

LOCATION-BASED RIGHTS NOTICE

Last Revised: May 1, 2020

California Consumer Privacy Act Notice

1. About this Privacy Notice. If you are a California resident, in accordance with the California Consumer Privacy Act ("CCPA") that is effective on January 1, 2020, you can learn about what categories of information we collect, how we collect and use information, and why we store it in our [Privacy Policy](#). All Terms used but not defined shall have the meaning ascribed to them in the [Privacy Policy](#).

2. CCPA Rights.

The CCPA gives you the right to:

- Know and access (a) the categories of personal information we collect about you and the categories of sources from which we collected such information; (b) the specific pieces of personal information we collected about you; (c) the business or commercial purpose for collecting personal information about you; and (d) the categories of third parties with whom we shared or to whom we disclosed such information in the preceding 12 months;
- Request deletion of personal information we have collected (subject to certain exceptions);
- Opt-out of any sale of your personal information; and
- Not be discriminated against in pricing and services because you exercise any of your rights under the CCPA. CRED iQ does not currently offer financial incentives or price or service differences to consumers in exchange for the retention or sale of a consumer's personal information.

3. CCPA Requests.

To exercise any of your rights under the CCPA, please email us at Support@cred-iq.com call us at +1 (215) 220-6776.

You will be required to provide proof of your identity with a government-issued identification (e.g., driver's license, passport, etc.) in order for your submission to be processed as a verifiable consumer request. We may not be able to comply with your request if we are unable to confirm your identity or to connect the information you submit in your request with personal information in our possession. The information you provide will only be used to process your request.

You may designate an authorized agent to make a request on your behalf subject to proof of identity and authorization.

We will respond to your request consistent with the CCPA, which does not apply to certain information, such as information made available from government records or other applicable law.

If your request requires us to delete, restrict or not sell certain information, please be advised that this may inhibit some functionality of the Service.

4. Other California Rights.

California residents that have an established business relationship with us can request a notice disclosing the categories of personal information we have shared with third parties during the preceding calendar year for the third parties' direct marketing purposes. To make such a request from us, if entitled, please use the contact information listed below.

If you are under 18 years of age and a California resident using the Services, at any time you can request that we delete information or remove content you have provided or posted. Please contact us at the information below for our assistance, including to request removal of your information or content. Note that the removal of information or content may not ensure complete or comprehensive removal of that information or content posted through the Services.

Your browser may offer you a "Do Not Track" option, which allows you to signal to operators of websites and web applications and Services that you do not wish such operators to track certain of your online activities over time and/or across different websites. CRED iQ does not support Do Not Track requests at this time.

Changes

We will update this Location-Based Rights Notice from time to time. Any changes will be posted on this page with an updated revision date.

Notice to Residents Of Certain States

Some state laws permit residents who provide us with Personal Information to request certain information regarding our disclosure of such information to third parties for their direct marketing purposes. We do not, currently, disclose such information to third parties for their direct marketing purposes. If we change this policy, we will update this provision and provide instructions on how you may make a request for details.