Privacy Policy

(Last Updated November 18, 2026)

PLEASE READ THIS PRIVACY POLICY ("POLICY") CAREFULLY. This Policy describes the ways Flexible Finance, Inc., and its affiliates including Flexible Finance Servicing, Inc., Flexible Finance Brokering, Inc., and Flexible Finance Payments, LLC (collectively, "Flex", "we", "us", "our") or our vendors collect, protect, use, and disclose your personal information. Please note, our privacy practices are subject to the applicable laws of the places in which we operate. You will see additional region-specific terms that only apply to customers located in those geographic regions, or as required by applicable laws.

This Policy applies to all information we collect through our Services from current and former Flex users. "Services" means any products, services, content, features, technologies, functions, websites (the "Website"), mobile application (the "App"), and other services offered to you by Flex in connection with a Flex account. When you are no longer our customer, we continue to disclose your information as described in this Policy.

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1. Information We Collect.

The personal information we collect and obtain depends on how you interact with us, the Services you use, and the choices you make. When we use the term "personal information," we are referring to information that identifies, relates to, describes, or can be associated with you. The following are the categories and specific types of personal information that we collect:

– **Identity and Profile Information**. This includes your phone number, email address, full name, address, and social security number.

– **Financial Information**. This includes your bank account numbers, debit, and/or credit card numbers that you link to your Flex account or give us when you use the Services. This may also include transaction data from financial accounts you authorize Flex to access.

– **Geolocation Information**. Including information that permits us to determine your location, such as if you manually provide location information or enable your mobile device to send us precise location information.

– **Device Information**. Including device identifiers, internet protocol (IP) addresses, cookies, beacons, pixel tags, mobile ad identifiers, or similar unique identifiers. Please see our Cookie Policy for more information.

– **Biometric Data**. We may collect information about your physical or biological characteristics such as photographs for verifying your identity or detecting fraud.

– **Customer Service Interaction Information**. We collect information you provide when you engage with Flex's customer service personnel and mechanisms, including through recorded phone calls, chat conversations, surveys, and email correspondence.

– **Rental Information**. Account information (including property management company or landlord name), rent balance information (including current and historical balance), due dates, balances owed, and transaction history.

– **Inference Data**. Inferences drawn from or created based on any of the information identified above.

– **Professional or Employment Information**. Including business information, contact emails, phone numbers, and taxpayer ID numbers.

– **Third Party Account Data**. To help you manage your expenses in one place, you may be able to connect accounts from various service providers. If you do, we'll collect information from those service providers, including bill amounts, due dates, login credentials, and other information you provide. This information is used to deliver our services to you. We may incorporate products and services that use artificial intelligence, including large language models and machine learning, to derive this information.

– **Phone Contacts.** Through your use of our Services, Flex may ask for permission to access the contacts on your mobile device. When permission is granted, the app will have access to the names, phone numbers, and email addresses stored in your contacts**.** We access your contacts only if you grant permission through your device's settings, and you can use Flex without doing so.

2. How We Collect Your Personal Information.

2.1. Directly from You.

We collect personal information you provide, such as when you register for an account, create a profile, or communicate with us.

We may use session replay technology to help us understand how you interact with our Website and App to troubleshoot and improve the user experience. This technology captures user interactions—such as clicks, scrolling, and typing behavior—so we can identify usability issues and optimize our content.

2.2. Third Parties.

We may also collect personal information from other third parties, including service

providers, internet service providers, rent payment portals, property management companies, rental management service providers, credit reporting agencies, government entities, data brokers, data analytics providers, advertising networks, card networks, and financial institutions.

3. How We Use Your Personal Information.

3.1. To Provide Our Services.

Flex uses your information to provide our products and Services. For example, we may use information to provide customer service and support, process transactions, resolve disputes, collect payments, prevent fraud and illegal activities, customize the Services, authenticate and verify identities, and verify the accuracy of information.

3.2. To Improve Our Services.

Flex uses information to improve our Services, conduct research and analysis, develop new or improved products and Services, contact you, and provide anonymous reporting to others.

3.3. To Serve You and Better Protect Your Data.

We may use information to protect you, our partners, Flex, and others from fraud, malicious activity, and other privacy and security-related concerns and to provide customer support to you, including to help respond to your inquiries related to our service or developers' applications.

3.4 To Communicate with You and Market to You.

We may use your personal information to communicate with you, such as to respond to and/or follow-up on your requests, inquiries, issues, or feedback, and to provide customer service. We may also use your information to send information to you about promotions, products or services of ours or our marketing partners that we believe may be of interest to you.

3.5. To Comply with Legal and Regulatory Obligations.

We may use your information to enable us to comply with applicable laws or regulatory processes.

3.6. Other.

We may also use your information for any other reasonable purpose to which you consent.

4. How We Protect Your Information.

4.1. Safety Policies.

Flex stores and processes your information while maintaining physical, electronic, and procedural safeguards. We maintain physical security measures to guard against unauthorized access to systems and use safeguards such as firewalls and data encryption. We enforce physical access controls to our buildings, and we authorize access to personal information only for those employees or agents who require it to fulfill the responsibilities of their jobs.

5. How We Disclose Your Information.

5.1. For Our Business Purposes.

We disclose your information for a number of business purposes, including:

– To enforce any contract with you;

– To our data processors and other service providers, partners, or contractors in connection with the services they perform for us, including those who work to enhance our Website, the App, and/or our Services, those who protect the security of our systems, those who provide communications and marketing support to us, and those who provide research for technological development and demonstration;

– If we believe in good faith that disclosure is appropriate to comply with applicable law, regulation, or legal process (such as a court order or subpoena);

– In connection with a change in ownership or control of all or a part of our business (such as a merger, acquisition, reorganization, or bankruptcy);
– Between and among Flex and our current and future parents, affiliates,

subsidiaries, and other companies under common control or ownership;

– As we believe reasonably appropriate to protect the rights, privacy, safety, or property of you, our partners, Flex, and others; or

– For any other notified purpose with your consent.

We may also collect, use, and share information in an aggregated, de-identified, or anonymized manner (that does not identify you personally) for any purpose permitted under applicable law. This includes creating or using aggregated, de-identified, or anonymized data based on the collected information to develop new services and to facilitate research.

5.2 With Our Online Advertising Partners.

We may disclose your information to third parties who assist us in serving online advertising regarding the Services. These third parties may use tracking technologies to collect or receive information through the Services and elsewhere on the internet and use that information to provide targeted advertisements.

5.3. When Required by Law.

We will disclose your information with a third party when required to do so by law or by a government request or to combat fraud or criminal activity.

5.4. We Do Not Sell Information to Third Parties.

We do not sell your personal information to third parties.

6. Retention of Your Personal Information.

We retain personal information only for as long as necessary to fulfill the purpose(s) for which the information was collected, to provide our Services, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with all applicable laws.

7. What Are Your Options?

7.1. Update Notifications.

If you no longer wish to receive notifications about our Services, you may change your notification preferences by emailing help@getflex.com. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences or by following the directions provided with the communication. Flex reserves the right to close or limit access to your account should you opt out of the crucial notices that are required to perform the Services. You are still responsible for any amounts due to Flex even if we close or limit access to your account.

7.2. Update SMS Messaging.

You can opt out of receiving SMS messages by responding STOP to an individual message or by emailing help@getflex.com. Alternatively, you can update your communication preferences within the App. Again, Flex reserves the right to close or limit access to your account should you opt out of the crucial notices that are required to perform the Services. You are still responsible for any amounts due to Flex even if we close or limit access to your account.

7.3. Access Your Information.

You can review and edit your personal information at any time by logging in to your account on the App or by contacting us at help@getflex.com. You can also request to close your account by contacting us at help@getflex.com. If you close your Flex account, we will mark your account in our database as “Closed,” but will keep your account information in our database to comply with our legal obligations. This is necessary in order to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account. If you close your account, your personally identifiable information will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law, or in accordance with this Privacy Policy.

7.4. Contact Flex.

If you have questions or concerns regarding this Policy, please contact us at help@getflex.com.

8. Children’s Privacy.

In compliance with the Children's Online Privacy Protection Act, our Services are not designed for or available to persons under the age of 18. We do not knowingly collect personal information or data from persons under the age of 18. If you are under the age of 18, do not use Flex or provide any information or data to Flex. If we learn that we have collected or received personal information or data from a person under the age of 18 without verification of parental consent, we will delete that information. If you believe that we may have any information from or about a person under the age of 18, please contact us at help@getflex.com.

9. Changes to This Policy.

We may change this Policy from time to time by publishing a revised version on our Website or in the App. Your continued use of the Flex Website or the App after we make changes is deemed to be acceptance of those changes. Flex will notify you within thirty (30) days of any material change in Flex's information collection, use, or disclosure.

10. State Consumer Privacy Rights.

Under the Gramm-Leach-Bliley Act ("GLBA"), Flex operates as a financial institution. This federal law governs how we collect and use your nonpublic personal information when you use our Services. As a result, certain state-specific privacy laws and their associated consumer rights do not apply to the nonpublic personal information that we collect to provide our Services. The consumer rights detailed below are applicable only to the data that we collect that falls outside of the scope of the GLBA, such as your browsing activity on our Website.

10.1. California Residents - Notice at Collection.

Under California law, you have the right to receive certain disclosures regarding the collection, use, and sharing of personal information. These disclosures apply only to information not subject to the GLBA or another applicable exemption. This section serves as our "Notice at Collection" under the California Consumer Privacy Act ("CCPA"), as amended by the California Privacy Rights Act.

The following chart shows the categories of personal information that we may have collected during the past twelve (12) months, the sources of such information, the business purposes for which we may use such information, and the categories of third parties to whom we may disclose for such purposes.

For the table below, the list of examples for each category is intended to be illustrative and not exhaustive. We also may not collect or disclose every example listed (or use every example for each business purpose).

Categories of Personal Information	Types of Personal Information Collected	Sources of Personal Information	Business Purposes	Categories of Parties to Whom Personal Information is Disclosed
Identifiers	• Name (first, middle, last) • Email address • Phone number • Postal address • Unique personal identifier • Online identifier • IP address	• Directly from you or your communications with us (e.g., email, phone, letter) • Cookies, online tracking technologies • Your property management company, rental management service provider, or other service provider	• Providing our Services • Identification and verification • Communicating with you, including direct marketing about products or services that may be of interest to you • Serving targeted advertisements based on your online activities	• Service providers • Advertising partners
Internet or Network Activity	• Internet browser	• Cookies	• Providing access to our Website,	• Service providers

Categories of Personal Information	Types of Personal Information Collected	Sources of Personal Information	Business Purposes	Categories of Parties to Whom Personal Information is Disclosed

	• Operating system • Referral URL • Pages viewed • Date/time of visit	• Server logs • Cybersecurity vendors (e.g., endpoint security, anti- virus)	the App, and our Services • Analytics regarding our Website and the App • Serving targeted advertisements based on your online activities	• Advertising partners

10.2. Disclosures of Personal Information.

We do not sell your personal information. However, in order for us to provide the Services, we may share your personal information with certain third parties, including:

– Service providers, including those who work to enhance our Website, the App, and/or our Services, those who protect the security of our systems, those who provide communications and marketing support to us, and property management companies, property owners, properties, and other service providers and billers with whom we partner to provide the Services.

– Legal and regulatory authorities (including to respond to a subpoena or court order, judicial process, or regulatory inquiry), to defend against fraud, lawsuits, claims or other liabilities, and to prevent physical harm or financial loss in connection with any suspected or actual illegal activity.

– Advertising partners. Flex does not disclose your personal information to third parties in exchange for monetary compensation. However, as discussed in this Privacy Policy, Flex does work with advertising partners to collect information about user internet browsing activities to provide those users with more relevant advertising as they browse. This is considered sharing of personal information for cross-contextual behavioral advertising under the CCPA. You have the right to opt out of this activity based on our use of cookies/pixels by managing your preferences through the “Your Privacy Choices” link located in the footer of our Website.

10.3. All consumers have the following privacy rights:

– **Right to Know/Access Information:** The right to access personal information we collected about you and information regarding the source of that information, the purposes for which we collect it, and the third parties and service providers with whom we share it.

– **Right to Delete:** The right to request we delete personal information provided to or obtained by us about you, subject to certain exceptions and to the extent required by law.

– **Right to Correct:** The right to request we correct inaccuracies in personal information, taking into account the nature and purposes of the processing of personal information.

– **Right to Opt-Out of Sharing Personal Information for Cross-Contextual Behavioral Advertising:** The right to opt-out of sharing your personal information with third parties that generate a profile about you for marketing purposes. This information may include personal information related to your use of our Services (such as cookie and user identifiers, IP address, and browsing behavior).

– **Right to Opt-Out of Sale of Personal Information to Third Parties**: Flex does not sell personal information to third parties in exchange for monetary compensation. However, as discussed above, Flex does work with advertising partners to collect information about user internet browsing activities to provide those users with more relevant advertising. This may be considered the “sale” or sharing of personal information or processing of personal information for online targeted advertising under applicable U.S. state laws. You have the right to opt out of this activity based upon our use of cookies/pixels by managing your preferences through the “Your Privacy Choices” link located in the footer of our Website.

Please note that not all rights above may be available to you.

10.4. Additional Rights.

Consumers may request that we limit the use or disclosure of certain sensitive

personal information. This includes information about your race, ethnicity, religion, and philosophical beliefs, financial information to the extent such would enable access to your account, biometric information, and health information including your status as transgender or non-binary, your status as a victim of a crime, past and present geolocation information within 1,850 feet of your location. However, please note that Flex does not collect or process sensitive personal information at this time, with the exception of geolocation information if you choose to allow this within the App.

10.5 Appeal Rights.

If your data privacy request is denied, you have the right to appeal the denial by emailing privacyappeals@getflex.com.

10.6. Exercising Your Rights.

If you wish to exercise any of your rights described above, please submit a request to us by:

– Emailing us at help@getflex.com;

– Calling us at 888-205-9407; or

– Submitting a data privacy request on the Website.

Please note that you have a right not to receive discriminatory treatment for the exercise of your rights under applicable privacy laws.
Certain information we collect may be exempt from the state privacy laws because it is considered public information (e.g., it is made available by a government entity) or it is covered by a specific federal privacy law, such as the GLBA or the Fair Credit Reporting Act.

10.7. Verifying Your Request.

Only you, or a person that you authorize to act on your behalf, may make a request related to your personal information. *Your request must be verifiable before we can fulfill such a request*.

Verifying your request will require you to provide sufficient information for us to

reasonably verify that you are the person about whom we collected personal information, or a person authorized to act on your behalf.

We will only use the personal information that you have provided in a verifiable request in order to verify your request. As stated above, we cannot respond to your request or provide you with personal information if we cannot verify your identity or authority.

Please note that we may charge a reasonable fee or refuse to act on a request if such request is excessive, repetitive, or manifestly unfounded.

10.8. Contacting Us.

If you have any questions regarding our privacy practices, please contact us via email at help@getflex.com.