

KIKOFF PRIVACY POLICY

Last Updated: February 12, 2026

This Privacy Policy (“Privacy Policy” or “Policy”) describes the practices of Kikoff Inc., and its affiliates and subsidiaries, including the Kikoff mobile application, Grant Cash Advance mobile application (collectively, “Kikoff,” or “we,” or “us,” or “our”) with respect to the collection and use of certain personal information we collect about you through our website and mobile applications (the “Sites”) and describes rights you may have with respect to that information. Please note that this Privacy Policy does not apply to nonpublic personal information collected from in the context of Kikoff’s and its subsidiaries’ operations as a financial institution, please refer to our [US Consumer Financial Privacy Notice](#) for further information.

This Policy does not cover the personal information we collect about employees and independent contractors, or job applicants.

Notice at Collection: Personal Information We Collect

We collect the following categories of personal information:

- **Personal identifiers:** Your name, email address, phone number, IP address, online identifiers.
- **Internet or other electronic activity information:** Your device and browser type, operating system, network provider, browsing history and information regarding your interaction with us.
- **Professional information:** Job title, information about your employer
- **Inferences drawn from personal information we collect.**

We have collected the same categories of personal information in the 12 months prior to the date of this Privacy Policy.

Notice at Collection: Purposes for Collection of Personal Information

We collect your personal information to deliver advertisements and marketing promotions and offers about products we think may be of interest to you; to customize your experience; and to audit and analyze the placement and effectiveness of our advertisements and other marketing efforts; to comply with legal obligations and legal process and to protect our rights, privacy, safety or property, and/or that of our affiliates, you or other third parties.

We also use personal information to monitor or improve our Sites; for internal business analysis; to prevent fraud, activities that violate our Terms of Service or other contracts, or that are illegal; and to protect our rights and the rights and safety of our users or others.

For those who interact with us in a commercial capacity, we use your personal information to engage in business transactions with the entity you represent and market to or engage in diligence with the entities you represent.

Notice at Collection: Retention Periods

We retain the categories of personal information we collect for the length of time necessary to provide our services and to comply with legal obligations or to protect our legal rights.

Notice at Collection: Categories of Personal Information We Sell or Share or Use for Targeted Advertising

We may sell the following categories of personal information (according to the broad definition of “sell” under select state privacy laws), share them for purposes of cross-context behavioral advertising, or use them for targeted advertising: personal identifiers (including IP address) and Internet or other similar network activity (e.g., browsing activity over time).

This information is “sold” to or shared with advertising networks for cross-context behavioral advertising or targeted advertising. For more information about the use of cookies and other tracking technologies, see the “Cookies and Analytics” section below.

To opt out of such sales and sharing of personal information, please email: privacy@kikoff.com.

Sources From Which We Collect Personal Information

We collect personal information directly from visitors to our Sites, publicly available sources, data brokers and aggregators, , and representatives of entities with which we do business or may do business.

Disclosure of Personal Information For Business Purposes in the Past 12 Months

The following chart describes the categories of personal information we disclosed for a business purpose in the 12 months prior to the date of this Policy:

Categories of Personal Information	Categories of Persons/Entities to Which We Disclosed Personal Information for Business Purposes
Personal identifiers: Your name, email address, phone number, IP address, online identifiers	Service providers that facilitate email communications, provide security services and cloud-based data storage, host our website and assist with other IT-related functions, advertise and market our products, provide analytics information
Internet or other electronic activity information: Your device and browser type, operating system, network provider, browsing history and information regarding your interaction with us	Service providers that provide security services and cloud-based data storage, host our website and assist with other IT-related functions, advertise and market our products, and provide analytics information
Professional information: Job title, information about your employer	Service providers that manage vendor and supplier relationships

Business Purposes for Such Disclosures

We disclosed the aforementioned categories of personal information to the categories of third parties identified above for the following purposes: to facilitate email communications, deliver security services and cloud-based data storage, host our website and assist with other IT-related functions, advertise and market our products, provide analytics information, and offer legal and accounting services

Additional Information About How We May Disclose Personal Information and Purposes for Disclosures

We may also disclose your personal information as required or permitted by law to comply with a subpoena or similar legal process or government request, or when we believe in good faith that disclosure is legally required or otherwise necessary to protect our rights and property or the rights, property or safety of others, including to law enforcement agencies, and judicial and regulatory authorities. We may also disclose your personal information to third parties to help detect and protect against fraud or data security vulnerabilities. And we may disclose or transfer your personal information to a third party in the event of an actual or potential sale, merger, reorganization of our entity or other restructuring.

Our Use of Cookies and Analytics

We may use cookies, pixel tags, web beacons and other similar tracking technologies (“tracking technologies”) to automatically collect information through our website or apps. Tracking technologies are small data files placed on your computer, tablet, mobile phone, or other devices that record certain pieces of information when you visit our websites or apps. We may use these tracking technologies to help identify irregular behavior, prevent fraudulent activity and improve security, as well as making it possible for you to save your preferences and help us understand how you interact with us.

We also allow third parties (including Google and Meta) to use third party cookies, web beacons, and other storage technologies to collect or receive information about how you interact with our websites and apps and elsewhere on the Internet and use that information to provide analytics and other measurements services, and to deliver and target advertisements tailored to you. Third parties may also use some of these technologies to assist us in determining if you require assistance or are having problems navigating on our websites or apps, and this may include technologies that record your interactions with the website or app, including without limitation, your keystrokes, mouse clicks, screen touches, and information about when, how and from where you accessed our website or app.

You may set your browser to notify you when you receive a cookie. Many web browsers also allow you to block cookies. You can disable cookies from your computer system by following the instructions on your browser or at www.youradchoices.com.

We use Google Analytics to evaluate the use of our website. Google Analytics uses cookies and other identifiers to collect information, such as how often users visit a website, what pages they visit when they do so, and what other websites they visited prior to visiting our website. For information about Google's privacy practices, please refer to the Google Privacy Policy: <https://policies.google.com/privacy?hl=en-US#infocollect>.

Personal Information of Minors

Our products and website are not directed to minors under the age of 13.

Per California Civil Code section 1798.130(a)(5)(C), we do not knowingly sell or share for cross-context behavioral advertising the personal information of California residents under age 16 without their consent.

SMS Consent and Terms and Conditions

Information obtained as part of SMS or text messaging consent will not be shared with third parties or affiliates; it will only be shared with service providers that operate our SMS/text messaging service for the purpose of providing that service.

If you have consented to receive text messages from us, you may receive text messages about your account updates and reminders (such as payment due date reminders, transaction confirmations, security alerts, and status changes to account standing), product updates and announcements (such as announcements regarding new features, service enhancements, and credit building tips), and marketing offers (such as customer stories, special discounts, and recommendations). Message rates may apply and messaging frequency may vary. You may opt out of text messages by texting STOP. For additional information, you can text HELP. Links to our Terms of Service and this Privacy Policy may also be provided.

Third Party Websites

Our websites and apps may contain links to third-party websites, including social media buttons that link to social media platforms. This Policy does not govern how those third parties or social media platforms collect or use personal information and we do not endorse or have control over their practices. The privacy policies and terms of use for those third parties' websites/apps or social media platforms govern those companies' privacy practices. We are not responsible for the content or privacy practices of any third-party websites or platforms.

Securing Your Personal Data

We implement and maintain reasonable security appropriate to the nature of the personal information that we collect, use, retain, transfer or otherwise process. However, there is no perfect security, and reasonable security is a process that involves risk management rather than risk elimination. While we are committed to maintaining a reasonable information security program, no such program can be perfect; in other words, all risk cannot reasonably be eliminated. Data security incidents and breaches can occur due to factors that cannot reasonably be prevented. Accordingly, it cannot be assumed that the occurrence of any given incident or breach results from our failure to implement and maintain reasonable security.

Changes to This Policy

We will review and update this Policy from time to time. If changes are made, we will update the Privacy Policy and reflect the date of such modification in the date above. If the changes are material, you will be notified through a notice on our website.

Accessibility

To make accessibility-related requests or report barriers, please contact us at support@kikoff.com.

U.S. State Data Privacy Rights

Consumer Rights Under Comprehensive U.S. State Data Privacy Laws

We provide residents of the following state with rights with respect to the personal information we may collect about them under their state's data privacy law: California, Connecticut, Minnesota, Montana, and Oregon. These rights do not apply to data we collect if you engage with us as our customer or to find out information about our financial services; that data is governed by our US Consumer Financial Privacy Notice.

Right to Know: The right to know whether we are processing your personal information.

- California's privacy law gives California residents the right to request the following additional information collected since January 1, 2022: Categories of personal information we have collected

about them; categories of sources from which such personal information was collected; categories of personal information that the business sold or disclosed for a business purpose about the consumer; categories of third parties to whom the personal information was sold or disclosed for a business purpose; and the business or commercial purpose for collecting or selling your personal information.

Right to Access / Copy: The right to access or request a copy of your personal information, subject to certain exceptions.

Right to Delete: The right to request deletion of your personal information that we have collected from or about you and to have such information deleted, subject to certain exceptions.

Right to Correct: The right to request that we correct inaccuracies in your personal information.

Right to Know Third Party Recipients of Personal Information: The right to know the identities of third parties to which a business has disclosed personal information. This right is provided under Oregon and Minnesota privacy laws.

Rights to Opt Out: Various rights to request that we stop using your personal information for one or more of the following purposes:

- Sale of Personal Information: The right to request that we stop selling your personal information, consistent with the definition of “sale” in each law.
- Targeted Advertising: The right to request that we stop processing your personal information for targeted advertising, subject to exceptions in some state laws. This is not a right provided for under privacy laws in California; however, the right to opt out of sharing personal information under that state’s law is similar.
- Sharing for Cross-Context Behavioral Advertising: California’s law provides the right to request that we stop sharing a California resident’s personal information for cross-context behavioral advertising.

Exercising Your Rights

We will respond to requests from residents of states with data privacy laws that apply to us and will do so with respect to the rights that are provided as of the effective date of each law.

To exercise applicable rights to know, access/copy, delete, correct, or know third parties to which personal information is disclosed, submit a request by contacting us at privacy@kikoff.com. We will provide a substantive response to these requests within 45 days of the date on which we receive your request, to the extent your state law applies. If we require additional information or time to process your requests, we will contact you.

To exercise opt-out rights, submit your request privacy@kikoff.com.

Opt-out Preference Signals and Do Not Track

An opt-out preference signal is sent by a platform, technology, or mechanism on behalf of consumers and communicates a consumer’s choice to opt out of the sale and sharing of personal information for cross-context behavioral advertising with all businesses that recognize the signal, without having to make individualized requests. The signal can be set on certain browsers or through opt-out plug-in tools.

We recognize the Global Privacy Control signal for users from California, and do so at the browser level. If you would like more information about opt-out preference signals, including how to use them, the Global Privacy Control website has such information (<https://globalprivacycontrol.org/>).

We do not respond to the DNT or “Do Not Track” signal.

Exercising Your Rights Using Authorized Agents

Agents may submit opt-out requests on behalf of individuals.

If the agent submits an opt-out request on your behalf, the agent will need to provide us with your signed permission indicating the agent has been authorized to submit the opt-out request on your behalf. Agents can submit opt-out requests by emailing: privacy@kikoff.com.

For all other types of requests, the agent will need to provide us with your signed permission indicating the

agent has been authorized to submit the request on your behalf. You will also be required to verify your identity directly with us or confirm with us that you provided the agent with permission to submit the request. Agents can submit requests on behalf of California residents (other than opt-out requests) by emailing us at privacy@kikoff.com.

Please note that this subsection does not apply when an agent is authorized to act on your behalf pursuant to a valid power of attorney. Any such requests will be processed in accordance with state law pertaining to powers of attorney.

Verification of Requests

When you exercise rights other than opt-out rights, we will take steps to verify your identity. We will ask you for up to three pieces of personal information, depending on the nature of the request, and attempt to match those to information that we maintain or collect about you.

If we are unable to verify your identity with the degree of certainty required, we will not be able to respond to the request. We will notify you to explain the basis of the denial.

When We Do Not Act on a Request

In some cases, we may not act on your requests (e.g., if we cannot do so under other laws that apply). When this is the case, we will explain our reasons for not providing you with the information or taking the action (e.g., correcting data) you requested.

Additionally, residents of states other than California have the right to appeal our decision by contacting us at same method used to submit requests within 30 days after your receipt of our decision.

Non-Discrimination

If you exercise any of the rights explained in this Privacy Policy, we will continue to treat you fairly.

Contact Us

If there are any questions regarding this Privacy Policy or to request a copy of this Privacy Policy in another format you may contact us at privacy@kikoff.com.