



Privacy Policy

LAST REVIEWED: AUGUST 17 , 2023

INTRODUCTION

EOS Solar, Inc. ("EOS," "we" or "us") respects your privacy and expectation of security over your personal information and is committed to protecting it through compliance with this Privacy Policy. This Privacy Policy applies to you when you visit the EOS websites or use any of the EOS online services (collectively, the "Services") as an applicant for solar or home improvement financing ("customer" or "you"), as a manufacturer, contractor, representative of a contractor, or a distributor partnering with EOS ("contractor" or "you"), or as a capital provider, investor, potential investor, or other user of our Services ("you" or "Services user"). This Privacy Policy is designed to inform you of the types of information we collect, how we use that information, and the circumstances under which we will share it with others.

If you do not agree with the practices described in this Privacy Policy, please do not use the Services. We reserve the right to change this Privacy Policy at any time. Unless otherwise stated, any modifications to this Privacy Policy will go into immediate effect after they have been posted, as indicated by the "Last Updated" date located at the beginning of this Privacy Policy. Your continued use of the Services after we change the Privacy Policy means you accept those changes, so please check this Privacy Policy for updates before using the Services.

WE RESPECT YOUR PRIVACY

We believe that you may appreciate receiving offers of products and Services that may be useful to you. At the same time, we understand the need to safeguard sensitive information that you have provided to us.

INFORMATION COLLECTED

FROM CUSTOMERS

EOS collects information about you that we reasonably believe will be necessary or

useful in processing or administering the products and Services you have requested.

We collect your information from the following sources: (1) information we receive from you on applications or other forms, such as your name, phone number, email, tax-identification number, address, assets, income, leasing/mortgage information and payment information; (2) information about company's key principals, guarantors, or other individuals relevant to applications, such as Social Security numbers and date of births; (3) information about transactions with our lending partners, channel partners or others, such as invoice amounts, account balances, and payment history; (4) information we receive from third parties, including credit reporting agencies; (5) IP addresses, computer or device information, and usage information when our Services are used or loan documents are completed; and (6) other information that may be provided or which we collect throughout the course of our business relationship.

FROM CONTRACTORS

EOS collects information about you that we reasonably believe will be necessary or useful in processing or administering the products and Services which you, as a contractor, engage in providing to customers. We collect contractor information that includes the following: (1) contractor legal entity name and information, including individual personnel contact information and tax-identification number; (2) information about transactions originated through an individual contractor; (3) information we receive from third parties, such as from commercial credit reporting agencies, regarding contractor creditworthiness and credit history; (4) your IP address, computer or device information and usage information when you use our Services; and (5) other information you may provide or which we collect about your business when you register as a contractor with us.

FROM SERVICES USERS

EOS collects information about you that we reasonably believe will be necessary or useful in improving the user experience when using our Services.

We collect Services user information that includes the following: (1) information automatically collected when you visit or interact with the Services, through technology such as cookies (described below) and other technologies, which information often includes computer or device information, IP address, and usage information; and (2) information that you provide to us, which may include when you use our Services, register or create an online account with us, request information from us, sign up for newsletters or our email list, enter into sweepstakes or other promotions, fill out a survey, request customer support, or otherwise communicate with or contact us, such as your name, address, e-mail address, telephone number, referrals, information about your solar activities, or demographic information.

INTERNET TECHNOLOGIES

Our server recognizes and records the IP address and/or domain name from which visitors to our Services accessed the Internet and the names of the pages visited while using our Services. It does not, however, collect and store your electronic mail address or other nonpublic personal information. Our Services do not collect personally identifiable information about our users' online activities over time and across different websites when you use our Services.

Our online Services may also use Internet features, such as "cookies." Cookies are files that are placed in your computer's browser memory or placed on your hard drive. We may use these features on our Services to verify your identity and remember personal settings, including your preferences, to offer you additional options or enhance your online experience, and to improve our products and Services. For more information about cookies, please visit www.allaboutcookies.org. You may be able to opt out of certain cookies directly through your web browser. However, please note that disabling cookies may prevent you from taking advantage of certain features of our Services.

Our Services do not respond to browser "Do Not Track" signals.

YOUR RIGHT TO REQUEST CORRECTION OF INACCURATE PERSONAL INFORMATION

You have the right to request correction of inaccurate personal information maintained by us. We may request documentation from you to determine the accuracy of the information. If you provide us documentation either upon our request or through your own initiative, that documentation will only be used for the purpose of correcting your personal information and complying with our recordkeeping requirements. We may deny your request if we have previously denied your same request to correct an alleged inaccuracy in the past six (6) months, unless you provide new or additional documentation that the information at issue is inaccurate.

As an alternative to correction, we may delete the inaccurate information if it does not negatively impact you or if you consent to this deletion. We reserve the right to deny this request if allowed under law, or if we determine that the contested information is more likely than not accurate, based on the totality of circumstances.

INFORMATION DISCLOSED AND TO WHOM

EOS does not share your information with any affiliated or nonaffiliated third parties except: (a) when it is required; (b) for everyday business purposes; (c) when you authorize us to do so; or (d) as permitted by law.

FOR CUSTOMERS

Examples of when EOS may share your information as required would be to (a) verify

information submitted on a commercial loan application, (b) submit your information to the lender on your loan, or (c) process a payment on your behalf to your contractor. Other examples of how we use your information may be to report account information to credit reporting agencies and to protect your account against, identifying, and preventing fraud and other crime, claims, and other liabilities. We may disclose your information to thirdparty companies.

For direct payments to contractors by credit or debit card or by electronic funds transfer from a bank account (ACH), EOS partners with third-party servicers to process payments to your contractor on your behalf. EOS shares information with third-party services and its affiliates to process these payments.

FOR CONTRACTORS

We may share information about your business to complete a payment transaction on your behalf. We may also share information with third parties who we or you conduct business with, such as referral partners and for internal business analysis or other business purposes.

FOR SERVICES USERS

We may share information about you and your usage of the Services to personalize your experience with the Services, target our communications regarding products, services, or other offers, and for internal business analysis or other business purposes.

WITH THIRD PARTY SERVICE PROVIDERS

EOS may disclose the information we collect, as described above, to companies that perform services, such as marketing, on our behalf. The third- party service providers who receive this information are required to use the information we share with them only to provide services to us, or as otherwise permitted by law.

CONFIDENTIALITY AND SECURITY

We restrict access to your loan application, payment information, business information, or usage information to those teammates (persons employed by EOS) who have a business reason for knowing such information. We educate our teammates about the importance of confidentiality and privacy of your information.

We maintain commercially reasonable physical, electronic, and procedural safeguards that comply with industry standards to protect your information from unauthorized access. We do not allow our teammates, independent contractors, or third-party service providers to use this information or to share it for any purpose other than to provide services on our behalf or as permitted by law or regulation. EOS may provide documentation about your transaction in response to a court order or subpoena, for example. We will retain your personal information in accordance with our record

retention policies.

We will keep your personal information while you have an account with us or while we are providing products and/or Services to you. Thereafter, we will keep your personal information for as long as is necessary:

- To respond to any questions, complaints or claims made by you or on your behalf;
- To show that we treated you fairly; or
- To keep records required by law.

When it is no longer necessary to retain your personal information, we will delete or anonymize it.

THIRD PARTY LINKS

Our Services may link to or contain links to other third-party websites that we do not control or maintain, such as in connection with purchasing products referenced on our Services. We are not responsible for the privacy practices employed by any third-party website. We encourage you to note when you leave our Services and to read the privacy statements of all third-party websites before submitting any information.

AGE RESTRICTIONS

Our Services are not intended for use by children or minors, and we do not partner with or provide funding to children or minors. We do not knowingly solicit information from someone under the age of 18 years, and we do not knowingly market to someone under the age of 18 years. Please notify us immediately if you believe that we may have collected personal information from someone in this group, so that we can delete such information.

SECURITY

We implement and maintain reasonable administrative, technical, and physical safeguards that meet industry standards to protect your Personal Information against unauthorized access, disclosure, accidental loss, destruction, and/or alteration.

CHANGES TO THIS PRIVACY POLICY

For any material changes we make to this Privacy Policy, we will post an updated policy to this page with an effective date of when the changes will take effect. You should review this page periodically.

IN SUMMARY

We appreciate your interest and want you to understand our commitment to maintaining the privacy of your information, as expressed in this Privacy Policy. If you have questions about this Privacy Policy, please contact us at contact@eosloan.com.