

Privacy Policy

This Privacy Policy describes the privacy practices of Genie Finance, a Delaware company (“Genie,” “the Company,” “we,” “us,” or “our”), regarding information collected from visitors and users (“Users”) of our website and related services (collectively, the “Site” and “Services”). It explains what information we collect, how we use it, and the circumstances in which we may disclose it while providing our Services and operating our business.

Please read this Privacy Policy carefully. By accessing or using the Site, you acknowledge that you have read and understood this Privacy Policy and agree to its terms. If you do not agree, do not access or use the Site. You must be at least 18 years old to use the Site.

We may update this Privacy Policy from time to time to reflect changes in law, technology, business practices, or regulatory requirements. When we do, we will post the updated version on the Site and update the “Date of last update” at the bottom of this Policy. Your continued use of the Site or Services after any revised Privacy Policy becomes effective means you accept the updated terms. Where required by applicable law, we will provide advance notice of material changes and, if necessary, offer you the opportunity to withdraw consent for materially different processing of your personal information.

This Privacy Policy applies to Genie Finance’s website and all websites owned or operated by the Company where this Privacy Policy is posted.

Information We Collect

Personally Identifiable Information (“PII”)

Subject to your knowledge and consent where required by law, we may collect personal information that identifies you, including your:

- Name
- Mailing address
- Social Security number
- Telephone number
- Mobile number

- Email address

PII may also include information you provide about other individuals, such as co-signers or joint applicants.

Non-Personally Identifiable Information (“NPII”)

We may also collect information that does not directly identify you, including demographic information, website usage information, and online activity data.

For purposes of this Privacy Policy, PII and NPII together are referred to as “Information.”

How We Collect Information and What We Collect

Information Collected Automatically

We use analytics and similar tools to collect technical and usage information from your computer, mobile phone, or other device when you access the Site. This may include information such as traffic patterns, browser activity, site errors, and usage behavior.

We may use cookies, local storage, pixels, web beacons, and similar tracking technologies (“Tracking Technologies”) for lawful business purposes, including:

- Measuring website traffic and performance
- Understanding how Users interact with the Site
- Improving functionality and user experience
- Supporting fraud detection and prevention
- Delivering content and marketing
- Administering the Site and Services

Examples of information we may collect automatically include:

- IP address and domain name

- Browser type and operating system
- Device type and device identifier
- Date and time of your visit
- Pages viewed
- Actions taken on the Site, including clickstream data
- Status codes tied to your requests
- Approximate geographic location of your device
- Email address entered into a form, even if the form is not fully submitted

We use this information to operate, analyze, secure, and improve the Site. We do not sell or rent information collected automatically. We may share it with service providers that support our operations, such as fraud prevention, analytics, hosting, and service delivery.

We may combine automatically collected information with other Information we have about you. You can usually control cookies through your browser settings, but disabling cookies may affect some Site functionality.

Information You Provide to Us

We may collect personal, financial, and other information that you provide to us through online forms, over the phone, by email, or through other interactions with our Site or Services.

This may include information about:

- Your identity
- Your financial accounts
- Your income or financial circumstances
- Bank account, debit card, or credit card details
- Information you provide in applications or inquiries

We may use this information to:

- Provide the Services you request
- Process applications or inquiries
- Prevent fraud
- Improve the usability and effectiveness of the Site
- Operate our business

We may share this information with service providers that help us perform these functions. We do not sell or rent this information.

Information from Service Providers and Other Third Parties

As part of providing our Services, we may receive Information about you from third parties, including:

- Contractors
- Credit bureaus
- Social networks
- Data providers
- Fraud prevention vendors
- Marketing and analytics providers

Any Information we receive from these sources is treated in accordance with this Privacy Policy.

How We Use Your Information

We may use your Information to:

- Provide the Services you request
- Operate and administer our business
- Improve and personalize the Site and user experience
- Improve customer support
- Communicate with you regarding your account, requests, products, or services
- Send you marketing or promotional communications, subject to your preferences and applicable law
- Prevent fraud, abuse, and unauthorized activity
- Comply with legal and regulatory requirements

We may also access, preserve, use, or disclose your Information, including PII, when reasonably necessary to:

- Enforce our Terms of Use
- Investigate suspected violations
- Protect the safety, rights, and property of Users, Genie, service providers, or others
- Detect, prevent, investigate, or address fraud, security, or technical issues
- Comply with applicable laws, regulations, legal processes, subpoenas, or government requests
- Cooperate with law enforcement where permitted or required by law

Genie does not collect, use, or sell personal information for the purpose of training large language models.

Who We Share Your Information With

Network Partners

We may share your Information with credit brokers, lending-related partners, and other providers that help deliver the products or services you request. These parties may use your Information to evaluate, process, or support the product or service you asked for.

These partners may retain or use your Information in accordance with their own privacy policies, whether or not you ultimately complete a transaction with them. You should review their privacy practices directly.

Vendors and Contractors

We may share your Information with vendors, contractors, and service providers that perform services on our behalf, including:

- Credit bureaus and data providers
- Technology providers
- Analytics vendors
- Marketing support providers
- Fraud prevention providers
- Customer service providers

They may access your Information only as needed to perform their functions for us.

Public Posts

If you post reviews, comments, testimonials, or other content in public areas of the Site, that information may be visible to others. Please use caution before sharing personal information publicly.

Other Circumstances

We may also disclose your Information:

- In response to a subpoena, court order, legal request, or government inquiry
- To establish, exercise, or defend legal rights

- To investigate or prevent suspected illegal activity, fraud, or wrongdoing
- To enforce our agreements or policies
- To address security or technical issues
- To comply with licensing, registration, reporting, or regulatory requirements
- In connection with a merger, acquisition, asset sale, financing, restructuring, bankruptcy, or similar corporate event

Except where prohibited by law, we may also share non-personally identifiable information with third parties in our discretion.

Unsubscribe

If you no longer want to receive marketing emails from Genie, you may unsubscribe using the link included in those emails.

Interest-Based and Third-Party Advertising

Third-Party Advertisers

We may permit third parties to display advertising on the Site. These third parties may collect information using their own cookies and tracking technologies. Their use of information is governed by their own privacy policies, not ours.

Advertising Vendors

We and our advertising vendors may use cookies, web beacons, and similar technologies to:

- Track preferences and usage
- Analyze website traffic and campaign performance
- Deliver more relevant advertising
- Measure ad effectiveness

These vendors may collect data such as:

- Device type and browser information
- IP address
- Geographic location
- Pages viewed
- Time spent on pages
- Referring websites or applications
- Ad interaction and clickstream data

How to Opt Out

Some advertising vendors may offer opt-out mechanisms through industry programs such as the Network Advertising Initiative or Digital Advertising Alliance. You may also be able to manage certain preferences in your browser or device settings.

Google Analytics

We may use Google Analytics and similar services to understand website traffic and behavior. These services may collect information about your browser, device, IP address, referral source, and browsing activity on the Site. Google may provide tools that let you opt out of certain analytics and advertising features.

Do Not Track

Our Site does not currently respond to “Do Not Track” signals sent by browsers.

Links to Third-Party Content

The Site may contain links to third-party websites, apps, or integrations. Once you leave our Site or interact with third-party tools, their privacy policies and terms apply.

Accessing and Updating Your Information

Depending on the Services you use, you may be able to access and update certain Information through your account settings on the Site. You may also request updates by contacting us at:

support@geniefinance.ai

You are responsible for keeping your information accurate and current.

Deactivating Your Account

If you no longer want to use our Services, you may request account deactivation by contacting us at:

support@geniefinance.ai

Please note that we may retain certain information after deactivation where required for legal, regulatory, compliance, fraud prevention, or legitimate business purposes.

How We Protect Your Information

We maintain administrative, technical, and physical safeguards designed to protect your personal information from unauthorized access, use, alteration, disclosure, or destruction. These measures may include:

- Encryption during transmission
- Firewalls
- Access controls
- Security monitoring and intrusion prevention
- Vendor security requirements
- Employee confidentiality and security obligations

That said, no method of transmission or storage is completely secure. By using the Site and Services, you acknowledge that we cannot guarantee absolute security.

If we believe your information may have been compromised, we may notify you where required or appropriate, including by email, website notice, or other legally permitted means.

If you believe you are the victim of identity theft or your personal information has been misused, you may wish to contact the major credit reporting agencies and relevant government authorities.

Visitors Outside the United States

The Site is governed by the laws of the United States and intended for use by individuals located in the United States, unless otherwise stated. If you access the Site from outside the United States, you understand that your information may be transferred to, stored in, and processed in the United States or other jurisdictions where our service providers operate.

Children's Privacy

Our Site and Services are not intended for individuals under 18 years of age. We do not knowingly collect personal information from anyone under 18. If we become aware that we have collected such information without appropriate authorization, we will take reasonable steps to delete it.

State Privacy Rights

Depending on where you live, you may have privacy rights under applicable state laws. These rights may include the right to:

- Confirm whether we process your personal information
- Access personal information we hold about you
- Correct inaccurate personal information
- Request deletion of personal information, subject to exceptions
- Obtain a portable copy of certain personal information
- Opt out of certain types of processing, including targeted advertising, profiling, or the sale of personal information where applicable
- Request information about categories of third parties with whom we share personal information
- Limit or require consent for the processing of sensitive personal information where required by law

To exercise any applicable privacy rights, contact us at:

support@geniefinance.ai

We may need to verify your identity before processing your request. You may also designate an authorized agent where permitted by law.

We will not discriminate against you for exercising any privacy rights available to you.

California Privacy Rights

If you are a California resident, you may have rights under the California Consumer Privacy Act (CCPA) and related California privacy laws.

Under California law, you may have the right to:

1. Know what categories and specific pieces of personal information we collect, use, disclose, and retain.
2. Delete certain personal information, subject to exceptions.
3. Correct inaccurate personal information.
4. Receive information about whether personal information is sold or shared.
5. Limit the use of sensitive personal information, where required by law.

At this time, Genie does not sell or share personal information for cross-context behavioral advertising as those terms are defined under California law.

We also do not knowingly sell or share personal information of consumers under 16 years of age.

To submit a California privacy request, contact us at:

support@geniefinance.ai

We may request enough information to verify your identity before responding.

Categories of Personal Information We May Collect

Depending on your interaction with our Site and Services, we may collect the following categories of personal information:

- Identifiers, such as name, address, email, phone number, IP address, Social Security number, and other account-related identifiers
- Personal information described in California Civil Code section 1798.80
- Commercial information
- Internet or other electronic network activity information
- Professional or employment-related information
- Inferences drawn from collected information
- Sensitive personal information, such as government-issued ID numbers, financial account details, precise geolocation, and similar information where permitted by law

We collect this information from:

- You directly
- Your communications with us
- Transactions conducted through the Site
- Credit reporting agencies
- Service providers and vendors
- Automated technologies used on the Site

We use this information for business purposes such as:

- Delivering products and services
- Processing applications and inquiries

- Communicating with you
- Maintaining and improving the Site
- Fraud prevention and security
- Compliance and legal obligations
- Marketing, where permitted by law

Data Retention

We retain personal information for as long as reasonably necessary to fulfill the purposes described in this Privacy Policy, including:

- Providing Services
- Meeting legal, regulatory, tax, accounting, and reporting obligations
- Resolving disputes
- Enforcing agreements
- Preventing fraud and abuse

Retention periods vary depending on the type of information, the purpose of collection, your relationship with us, and legal requirements.

Nevada Residents

Nevada residents may have the right to opt out of the sale of certain personal information under Nevada law. Genie does not currently sell personal information as defined by Nevada law. If you have questions, contact:

support@geniefinance.ai

Provisions Specific to Individuals Located in Canada

Transfer of Information Outside Canada

Some of our third-party service providers may be located outside Canada, including in the United States. As a result, your Information may be transferred to and processed in jurisdictions outside Canada, where it may be subject to lawful access by courts, law enforcement, or national security authorities.

Withdrawal of Consent

Where consent is the legal basis for processing, you may withdraw your consent at any time by contacting us at support@geniefinance.ai, subject to legal or contractual restrictions. Withdrawal of consent may affect our ability to provide the Services.

Retention

We retain personal information only as long as reasonably necessary for the purposes described in this Privacy Policy and to comply with legal obligations.

Security

We maintain reasonable physical, technical, and administrative safeguards designed to protect your Information against unauthorized access, loss, misuse, or disclosure.

Access and Correction

You may request access to, correction of, or updates to your Information by contacting us at:

support@geniefinance.ai

How to Contact Us

If you have questions about this Privacy Policy, our data practices, or your relationship with Genie, contact us at:

Genie

Delaware, United States

Email: support@geniefinance.ai

Date of last update: April 6, 2026