

PRIVACY POLICY

LAST UPDATED September 3, 2025

Enrich Finance LLC and our affiliates ("Enrich Finance", "we", "us" or "our") knows that you care about how your personal information is used and disclosed, and we take your privacy seriously. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used. To make this privacy notice easy to find, we make it available from the home page of the Enrich Finance website at www.enrichfinance.com (the "website"). You may also email us at help@Enrichfinance.com with any privacy-related questions you have.

To Whom Does This Privacy Policy Apply?

This privacy notice applies to all information we collect through our Services from current and former Enrich Finance users, including you. For purposes of this privacy policy, "Services" means any products, services, content, features, technologies, or functions, and all related websites, applications, platforms, and services offered to you by Enrich Finance. When you are no longer our customer, we continue to disclose your information as described in this statement.

We reserve the right to update this privacy notice to reflect changes to our business, Services, or applicable laws. If the revised version requires notice in accordance with applicable law, we will provide you with 30 days prior notice by posting notice of the change on the "Privacy Policy" page of our website, otherwise the revised Privacy notice will be effective as of the published effective date.

Throughout this statement, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been aggregated and/or anonymized so that it does not identify a specific person.

What Information Do We Collect?

When you visit our website or use one of our Services, we collect your IP address, and standard web log-in information, such as your browser type and the pages you accessed on our website. We also collect information in response to surveys (including waitlists and beta test sign-ups). We may also collect information about your general location.

If you open a Enrich Finance account, we may collect the following information from you:

- Account Information - text-enabled cellular/wireless telephone number and other similar information;
- Identification Information - your name, street address, email address, phone number, and date of birth;
- Device Information - information about you: (a) from your mobile device or computer such as your device type, machine or mobile device identification number, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes.
- Financial Information - including information pertaining to investment accounts, investment transactions, investment positions, investment experience, and investment interests, goals, and preferences.

We may also collect the above data from other third parties, including service providers, internet service providers, government entities, and financial institutions.

We are committed to providing a safe and secure service. Therefore, before permitting you to use the Services, we may require additional information from you we can use to verify your identity, address or other information to comply with law or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team, store results when you respond to a survey, or when you use another Enrich Finance service.

The Services are not directed to children under the age of 13. However, if you enter information about family members under the age of 13 as a part of your financial planning strategy, we will retain such information in order to provide you with necessary services.

How Do We Use Cookies?

When you visit our website or use our Services we use cookies and other tracking technologies (collectively, "Cookies"). We use essential and analytics cookies on our website. We do not use advertising or retargeting cookies. We display a cookie banner to users in the United States.

Certain Services may only be available through the use of Cookies, so if you choose to disable or decline Cookies, your use of certain Services may be limited or not possible.

Do Not Track ("DNT") is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not respond to DNT signals.

How Do We Store and Protect Personal Information?

We store and process your personal information using third party servers located in data centers in the United States. This information is protected by physical, electronic and procedural safeguards in compliance with applicable US federal and state laws and regulations. We also use computer safeguards such as firewalls and data encryption, we enforce access controls to our files, and we authorize access to personal information only for those employees who reasonably require it to fulfill their job responsibilities.

We strive to ensure security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal information as well, including never sharing your Enrich Finance password with anyone.

If Enrich Finance learns of a systems security breach, we will attempt to notify you electronically so that you can take appropriate protective steps. By using the Services, you agree that Enrich Finance may communicate with you electronically. Enrich Finance may post a notice on the website or mobile application if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach), please email us at help@enrichfinance.com.

How Long Do We Store Your Personal Information?

We retain your Personal Information for as long as needed or permitted in context of the purpose for which it was collected and consistent with applicable law.

The criteria used to determine our retention period is as follows:

Personal Information used for the ongoing relationship between you and Enrich Finance is stored until the end of the fiscal year following the fifth anniversary of the termination of your relationship with Enrich Finance, unless we need to keep it longer, such as:

- a legal obligation or compliance with laws to which we are subject is retained consistent with the applicable law, such as under Anti-Money Laundering obligations;
- litigation, investigations, audit, and compliance practices, or to protect against legal claims.

How Do We Use the Personal Information We Collect?

Our primary purpose in collecting personal information is to provide you with a safe, smooth, and efficient experience. We may use your personal information to:

- provide the services and customer support you request;
- troubleshoot problems;
- prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement through the use of our risk and fraud tools which may include use of Account Information, Identification Information, Financial Information, Device Information, and Geolocation Information;
- create an account connection between your Enrich Finance account and a third-party account or platform;
- customize, personalize, measure, and improve our services and the content and layout of our website;
- send you updates about new products and services that we are offering;
- compare information for accuracy and verify it with third parties;
- for our general business purposes; and
- perform other duties as required by law.

How Do We Disclose Personal Information to Other Parties?

Enrich Finance does not disclose your personal information with third parties for promotional or marketing purposes.

Some personal information is public information and may be seen by anyone on the internet, whether or not they have an Enrich Finance account.

We may disclose your personal information with:

- Our affiliates, but only for purposes allowed by this document;
- Companies that Enrich Finance plans to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will require that the new combined entity follow this privacy notice with respect to your personal information. If your personal information could be used contrary to this statement, you will receive prior notice and the opportunity to communicate preferences you may have, if applicable;
- Law enforcement, government officials, or other third parties if Enrich Finance is compelled to do so by a subpoena, court order or similar legal procedure; when it is necessary to do so to comply with law; or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the Enrich Finance Terms of Use, or as otherwise required by law;
- Third party service providers who assist us in providing Services to you or who provide fraud detection or similar services on our or any vendor's behalf;

- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit; and
- Other third parties with your consent or at your direction to do so, including if you authorize an account connection with a third-party account or platform.

For the purposes of this privacy notice, an "account connection" with such a third party is a connection you authorize or enable between your Enrich Finance account and a non-Enrich Finance account, payment instrument, or platform that you lawfully control or own. Such connection may be facilitated through a third-party connection. When you authorize such a connection, Enrich Finance and the third-party will exchange your personal information and other information directly. Examples of account connections include, without limitation: connecting your Enrich Finance account to financial institutions where your financial assets are held.

If you connect your Enrich Finance account to other financial accounts, directly or through a third-party service provider, we may have access to your account balance and account and transactional information, such as purchases and funds transfers. If you choose to create an account connection, we may receive information from the third-party about you and your use of the third-party's service. We will use all such information that we receive from a third-party via an account connection in a manner consistent with this privacy notice.

Information that we disclose with a third-party based on an account connection will be used and disclosed in accordance with the third-party's privacy practices. Before authorizing an account connection, you should review the privacy notice of any third-party that will gain access to your personal information as part of the account connection. For example, personal information that Enrich Finance discloses with a third-party account or platform may in turn be disclosed with certain other parties, including the general public, depending on the account's or platform's privacy practices.

How Can You Access and Change Your Personal Information?

You can review and update your personal information in your account settings at any time by logging in to your account.

Links to Other Services or Sites

The Services may contain links to (or allow you to link to) other third-party services or websites. Enrich Finance does not control the information collection of third-party services or websites that can be reached through such links. We encourage our users to be aware when they are linking

to a third-party service or website and to read the privacy notices of any third-party service or website that collects personally identifiable information.

How Can You Contact Us?

If you have questions or concerns regarding this privacy notice, or any feedback pertaining to your privacy, please email us at help@Enrichfinance.com or write to us at 2261 Market Street, Suite 86194, San Francisco, CA 94114.