please submit your written request to:

support@flex.one

or

Flexbase Technologies Inc.
390 NE 191st St #8019
Miami, FL 33179

VII. Bank Partners

Flex may offer through one or more bank partners difference Services or products. Please see the below links for the bank's specific privacy policy and terms.

Lead Bank:

<https://www.lead.bank/privacy-and-terms>

VIII. Miscellaneous

You can access, update or correct your information, or otherwise ask us questions about this Privacy Policy by contacting us as follows:

Flexbase Technologies Inc.
390 NE 191st St #8019

Miami, FL 33179

We may update this Privacy Policy from time to time to reflect changes to our information practices. When we make changes to this Privacy Policy, we will revise the “Effective Date” at the beginning of the policy. Your continued use of our Services after the Effective Date of any such changes constitutes your acceptance of the updated Privacy Policy.