

FACTS

WHAT DOES STORMRAKE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▫ social security number and income ▫ account balances and payment history ▫ email address and employment details
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Stormrake chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stormrake share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing and for questions

- Email privacy@stormrake.com or support@stormrake.com

Who we are

Who is providing this notice?	Stormrake IA Pty Ltd (d/b/a Stormrake)
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What we do

How does Stormrake protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, see our Privacy Policy .
How does Stormrake collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or provide your contact information ■ deposit funds or provide bank account information <p>We may also collect your personal information from other sources , including from our nonaffiliates such as our third parties, contractors, service providers, or publicly available sources.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' <ul style="list-style-type: none"> ■ everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you sharing for ■ nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include Stormrake Holdings Pty Ltd, the parent company of Stormrake IA Pty Ltd, and its other subsidiaries.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- The nonaffiliate companies we share with include vendors, business partners, data processors, and Referral Partners

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We may conduct joint marketing together with our strategic affiliate partners

Other important information

Colorado Residents

You can opt out of the processing of your personal data for purposes of targeted advertising. Please see our Privacy Policy or contact us to exercise your rights under the CPA.

Montana Residents

You have the right to opt out of the sharing of your data. Please review our Privacy Policy or contact us for more details regarding your rights under the MCDPA.

Vermont Residents

You have the right to opt out of the sharing of your data. Please review our Privacy Policy or contact us for more details regarding your rights under the VDPA.