

# FACTS

## WHAT DOES Allio Fintech Corporation ("Allio") DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit scores and employment information
- Account details and transaction histories

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Allio chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does	
	Allio share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No*
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Email us at [privacy@alliofinance.com](mailto:privacy@alliofinance.com) or
- Visit us online at <https://www.alliofintech.io/>

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

- Email us at [support@alliofinance.com](mailto:support@alliofinance.com) or
- Visit us online at <https://www.alliofintech.io/>

## Who we are

Who is providing this notice?

Allio

## What we do

How does Allio protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Allio collect my personal information?

We collect your personal information, for example, when you

- Create an Allio account or use our Service
- Communicate with us or connect your financial accounts
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Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to you alone unless you tell us otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Allio does not have any affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our nonaffiliates may include banks, credit unions, and service providers, such as identity verification services and advertising networks.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include banks, credit unions, fintechs, and other financial institutions.*

## Other important information

\*CA and VT: we will not share information we collect about California or Vermont residents with nonaffiliates, unless the law allows. For example, we may share information with your consent, to service your accounts, for joint marketing with other financial institutions, or to provide rewards or benefits you are entitled to. California residents can email [privacy@alliofinance.com](mailto:privacy@alliofinance.com) to opt out of our sharing of their information for joint marketing.