

Non Fungible Finance Privacy Policy

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Non Fungible Finance, Inc. (“**Non Fungible Finance**,” “**we**,” “**us**,” or “**our**”), provides a peer-to-peer NFT lending protocol to allow you to leverage your NFT holdings, and to participate as a lender to holders of NFTs. This Privacy Policy is designed to help you understand how we collect, use, process, and share your personal information, and to help you understand and exercise your privacy rights.

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1. SCOPE AND UPDATES TO THIS PRIVACY Policy

This Privacy Policy applies to personal information collected, processed, and shared, by us, including on our websites, and other online or offline offerings. To make this Privacy Policy easier to read, our websites, and other offerings are collectively called the “**Services**.”

Changes to our Privacy Policy. We may revise this Privacy Policy from time to time in our sole discretion. If there are any material changes to this Privacy Policy, we will notify you as required by applicable law. You understand and agree that you will be deemed to have accepted the updated Privacy Policy if you continue to use our Services after the new Privacy Policy takes effect.

2. PERSONAL INFORMATION WE COLLECT

The categories of personal information we collect depend on how you interact with us, our Services, and the requirements of applicable law. We collect information that you provide to us, information we obtain

automatically when you use our Services, and information from other sources such as third-party services and organizations, as described below.

A. **Personal Information You Provide to Us Directly**

We may collect personal information that you provide to us.

- **Accessing the Service.** To use our Service, we require you to connect your digital wallet with our Services. When you authorize your digital wallet to connect with our Services, we may collect personal information about you, including your digital wallet address, your wallet balance, transaction history, and your use of our services, in addition to other information stored publicly on the blockchain associated with your digital wallet address.
- **Transactions and Loans.** We may collect personal information and details associated with your transactions on our Service, including information about the loans you offer, enter-into, or otherwise participate in.
- **Your Communications with Us.** We may collect personal information, such as email address, digital wallet address, when you request information about our Services, subscribe to a wallet activity feed, participate in any promotions where we may send you a non-fungible token (“NFT”) to your digital wallet address (“Air Drop”), request customer or technical support, or otherwise communicate with us.
- **Surveys.** We may contact you to participate in surveys. If you decide to participate, we may collect personal information from you in connection with the survey.
- **Interactive Features.** We and others who use our Services may collect personal information that you submit or make available through our interactive features (e.g., transactions, activity feeds, transaction histories, or subscriptions to activity associated with a particular digital wallet address). Any information you provide using the public sharing features of the Services will be considered “public,” unless otherwise required by applicable law, and is not subject to the privacy protections referenced herein. Please exercise caution before revealing any information that may identify you in the real world to other users.
- **Sweepstakes or Contests.** We may collect personal information you provide for any sweepstakes or contests that we offer. In some jurisdictions, we are required to publicly share information of sweepstakes and contest winners.
- **Conferences, Trade Shows, and Other Events.** We may collect personal information from individuals when we attend or host conferences, trade shows, and other events.
- **Business Development and Strategic Partnerships.** We may collect personal information from individuals and third parties to assess and pursue potential business opportunities.
- **Job Applications.** We may post job openings and opportunities on our Services. If you respond to one of these postings, we may collect your personal information, such as your application, CV, cover letter, and/or any other information you provide to us.

B. **Personal Information Collected Automatically**

We may collect personal information automatically when you use our Services.

- **Automatic Collection of Personal Information.** We may collect certain information automatically when you use our Services, such as your Internet protocol (IP) address, user settings, digital wallet address, digital wallet provider, digital wallet account balances and

transaction histories, MAC address, cookie identifiers, mobile carrier, mobile advertising and other unique identifiers, browser or device information, location information (including approximate location derived from IP address), and Internet service provider. We may also automatically collect information regarding your use of our Services, such as pages that you visit before, during and after using our Services, information about the links you click, the types of content you interact with, the frequency and duration of your activities, and other information about how you use our Services.

- **Crash or Bug Reports.** If you provide crash reports, we may collect personal information related to such crash reports, including detailed diagnostic information about your device and the activities that led to the crash.
- **Cookie Policy (and Other Technologies).** We, as well as third parties that provide content, advertising, or other functionality on our Services, may use cookies, pixel tags, and other technologies (“**Technologies**”) to automatically collect information through your use of our Services.
 - **Cookies.** Cookies are small text files placed in device browsers that store preferences and facilitate and enhance your experience. We currently do not use any non-essential cookies on our Services.

To the extent we use cookies, our uses of these Technologies fall into the following general categories:

- **Operationally Necessary.** This includes Technologies that allow you access to our Services, applications, and tools that are required to identify irregular website behavior, prevent fraudulent activity, improve security, or allow you to make use of our functionality;
- **Performance-Related.** We may use Technologies to assess the performance of our Services, including as part of our analytic practices to help us understand how individuals use our Services (*see Analytics below*);
- **Functionality-Related.** We may use Technologies that allow us to offer you enhanced functionality when accessing or using our Services. This may include identifying you when you sign into our Services or keeping track of your specified preferences, interests, or past items viewed;
- **Advertising- or Targeting-Related.** We may use first party or third-party Technologies to deliver content, including ads relevant to your interests, on our Services or on third-party digital properties.

See “[Your Privacy Choices and Rights](#)” below to understand your choices regarding these Technologies.

- **Analytics.** We may use Technologies and other third-party tools to process analytics information on our Services. These Technologies allow us to better understand how our digital Services are used and to continually improve and personalize our Services.
- **Social Media Platforms.** Our Services may contain social media buttons, such as Discord and Twitter, which might include widgets that direct you to our Twitter page or Discord group. These features may collect personal information such as your IP address and which page you are visiting on our Services, and may set a cookie to enable the feature to function properly. Your interactions with these platforms are governed by the privacy policy of the company providing it.

C. Personal Information Collected from Other Sources

Third-Party Services and Sources. We may obtain personal information about you, and your transaction history from other sources, including public blockchain feeds, or through third-party services and organizations. For example, when you access our Services by connecting your digital wallet and sharing your digital wallet address with us, or a social networking site, we may collect personal information about you from that third-party application or blockchain network that you have made available via your privacy settings.

Subscription to Transaction History. Our Services may offer various tools and functionalities that allow you to subscribe to a digital wallet and see public information about that wallet, including wallet balances and transaction history. To provide you with this feature, we may require that you share your email address with us. When you use this feature, you are not permitted to share an email address that does not belong to you.

Our referral promotions or features may also allow you to forward or share certain content with a friend or colleague. Please only share with us contact information of people with whom you have a relationship (e.g., relative, friend, neighbor, or co-worker).

3. HOW WE USE YOUR PERSONAL INFORMATION

We use your personal information for a variety of business purposes, including to provide our Services, for administrative purposes, and to market our products and Services, as described below.

A. Provide Our Services

We may use your information to fulfill our contract with you and provide you with our Services, such as:

- Managing your experience on our Services;
- Providing access to certain areas, functionalities, and features of our Services;
- Understanding your interaction with our Services through publicly available blockchain information you share;
- Answering requests for customer or technical support;
- Communicating with you about your account, activities on our Services, and policy changes;
- Enabling you to transact with others through our Services, such as constructing a loan smart contract that you sign using your digital wallet, or originating a loan;
- Processing applications if you apply for a job we post on our Services; and
- Allowing you to register or sign-up for events.

B. Administrative Purposes

We use your information for various administrative purposes, such as:

- Pursuing our legitimate interests such as direct marketing, research and development (including marketing research), network and information security, and fraud prevention;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent or illegal activity, and prosecuting those responsible for that activity;
- Measuring interest and engagement in our Services;
- Short-term, transient use, such as contextual customization of ads;
- Improving, upgrading, or enhancing our Services;
- Developing new products and services;
- Ensuring internal quality control and safety;

- Authenticating and verifying individual identities, including requests to exercise your rights under this Privacy Policy;
- Debugging to identify and repair errors with our Services;
- Auditing relating to interactions, transactions, and other compliance activities;
- Sharing personal information with third parties as needed to provide the Services;
- Enforcing our agreements and policies; and
- Carrying out activities that are required to comply with our legal obligations.

C. **Marketing and Advertising our Products and Services**

We may use personal information to tailor and provide you with content and advertisements. We may provide you with these materials as permitted by applicable law.

Some of the ways we market to you could include email campaigns, custom audiences advertising, and “interest-based” or “personalized advertising,” including through cross-device tracking.

If you have any questions about our marketing practices you may contact us at any time as set forth in [“Contact Us”](#) below.

D. **With Your Consent**

We may use personal information for other purposes that are clearly disclosed to you at the time you provide personal information or with your consent.

E. **Other Purposes**

We also use your personal information for other purposes as requested by you or as permitted by applicable law.

- **Automated Decision Making.** We may engage in automated decision making. For example, we may engage in automated decision making to attempt to identify fraud on our Services, such as whether an NFT listed on our Services is legitimate. Non Fungible Finance’s processing of your personal information will not result in a decision based solely on automated processing that significantly affects you unless such a decision is necessary as part of a contract we have with you, we have your consent, or we are permitted by law to engage in such automated decision making. If you have questions about our automated decision making, you may contact us as set forth in [“Contact Us”](#) below.
- **De-identified and Aggregated Information.** We may use personal information to create de-identified and/or aggregated information, such as demographic information, information about the device from which you access our Services, or other analyses we create.

4. **HOW WE DISCLOSE YOUR PERSONAL INFORMATION**

We disclose your personal information to third parties for a variety of business purposes, including to provide our Services, to protect us or others, or in the event of a major business transaction such as a merger, sale, or asset transfer, as described below.

A. **Disclosures to Provide our Services**

The categories of third parties with whom we may share your personal information are described below.

- **Service Providers.** We may share your personal information with our third-party service providers and vendors that assist us with the provision of our Services. This includes service providers and

vendors that provide us with IT support, hosting, payment processing, customer service, analytics, and related services.

- **Business Partners.** We may share your personal information with business partners to provide you with a product or service you have requested. We may also share your personal information with business partners with whom we jointly offer products or services.
- **Affiliates.** We may share your personal information with our company affiliates for example: for our administrative purposes, IT management, or for them to provide services to you or support and supplement the Services we provide.
- **Other Users or Third Parties You Share or Interact With.** As described above in “[Personal Information We Collect](#),” because our Services use information about you on a public blockchain, your use of our Services may be published to that public blockchain, which is accessible to others, including those who may not use our Services. In addition, and in connection with a promotion or Airdrop, we may allow you to share personal information or interact with others, and third parties (including individuals and third parties who do not use our Services and the general public).
- **Advertising Partners.** We may share your personal information with third-party advertising partners. These third-party advertising partners may set Technologies and other tracking tools on our Services to collect information regarding your activities and your device (e.g., your IP address, cookie identifiers, page(s) visited, location, time of day). These advertising partners may use this information (and similar information collected from other services) for purposes of delivering personalized advertisements to you when you visit digital properties within their networks. This practice is commonly referred to as “interest-based advertising” or “personalized advertising.”
- **APIs/SDKs.** We may use third-party application program interfaces (“APIs”) as part of the functionality of our Services. For more information about our use of APIs, please contact us as set forth in “Contact Us” below.

B. Disclosures to Protect Us or Others

We may access, preserve, and disclose any information we store associated with you to external parties if we, in good faith, believe doing so is required or appropriate to: comply with law enforcement or national security requests and legal process, such as a court order or subpoena; protect your, our, or others’ rights, property, or safety; enforce our policies or contracts; collect amounts owed to us; or assist with an investigation or prosecution of suspected or actual illegal activity.

C. Disclosure in the Event of Merger, Sale, or Other Asset Transfers

If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, purchase or sale of assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction, as permitted by law and/or contract.

5. YOUR PRIVACY CHOICES AND RIGHTS

Your Privacy Choices. The privacy choices you may have about your personal information are determined by applicable law and are described below.

- **Email Communications.** If you receive an unwanted email from us, you can use the unsubscribe link found at the bottom of the email to opt out of receiving future emails. We may also send you certain non-promotional communications regarding us and our Services, and you will not be able to opt out of those communications (e.g., communications regarding our Services or updates to our Terms or this Privacy Policy).

- **“Do Not Track.”** Do Not Track (“DNT”) is a privacy preference that users can set in certain web browsers. Please note that we do not respond to or honor DNT signals or similar mechanisms transmitted by web browsers.
- **Cookies and Personalized Advertising.** You may stop or restrict the placement of Technologies on your device or remove them by adjusting your preferences as your browser or device permits. However, if you adjust your preferences, our Services may not work properly. Please note that cookie-based opt-outs may not be effective on mobile applications or mobile browsers. However, you may opt-out of personalized advertisements on some mobile applications by following the instructions for [Android](#), [iOS](#), and [others](#).

The online advertising industry also provides websites from which you may opt out of receiving targeted ads from data partners and other advertising partners that participate in self-regulatory programs. You can access these and learn more about targeted advertising and consumer choice and privacy by visiting the [Network Advertising Initiative](#), [the Digital Advertising Alliance](#), [the European Digital Advertising Alliance](#), and [the Digital Advertising Alliance of Canada](#).

Please note you must separately opt out in each browser and on each device.

Your Privacy Rights. In accordance with applicable law, you may have the right to:

- **Access to and Portability of Your Personal Information**, including: (i) confirming whether we are processing your personal information; (ii) obtaining access to or a copy of your personal information; and (iii) receiving an electronic copy of personal information that you have provided to us, or asking us to send that information to another company in a structured, commonly used, and machine readable format (also known as the “right of data portability”);
- **Request Correction** of your personal information where it is inaccurate or incomplete. In some cases, we may provide self-service tools that enable you to update your personal information;
- **Request Deletion** of your personal information;
- **Request Restriction of or Object to** our processing of your personal information where the processing of your personal information is based on our legitimate interest or for direct marketing purposes; and
- **Withdraw your Consent** to our processing of your personal information. Please note that your withdrawal will only take effect for future processing, and will not affect the lawfulness of processing before the withdrawal.

If you would like to exercise any of these rights, please contact us as set forth in [“Contact Us”](#) below. We will process such requests in accordance with applicable laws.

6. SECURITY OF YOUR INFORMATION

We take steps to ensure that your information is treated securely and in accordance with this Privacy Policy. Unfortunately, no system is 100% secure, and we cannot ensure or warrant the security of any information you provide to us. To the fullest extent permitted by applicable law, we do not accept liability for unauthorized access, use, disclosure, or loss of personal information. In addition, our Services rely on information that you publicly share on the blockchain. This means that information that pertains to your digital wallet address, including your assets, account balances, and transaction history, including those transactions on our Service, are available to the public. We do not ensure or warrant the security of your

digital wallet, and we encourage you to take appropriate operational security measures to protect your digital wallet(s) from unauthorized access.

By using our Services or providing personal information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of our Services. If we learn of a breach on our system, we may attempt to notify you electronically by posting a notice on our Services, by mail, or by sending an email to you.

7. INTERNATIONAL DATA TRANSFERS

All information processed by us may be transferred, processed, and stored anywhere in the world, including, but not limited to, the United States or other countries, which may have data protection laws that are different from the laws where you live. We endeavor to safeguard your information consistent with the requirements of applicable laws.

If we transfer personal information which originates in the European Economic Area, Switzerland, and/or the United Kingdom to a country that has not been found to provide an adequate level of protection under applicable data protection laws, one of the safeguards we may use to support such transfer is the [EU Standard Contractual Clauses](#).

For more information about the safeguards we use for international transfers of your personal information, please contact us as set forth below.

8. RETENTION OF PERSONAL INFORMATION

We store the personal information we collect as described in this Privacy Policy for as long as you use our Services, or as necessary to fulfill the purpose(s) for which it was collected, provide our Services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with applicable laws.

9. SUPPLEMENTAL NOTICE FOR CALIFORNIA RESIDENTS

This Supplemental Notice for California Residents only applies to our processing of personal information that is subject to the California Consumer Privacy Act of 2018 (“CCPA”). The CCPA provides California residents with the right to know what categories of personal information Non Fungible Finance has collected about them, and whether Non Fungible Finance disclosed that personal information for a business purpose (e.g., to a service provider) in the preceding twelve months. California residents can find this information below:

Category of Personal Information Collected by Non Fungible Finance	Category of Third Parties Personal Information is Disclosed to for a Business Purpose
Identifiers. Digital wallet address and email address.	<ul style="list-style-type: none">• Service providers• Business partners• Affiliates• Other users or third parties you share or interact with

Category of Personal Information Collected by Non Fungible Finance	Category of Third Parties Personal Information is Disclosed to for a Business Purpose
Internet or other electronic network activity Browsing history, search history, information on a consumer's interaction with an internet website, application, or advertisement.	<ul style="list-style-type: none"> • Service providers • Business partners • Affiliates • Other users or third parties you share or interact with
Professional or employment-related information Current or past job history or performance evaluations.	<ul style="list-style-type: none"> • Service providers • Business partners • Affiliates
Inferences drawn from other personal information to create a profile about a consumer Profile reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	<ul style="list-style-type: none"> • Service providers • Business partners • Affiliates • Advertising networks

The categories of sources from which we collect personal information and our business and commercial purposes for using personal information are set forth in [“Personal Information We Collect”](#) and [“How We Use Your Personal Information”](#) above, respectively.

“Sales” of Personal Information under the CCPA

For purposes of the CCPA, Non Fungible Finance does not “sell” personal information, nor do we have actual knowledge of any “sale” of personal information of minors under 16 years of age as the term “sell” is commonly understood. That said, we may share information with third-party advertising partners for the purpose of promoting our Services as described above, such as for cross-context behavioral advertising. To the extent that such sharing is considered a “sale” under California law, you may limit such sharing by following the instructions found above in the section titled, Your Privacy Choices and Rights > Your Privacy Choices > Cookies and Personalized Advertising, or by contacting us as set forth in [“Contact Us”](#) below.

Additional Privacy Rights for California Residents

Non-Discrimination. California residents have the right not to receive discriminatory treatment by us for the exercise of their rights conferred by the CCPA.

Authorized Agent. Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. To authorize an agent, provide written authorization signed by you and your designated agent and contact us as set forth in [“Contact Us”](#) below for additional instructions.

Verification. To protect your privacy, we will take steps to reasonably verify your identity before fulfilling your request. These steps may involve asking you to provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, or to answer questions regarding your account and use of our Services.

If you are a California resident and would like to exercise any of the rights you are entitled to under the CCPA, please contact us as set forth in [“Contact Us”](#) below. We will process such requests in accordance with applicable laws.

Refer-a-Friend and Similar Incentive Programs. As described above in “[How We Use Your Personal Information](#)” (“Share Content with Friends or Colleagues”), we may offer referral programs or other incentivized data collection programs. For example, we may offer incentives, like participation in an Airdrop, or promotional items or features in connection with these programs, wherein you provide your personal information in exchange for a reward, or provide personal information regarding your friends or colleagues (such as their email address) and receive rewards when they sign up to use our Services. (The referred party may also receive rewards for signing up via your referral.) These programs are entirely voluntary and allow us to grow our business and provide additional benefits to you. The value of your data to us depends on how you ultimately use our Services, whereas the value of the referred party’s data to us depends on whether the referred party ultimately uses our Services. Said value will be reflected in the incentive offered in connection with each program.

De-Identified Information. If we create or receive de-identified information, we will not attempt to reidentify such information, except to comply with applicable law.

10. SUPPLEMENTAL NOTICE FOR NEVADA RESIDENTS

If you are a resident of Nevada, you have the right to opt-out of the sale of certain personal information to third parties who intend to license or sell that personal information. You can exercise this right by contacting us at privacy@withbacked.xyz with the subject line “Nevada Do Not Sell Request” and providing us with your name and the email address associated with your account. [Please note that we do not currently sell your personal information as sales are defined in Nevada Revised Statutes Chapter 603A.] If you have any questions, please contact us as set forth in [Contact Us](#) below.

11. CHILDREN’S INFORMATION

The Services are not directed to children under 13 in the United States, or those under the age of consent in their relevant jurisdiction, including the European Union, and we do not knowingly collect personal information from children.

If you are a parent or guardian and believe your child has uploaded personal information to our site without your consent, or wish to review information collected from your child, or have that information modified or deleted, you may contact us as described in “[Contact Us](#)” below. If we become aware that a child has provided us with personal information in violation of applicable law, we will delete any personal information we have collected, unless we have a legal obligation to keep it.

12. OTHER PROVISIONS

Third-Party Websites/Applications. The Services may contain links to other websites/applications and other websites/applications may reference or link to our Services. These third-party services are not controlled by us. We encourage our users to read the privacy policies of each website and application with which they interact. We do not endorse, screen, or approve, and are not responsible for, the privacy practices or content of such other websites or applications. Providing personal information to third-party websites or applications is at your own risk.

Supervisory Authority. If your personal information is subject to the applicable data protection laws of Australia, Brazil, the European Economic Area, Switzerland, the United Kingdom, or Virginia, you have the right to lodge a complaint with the competent supervisory authority or attorney general if you believe our processing of your personal information violates applicable law.

- [Office of the Australian Information Commissioner](#)
- [Autoridade Nacional de Protecção de Dados \(ANPD\)](#)
- [EEA Data Protection Authorities \(DPAs\)](#)
- [Swiss Federal Data Protection and Information Commissioner \(FDPIC\)](#)

- [UK Information Commissioner's Office \(ICO\)](#)
- [Virginia Attorney General](#)

13. CONTACT US

Non Fungible Finance is the controller of the personal information we process under this Privacy Policy.

If you have any questions about our privacy practices or this Privacy Policy, or to exercise your rights as detailed in this Privacy Policy, please contact us at:

Non Fungible Finance, Inc.
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PMB 654
Auburn, ME 04210
privacy@withbacked.xyz