

NerdWallet Privacy Policy

Effective date: August 7, 2024

Introduction and Overview

At NerdWallet Inc. (“NerdWallet,” “we,” “our,” “us”), our mission is to provide you with clarity for all of your life’s financial decisions. We do so by empowering you with financial information and guidance you can trust and by providing you with tools to help you make the best decisions for your financial needs.

When you use our websites and applications and input your Personal Information, we have an obligation to provide you with clarity regarding how your data is accessed and used by NerdWallet, its affiliates, vendors, partners and other third-party entities.

To that end, this Privacy Policy describes the information we collect about you, how we collect it, how we use your information, whom we disclose your information to, and the steps we take to protect your information.

What This Privacy Policy Covers

This Privacy Policy describes our privacy practices related to your access and use of NerdWallet Services and the NerdWallet Platform.

- **NerdWallet Services.** When we say “NerdWallet Services” or “Services,” this means the products and services that are made available and directly provided by NerdWallet, Inc. or its subsidiaries and affiliates, including Fundera, Inc. and NerdWallet Advisory, Inc. through our websites and mobile applications. This includes, for example, our lending, credit, financial planning, and insurance products and services.
- **NerdWallet Platform.** When we say “NerdWallet Platform” or “Platform,” this means the products and services that are made available by our unaffiliated third-party partners under a co-branded arrangement where we share your information and/or receive your information from these partners with your consent. This includes, for example, when you sign up for the NerdUp credit card, tax preparation services, investing services, vehicle selling services, and certain NerdWallet+ Program services. When we share your information with our unaffiliated third-party partners, their privacy policy may apply.

Please note NerdWallet is a financial institution and most of our data collection, use, and sharing practices are governed by the federal Gramm-Leach-Bliley Act. You can review our [Gramm-Leach-Bliley Privacy Notice](#) for a summary of privacy options related to most of NerdWallet Platform and Services. **By using and accessing the NerdWallet Platform and Services, you are consenting to receive notices about your financial privacy electronically.**

We encourage you to read the entire Privacy Policy. By becoming a NerdWallet member or using the NerdWallet Platform and Services, you acknowledge that you have read and agree to the Privacy Policy. Your use of the NerdWallet Platform and Services is subject to the [NerdWallet Terms of Use](#) and your use of the NerdWallet+ Program is subject to the NerdWallet+ Terms (collectively, the “Terms”). We use the same terms here as in Terms. We will let you know in this Privacy Policy if we have a new or different definition of a term.

Information We Collect

When we say “Personal Information,” we use this as a general term to mean information that can be any information about an individual from which that person can be reasonably identified.

Information we collect directly from you

We may collect Personal Information directly from you when you use the NerdWallet Platform and Services – for example, when you register to become a member, request to prequalify for a third-party credit card or loan product, request your TransUnion credit report and/or score, link your third-party financial accounts, or fill out calculators, forms or other fields.

Here are the types of Personal Information we may collect:

- **Contact and registration information.** Information you provide when you sign up to become a member, activate a subscription or upload information into the NerdWallet Platform or Service including your name, title and honorifics, email address, mailing address, phone number, date of birth, username and password.
- **Identity information.** Information to verify your identity including your name, date of birth, social security number, driver’s license number or other government issued identification, or similar information.

- **Vehicle information.** Information you provide when you are interested in an auto loan, are interested in selling your vehicle, or are interested in similar services, including your vehicle registration information and vehicle identification number.
- **Financial information.** Financial information, such as your payment information (credit card information), bank account information, investments, income, expenses, assets, liabilities, financial goals, investing risk tolerance or other similar types of information about your job or business. We also may collect third-party financial account information, such as an ID and password.
- **Demographic information.** Information including your age, gender, or other similar demographic information when such information is relevant to a particular financial product or service you have requested (for example, when requesting auto insurance rates or using retirement planning calculators).
- **User-generated content information.** When you communicate with us, either by email, phone, or other means of communication, we also may collect the content of these communications, including but not limited to recordings of phone calls where permitted by law.
- **Device and contact data.** Depending on the permissions you grant in your device settings, we may get access to certain device-related information (e.g., device information, device identifiers).
- **Inferences about customer preferences and characteristics.** We may infer from information provided by you, information collected directly from your browser or device, or from information obtained from third-party marketing database partners.

We do not store your third-party financial account ID or passwords. Instead, we securely pass this information to our third-party partners when you request services that require us to confirm your identity, when you request to prequalify for their products, and/or to provide you with access to your financial information on the NerdWallet Platform or Services.

Information collected from third-parties

When you use NerdWallet Platform or Services, we may also obtain information about you from unaffiliated third-parties, such as our business partners, referral partners or advertisers when you authorize these parties to do so. The information we collect depends on the type of third-party and what you authorize them to share with us. For example, we collect Personal Information from:

- **Banking institutions.** When you apply for and are approved for a NerdUp by NerdWallet credit card, the credit card issuing bank, Evolve Bank & Trust (the “Bank”), may share your transaction history, current balances, payment history and other card related information with NerdWallet. If you use Bank Services, as defined in the [Terms](#), we may also receive information about your banking activity, including your account balances, and other financial transactional data from the Bank. You hereby consent to NerdWallet processing your information disclosed by the Bank in connection with “Non-Bank Services” (as described in the Terms) in accordance with this Privacy Policy. In all other instances, the Bank’s privacy policy controls over this Privacy Policy, but only with respect to information collected, obtained, or created in connection with the Bank Services. For more information on how the Bank uses your information, please review its privacy policy at <https://www.getevolved.com/privacy-policy/>.
- **Consumer reporting agencies and other third-parties.** We may also, at your direction, receive credit reports or scores from consumer reporting agencies such as TransUnion, Experian, or Equifax, or from third-party services that provide a mechanism to share information you have provided to the third-party through the use of an application program interface (API), such as Facebook Connect or the X (formerly known as Twitter) API.
- **Tax partners.** If you use our tax offering, which is powered by Gamma Labs, Inc. dba Column Tax, we may receive some information about your tax filing, including your tax return status, the jurisdictions in which you filed taxes, your state of residence, and the amount you owe in taxes or are due in refund. For more information on how Column Tax uses your information, please review its privacy policy at <https://www.columntax.com/privacy-policy>.
- **Financial account linking partners.** NerdWallet offers financial account linking that allows you to track all of your third-party financial accounts on NerdWallet’s website. By using the Link My Account Service, you grant NerdWallet permission to access your third-party financial accounts designated by you. We use your account information to evaluate your eligibility for and recommend other products or services and to modify or develop our products and services to better serve you. Plaid Inc. facilitates the Link My Account feature and for more information on how Plaid Inc. uses your information, please review its privacy policy at <https://plaid.com/legal/#consumers>.
- **Identify verification partners.** We work with third-party partners to help us verify your identity and supplement the Personal Information you provide to ensure the accuracy of the information. For example, the third-party partners may verify your contact information or provide additional details about your address.

- **Social media and content providers.** If you log onto your NerdWallet account through a social media site, we have access to certain information from that site, including your name, account information, profile photo. If you interact with content on our social media profiles (for example, if you “like” or share a blog or article from our website on Facebook, Instagram or other social media sites), those sites may share information about you with us depending on your privacy settings on those sites. Additionally, if you post information on a social media platform or another third-party service that references the NerdWallet Platform or Services, we may publish your post on our social media accounts or websites. To learn more about the privacy practices of the social media sites, please review the privacy notice of that site.
- **Public information.** We may collect Personal Information about you from publicly available sources, such as open government databases, real property recorder records, assessor records, and social media platforms (as explained above) and others.
- **Data from other information providers.** We may collect your demographic and household information, financial and assets-related information, employment history, credit card usage information, survey responses, and other information about products or services you may be interested in, including potential retail purchases of different types of products or services (e.g. “health & beauty products,” “clothing,” “electronics”), from other information providers known as data brokers. To learn more about the privacy practices of this information provider, please review its privacy policy at <https://www.acxiom.com/privacy/us/>.
- **NerdWallet+ Program partners.** You may choose to enroll in our rewards program that awards NerdWallet+ points to members for completing certain eligible activities. Eligible activities may include applying for, receiving, or participating in certain products and services that are provided or “powered” by a third-party (“Third-Party Products”). When you provide data, information, or content in order to apply for, receive or otherwise participate in any Third-Party Products, you hereby consent to the relevant third-party’s collection and processing of such data, information and content to enable them to provide the Third-Party Products to you. You also agree that NerdWallet may collect your information from the third-parties that facilitate the Third-Party Products. For example:
 - When you use the NerdWallet+ insurance tools and assistants, you may upload or link your insurance policy using a “Link with Canopy” feature, facilitated by our third-party service provider, Canopy Connect, Inc. (“Canopy”). By using Link with Canopy, you grant Canopy Connect, Inc. permission to access, process, store, and retain the Personal Information that you provide so they can upload your insurance information to our

environment. You also agree that NerdWallet may receive information about you such as your insurance policy, driver's license, driving record, and vehicle information. For more information on how Canopy Connect, Inc. uses your information, please review its privacy policy at <https://www.usecanopy.com/privacy>. Likewise, NerdWallet will receive insurance quotes, related offers and other information about you from Covered Insurance Solutions, LLC ("Covered"). You consent to the disclosure of information about you by Covered to NerdWallet. For more information on how Covered uses your information, please review its privacy policy at <https://itscovered.com/privacypolicy>.

- For more information about the NerdWallet+ Program and Third Party Products, please review the NerdWallet+ Terms at <https://www.nerdwallet.com/lp/nerdwallet-plus/terms-of-service>.

When we combine or associate information from other sources with your Personal Information that we collect through the NerdWallet Platform or Services, we will treat the combined information in accordance with this Privacy Policy, the Terms, and applicable law.

Information automatically collected

When you interact with us, use the NerdWallet Platform and Services, or open an email from NerdWallet, we may automatically receive and record certain information from your computer, web browser and/or mobile device.

Here are the types of data that we automatically collect:

- **Usage information.** We collect information about your usage of NerdWallet Platform and Services, including the web pages or sites that you visit just before or just after visiting the website and applications, pages you view; your actions on the website and mobile applications, including the electronic path you take to, through and when exiting our websites and mobile applications, as well as your usage and activity on our website and applications, such as the links and objects you view, click or otherwise interact with (also known as "Clickstream Data"); and dates and times that you visit, access, or use the NerdWallet Platform and Services.
- **Location information.** The NerdWallet Platform and Services may collect your geolocation data, including when you access our websites on a mobile device.
- **Device information.** Information regarding the device you use when you interact with NerdWallet Platform and Services, including your IP address or other device

address or ID, web browser and/or device type, and hardware and software settings and configurations.

Cookies and Other Technologies

When you use or visit the NerdWallet Services and Platform, we may send one or more cookies or and similar tracking technologies.

Cookies

Cookies are text files, containing small amounts of information, which are downloaded to your device as you browse the web or use a web-enabled app.

There are two broad categories of cookies:

- First party cookies, served directly by us to your computer or mobile device when you use a web-enabled app.
- Third-party cookies, which are served by a third-party on our behalf. We use third-party cookies for functionality, analytics, marketing, and social media purposes.

As explained below, cookies can remain on your computer or mobile device for different periods of time:

- Single-session (temporary) cookies. Temporary cookies last only as long as your web browser is open and are used for technical purposes such as enabling better navigation on our Website. Once you close your browser, the cookie disappears.
- Multi-session (persistent). Persistent cookies are stored on your computer or device for longer periods and are used for purposes including session management (for example, to recognize you and recall your individual login information and preferences).

Like most companies, we generally use cookies to track the number of unique visitors and information such as the number of view a page gets, how much time a user spends on a page and other web statistics; monitor the performance of our NerdWallet Services and to continually improve it; and customize and enhance your online experience.

We classify cookies in the following categories:

- **Non-targeting cookies.** These cookies are primarily used for operational, performance/analytical, and functional purposes. Combined, these cookies assist us with providing you with services available through the NerdWallet Services and Platform and to use some of the available features.
- **Targeting cookies.** These cookies may be set through our NerdWallet Services and Platform by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not store directly Personal Information, but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

How to control or delete cookies

Most browsers also allow you to adjust your cookie settings. These settings will typically be found in the “options” or “preferences” menu of your browser. In order to adjust these settings, please consult the “Help” function of your browser, or the documentation published online for your particular browser type and version. For residents of certain jurisdictions, you may be able to adjust your cookie settings by visiting our [cookie preferences center](#).

Third-party web beacons and third-party buttons

We may implement third-party advertising or other content on the NerdWallet Services or Platform that may use clear GIFs or other forms of web beacons, which allow the third-party content provider to read and write Cookies to your web browser in connection with your viewing of the third-party content on the NerdWallet Services or Platform. Additionally, we may implement third-party buttons (such as Facebook “like” or “share” buttons) that may allow a third-party to collect information about you through their browser Cookies, even when you do not interact with the button.

We also engage third-party partners and vendors like Google Analytics, Hotjar and others, who provide analytics and advertising services, to assist us in providing you the NerdWallet Services or Platform. We allow these third-parties, including unaffiliated business partners, advertising networks, analytics providers, and other advertising service providers, to automatically collect Clickstream Data and other information about your online activities on the NerdWallet Services or Platform and across your browsers and devices using cookies, web beacons, mobile advertising identifiers and other technologies. We use this data for our own analytics and advertising purposes, as well as to facilitate partner relationships and your interactions with other third-parties. In

addition, certain of our third-party partners may use this information to display online advertisements tailored to your interests and preferences across your browsers and devices, to conduct ad campaign measurement and website analytics, to detect, prevent and report fraud, or to carry out their own business and commercial purposes.

Where information collected through web beacons, buttons, and similar technologies is collected directly by third-parties, their collection and use of information is subject to that third-party's own privacy policies. Some of these third-parties are members of the Network Advertising Initiative or the Digital Advertising Alliance and participate in the industry's opt out, available at <http://optout.aboutads.info/#/> or at <http://optout.networkadvertising.org/#/>. Additionally, you may opt out of the use of Google Analytics Cookies here: <https://tools.google.com/dlpage/gaoptout>.

Due to differences between using websites and apps on mobile devices, you may need to take additional steps to opt out on both platforms. Many mobile devices allow you to opt out of interest-based advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check your mobile device settings. You also may uninstall our app using the standard uninstall process available on your mobile device or app marketplace. Please note that your opt-out choice will apply only to the browser and device you are using when you opt out.

How We Use Your Information

Your information is an integral part of our operations, and we use it in a variety of ways in providing the NerdWallet Platform and Services and in operating our business. We use your Personal Information to:

- Provide you the services you request.
- Enable provision of the NerdWallet Platform and Services to you.
- Verify your identity and administer your User Account.
- Communicate with you, including customer support, security alerts, or recommend and offer financial products or services offered by our unaffiliated third-party partners.
- Communicate with you about other things we think you will be interested in, such as newsletters, surveys, contests or sweepstakes, events or announcements.
- Operate, maintain and improve the NerdWallet Services and create new features and functionality.
- Understand and analyze usage trends and preferences of our users across different devices.
- Enhance and protect the safety, integrity, and security of the NerdWallet Platform and Services, including prevention of fraud and other unauthorized or illegal activities and information security.

- Personalize, contextualize and market the NerdWallet Services to you.
- Enforce, investigate, and report conduct violating our Terms or other policies.
- Protect or exercise our legal rights or defend against legal claims, including to enforce and carry out contracts and agreements.
- Comply with applicable laws, licensing, and regulatory obligations. address intellectual property, right of privacy or defamation issues related to content you have posted on the NerdWallet Platform and Services, and/or (c) send you promotional materials, offers, and/or messages related to the NerdWallet Platform and Services and the activities of third-parties we work with. Generally, you can opt out of receiving promotional communications, through links provided in the messages, by updating your account preferences through your NerdWallet
- With your consent. We may use your email address or other Personal Information to (a) contact you for administrative purposes such as customer service, (b) account, or by contacting us directly at privacy@nerdwallet.com.
- We may use cookies and automatically collected information, as described above, to: (a) personalize our services, such as remembering your information so that you will not have to re-enter it during your visit or the next time you visit the NerdWallet Platform or Services; (b) pre-fill forms; (c) provide customized advertisements, content, and information across your devices; (d) monitor and analyze the effectiveness of NerdWallet Platform or Services and third-party marketing activities; (e) monitor aggregate site usage metrics such as total number of visitors and pages viewed; and (f) track your entries, submissions, and status in any promotions or other activities.
- If you request access to your consumer credit reports, we may use it to (1) provide you with access to your free credit score, including periodic updates to your credit score, and (2) make recommendations and offers regarding financial products and services that may be of interest to you, including credit cards, personal loans, home loans and other financial products and services offered by NerdWallet partners.
- For any other purpose disclosed by us when you provide the information or with your consent.

How We Disclose Your Information

We disclose your information to unaffiliated third-parties in the following circumstances depending on how you interact with NerdWallet Platform and Services.

- **To verify your identity in connection with your use of the NerdWallet Platform and Services and the operation of our business.** For example, we may disclose Personal Information, such as name, email, address, date of birth, Social Security number and other identifying information, to third-party service providers to verify your identity in connection with your use of certain aspects of the NerdWallet Platform and Services. We may also ask for your Social Security number, or a portion of it, to verify your identity in connection with services that enable you to see your current credit score or other financial information.

- **To prepare customized offers of third-party financial products or services for you.** We may disclose information collected directly from you to unaffiliated third-party partners in connection with your use of specific aspects of the Services. Some examples include but are not limited to:
 - When you request to prequalify for a third-party loan or credit card product on NerdWallet Services.
 - When you request additional or personalized information regarding financial product offers from third-party financial service aggregators we partner with.
 - When you request access to your credit report or score.
 - When you request access to your third-party banking, credit card, retirement or investment products on the NerdWallet Platform.
 - When you report a complaint about a product or a third-party partner featured on the NerdWallet Platform and Services; we may forward your complaint to that lending partner.
 - When you request answers or advice through the NerdWallet Platform and Services, NerdWallet may provide certain of your information to third-party experts, advocates, and advisors.
- We may disclose automatically collected information such as IP address and Clickstream Data as well as de-identified information to third-party partners when you leave NerdWallet Services (for example, from a rate table or review) to go to a third-party site to request information or apply for financial products.
- **With wholly-owned subsidiaries.** We may disclose your credit report and other Personal Information to and/or among our wholly-owned NerdWallet subsidiaries in order to provide you with recommendations on financial products and services that might be of interest to you.
- **With service providers.** We may disclose your information to third-party service providers to support our internal and business operations. In such cases, service providers may use the information only as necessary to provide the services to us and are contractually required to keep your information confidential and secure. They are required to implement reasonable privacy and information protection controls to maintain the privacy and security of information provided to them consistent with the privacy practices outlined in this Privacy Policy. We use service providers, for example, in the following circumstances:
 - For website, application development, hosting, data storage, maintenance, and other services for us.
 - For internal marketing, delivery of emails, including promotional, marketing and transactional materials, delivery of other promotional materials, including via postal mailers, SMS and text messaging, and online and social media promotions and advertising.
 - For fraud prevention and security purposes.
- **When you choose to disclose information on publicly accessible areas.** When you choose to share your own information on a publicly accessible area of the NerdWallet

Services and Platform, such as a public profile page or any section where you can publicly submit questions to us or our third-party partners, that information will be available to anyone who is able to access that content, including other NerdWallet Services users. Additionally, questions you submit and answers provided by third-parties may be posted on NerdWallet Services and viewable by other users and the public.

- **For advertising and analytics.** We may disclose de-identified and/or aggregate analytics to third-party partners about how users interact with the NerdWallet Services and Platform, including usage patterns for certain programs, content, services, advertisements, promotions, and/or functionality available through the NerdWallet Services and Platform.
- **For legal reasons.** We may disclose your information if required to do so by law or in the good-faith belief that such action is necessary to comply with state and federal laws (such as copyright law), in response to a court order, judicial or other government subpoena or warrant, or to otherwise cooperate with law enforcement activity.
- **For mergers and acquisitions.** We may take part in or be involved with a corporate business transaction, such as a merger, acquisition, joint venture, or financing or sale of company assets. We may disclose Personal Information to a third-party during negotiations of, in connection with or as an asset in such a corporate business transaction. Personal Information also may be disclosed in the event of insolvency, bankruptcy, or receivership.
- **With your consent.** If you request a product or more information about a product or offering, you consent to the disclosure of your information to third-parties in order for us to carry out your request. The collection and use of your information by third-parties is subject to each third-party's specific privacy policy and terms of use. NerdWallet has no control over the means by which third-parties further use or disclose your information.
- If you submit a request through the NerdWallet Platform, a third-party service provider may directly contact you with quotes or information via telephone, auto-dialed pre-recorded calls, SMS, direct or instant message, fax, and/or email. You may also receive telemarketing calls as a result of submitting the request, even if you are on the National Do Not Call Registry or any other similar registry.
 - Do not submit a request for information or services if you do not want your Personal Information disclosed as described above. Once you have submitted a request and we have disclosed your information as described above, the terms of the third-party's privacy policy will apply to that party's use of your information.
 - You may, of course, decline to share certain information with us, in which case we may not be able to provide to you some of the features and functionality of the NerdWallet Services.
 - You also have the option to refuse any free consultations or offers for services provided after you submit a request to a third-party through the NerdWallet Platform.
- When you elect to interact with our products and services on NerdWallet's Platform. For example:

- When you use “Bank Services” as described in the NerdWallet Terms, collection, use, and disclosure of your Personal Information related to Bank Services is governed by the Bank’s privacy policy available at <https://www.getevolved.com/privacy-policy/>. If you are a NerdUp Credit Card holder, information disclosures under Bank Service are applicable to you as well.
- If you choose to interact with Column Tax through our mobile application or otherwise link or connect your account to Column Tax’s product or service, you consent and direct us to disclose your information, including Personal Information, to Column Tax. For example, if you click to go to Column Tax’s product or service, you will automatically send your Personal Information to Column Tax for certain tax preparation services. Any information you share with Column Tax, whether through us or on your own, will be subject to Column Tax’s privacy practices and terms and conditions.
 - NerdWallet Auto Services. You may choose to use our Services to sell your vehicle to one of our registered dealers or wholesaler partners. If you do so, we may disclose your vehicle identification number, license plate number, vehicle history, and information about the condition of your vehicle to our partners to appraise your vehicle. We will also disclose your name and contact information with our partners so they may contact you about your vehicle’s appraisal.
 - NerdWallet Advisory. You may choose to enroll in our financial planning services, which are provided by NerdWallet Advisory. If you do so, NerdWallet Advisory may refer you to, and disclose information collected directly from you to, third-party service providers in connection with the recommendations NerdWallet Advisory makes in providing financial planning services to you. The collection and use of your information by such third-parties is subject to each third-party’s specific privacy policy and terms of use.
 - NerdWallet+ Program. You may choose to enroll in our rewards program that awards members NerdWallet+ points for completing certain eligible activities with eligible third-party products (“Third-Party Products”) – like paying your bills on time, using our insurance management tool, etc. When you provide us with data, information, or content in order to apply for, receive, or otherwise participate in any Third-Party Products, you hereby consent to our transfer of such data, information, and content to the third-party provider of the relevant Third-Party Products, to enable them to provide the Third-Party Products to you and others, and to process such data, information, and content according to their privacy policies and terms of use. For example:
 - When you use the insurance policy management tool powered by Covered Insurance Solutions, LLC. (“Covered”), a third-party vendor and licensed insurance producer, you consent and direct us to disclose your information, including Personal Information, to Covered. Covered will analyze the insurance policy or policies uploaded directly from you via Link with Canopy in order to deliver insurance quotes and policy review and purchasing services. For more information on how Covered Insurance

Solutions, LLC. uses your information, please review its privacy policy at <https://itscovered.com/privacypolicy>.

- For more information about the NerdWallet+ Program, please review the NerdWallet+ Terms at <https://www.nerdwallet.com/lp/nerdwallet-plus/terms-of-service>.

Third-Party Websites

Our websites, Platform, and Services may contain links to third-party websites, which may have privacy policies that differ from our own. You should be aware that the collection, retention and use of any data you provide on these websites, including Third-Party Products Sites, will be governed by the privacy policy of the company providing the website and not by this Privacy Policy. NerdWallet therefore encourages you to read the privacy policies and terms and conditions of linked or referenced websites you enter. These third-party websites may send their own cookies and other tracking devices to you, log your IP address, and otherwise collect data or solicit Personal Information. NERDWALLET DOES NOT CONTROL AND IS NOT RESPONSIBLE FOR WHAT THIRD-PARTIES DO IN CONNECTION WITH THEIR WEBSITES, OR HOW THEY HANDLE YOUR PERSONAL INFORMATION. PLEASE EXERCISE CAUTION AND CONSULT THE PRIVACY POLICIES POSTED ON EACH THIRD-PARTY WEBSITE FOR FURTHER INFORMATION.

How Long We Retain Your Personal Information

NerdWallet may retain your Personal Information for as long as is necessary to carry out the purposes set out in this Privacy Policy or as otherwise required or permitted by applicable law.

When determining the retention period, we take into account various criteria, such as the nature of the use of our Platform and Services, your general relationship with us, the impact on our ability to provide you our Platform and Services if we delete your Personal Information, mandatory retention periods provided by law and the statute of limitations, and our use of your Personal Information for aggregated market research.

If you no longer want NerdWallet to use your information to provide the NerdWallet Platform and Services to you, you may close your account. Although your deactivated status is reflected promptly in our user databases, we may retain the information you submit for a variety of purposes, including legal compliance, backups and archiving, prevention of fraud and abuse, and analytics. Upon deactivation, you will no longer receive emails from us and links to third-party financial accounts, and services will automatically terminate. If your account is canceled because you've not used it in a long time, we may delete this information at any time. There may be occasions where we are unable to fully delete, anonymize, or de-identify your information due to technical, legal, regulatory compliance or other operational reasons. Where this is the case, we will take reasonable measures to securely isolate your Personal Information from any further processing until such time as we are able to delete, anonymize, or de-identify it.

How to Exercise Your Rights

Exercising your rights

Below are the types of controls and options you have to manage the privacy of your Personal Information. However, because some states provide their residents with specific rights in relation to their personal information, the scope of your rights with respect to the data we collect and process may vary depending on where you live.

- **Update your privacy preferences.** You can update your privacy preferences by visiting our Privacy Preferences page.
- **Cookies and other tracking technologies.** You can opt out of interest-based advertising by visiting the [NAI Opt-Out Page](#) or the [Choices Opt-Out Page](#). You can also adjust your cookie settings by visiting our Privacy Preference tool.

If you are an international resident or you reside in California, Connecticut, Colorado, Montana, Nevada, Oregon, Texas, Utah or Virginia, please review the [Supplemental Privacy Notice](#) for more information regarding additional rights that are available to you, including opting out of tracking for targeted advertising purposes, or opting out of sales and/or sharing.

Verification

To help protect your privacy and secure your Personal Information, you may be asked to provide additional information to verify your identity and/or ownership rights prior to us exercising your data rights. If we are unable to verify your identity or ownership rights to the data, we may not be able to provide you with data rights until you are able to provide us with proper documents.

Updating your information

Once you have registered for a NerdWallet account, you may update or correct your profile information and preferences at any time by accessing your [account settings page](#).

If you have applied for a loan through Fundera and wish to access Personal Information that you have submitted to us or to request the correction of any inaccurate information you have submitted to us, you may correct certain information via your user account. Alternatively, you can contact us at support@fundera.com to request any corrections to your Personal Information. You may also email us if you wish to deregister, but even after you deregister, we may retain archived copies of information about you consistent with applicable law.

Deactivating your account

We do not delete information about you upon deactivation of your account. Although your deactivated status is reflected promptly in our user databases, we may retain the information

you submit for a variety of purposes, including legal compliance, backups and archiving, prevention of fraud and abuse, and analytics. Upon deactivation, you will no longer receive emails from us and links to third-party financial accounts, and services will automatically terminate.

Unsubscribing and managing communications from us

1. How to unsubscribe from email communications

If you do not wish to receive email offers or newsletters from us, you can opt out of receiving emails from us (except for emails related to the completion of your registration, correction of user data, change of password, and other similar communications essential to your transactions through the Services) by using the unsubscribe process at the bottom of any marketing email from us. Although your changes are reflected promptly in active user databases, we may retain all information you submit for a variety of purposes, including backups and archiving, prevention of fraud and abuse, and analytics.

2. How to unsubscribe from SMS communications

We may provide our registered NerdWallet and Fundera customers with SMS alerts regarding their activity on the Service. Registered customers have the ability to opt out of receiving these SMS alerts by texting the word STOP to 646-760-3048. You may also reply STOP to any message you receive from us. Upon receipt of your STOP message, we will send you a SMS message to confirm that you have been unsubscribed. At that point, you will no longer receive any further SMS messages from Fundera. If you need any assistance, you can always text the word HELP to 646-760-3048 or reply HELP to any message you receive from us. Upon receipt of your HELP message, we will respond with STOP instructions and a link to relevant terms of service and privacy policy.

Data Security

We use certain physical, managerial, and technical safeguards that are designed to protect the integrity and security of your information. We cannot, however, ensure or warrant the security of any information you share or store with us through the NerdWallet Platform and Services, and you do so at your own risk.

Protecting your Personal Information is also your responsibility. Be mindful of keeping your password and other authentication information safe from third-parties, and immediately notify us of any unauthorized use of your login credentials.

Children

NerdWallet Platform and Services are intended for use by general audiences and are not targeted directly at children under 16.

Children under the age of 16 are not permitted to use the NerdWallet Platform or Services, and we do not seek or knowingly collect any Personal Information about children under 16 years of age. If we become aware that we have unknowingly collected information about a child under 16 years of age, we will make commercially reasonable efforts to delete such information from our database. If you are the parent or guardian of a child under 16 years of age who has provided us with their Personal Information, you may contact us at privacy@nerdwallet.com to request that it be deleted.

Changes and Updates to This Privacy Policy

We reserve the right to make changes to this Privacy Policy at any time. Any changes will be effective immediately upon the posting of the updated Privacy Policy, or such later date as may be specified in the updated Privacy Policy. We will notify you about material changes in the way we treat your information, such as by placing a prominent notice on the NerdWallet Platform and Services or by sending you an email so that you can choose whether to continue using the NerdWallet Platform and Services.

Please revisit this page periodically to stay aware of any changes to this Privacy Policy. Your continued use of our websites or NerdWallet Platform or Services after such amendments will be deemed your acknowledgement of these changes to the Privacy Policy. For the avoidance of doubt, disputes arising hereunder will be resolved in accordance with the Privacy Policy in effect at the time the dispute arose.

Our Contact Information

Please contact us with any questions or comments about this Privacy Policy, your Personal Information, our use and disclosure practices, or your consent choices by email at privacy@nerdwallet.com.

NerdWallet, Inc., 55 Hawthorne St., 10th Floor, San Francisco, CA 94105

Supplemental Privacy Notices for International Visitors and U.S. Residents of CA, CO, CT, MT, NV, OR, TX, UT and VA

International visitors

The NerdWallet Services are hosted in the United States and are intended solely for visitors located within the United States. The information we provide and the third-party

products and services featured are tailored for the United States market only. You agree that if you choose to use the NerdWallet Services from outside the United States, you will be transferring your information outside of those regions to the United States for storage and processing.

For more information on our operations in Australia, please visit <https://www.nerdwallet.com/au/>.

For more information on our operations in Canada, please visit <https://www.nerdwallet.com/ca/>.

For more information on our operations in the UK, please visit www.nerdwallet.com/uk/.

United States

We try to make it easy to make decisions and certain choices about it. Below are the types of controls you have depending on the state in which you reside. Most of our data collection, use, and sharing practices are governed by our [Gramm-Leach-Bliley Privacy Policy](#).

Supplemental notice to residents of California, Colorado, Connecticut, Montana, Oregon, Texas, Utah and Virginia

California

This section contains disclosures required by the California Consumer Privacy Act (“CCPA”) and applies only to “Personal Information” that is subject to that law. However, if you are an eligible resident of California, the CCPA may apply to our NerdWallet Services as they relate to business products featured on our site (for example, business credit cards and small business loans). Please review [our California Privacy Policy](#) for our California privacy disclosures and information on how to exercise your CCPA rights.

Colorado, Connecticut, Montana, Oregon, Texas, Utah and Virginia

Eligible residents of Colorado, Connecticut, Montana, Oregon, Texas, Utah and Virginia also have rights with respect to the Personal Information that NerdWallet collects about them. This section supplements this Privacy Policy and applies solely to eligible residents of Colorado, Connecticut, Montana, Oregon, Texas, Utah and Virginia.

Any terms not defined in this section have the same meaning as defined under applicable Colorado, Connecticut, Montana, Oregon, Texas, Utah and Virginia privacy law, including the Colorado Privacy Act, Connecticut Data Privacy Act, Montana Consumer Data Privacy Act, Oregon Consumer Privacy Act, Texas Data Privacy and Security Act, Utah Consumer Privacy Act and Virginia Consumer Data Protection Act. Subject to certain exceptions, if you are an eligible resident of one of these states, you have certain privacy rights which may include, depending on your state of residency:

- **Right to Know/Access.** You have the right to confirm whether NerdWallet processes your Personal Information and access such Personal Information. You also have the right to obtain your Personal Information in a portable, and to the extent reasonable feasible, readily usable format that you can transmit without hindrance. In addition, eligible Oregon residents have the right to receive a list of specific third parties to which NerdWallet has disclosed any Personal Information.
- **Right to Delete.** You have the right to request that NerdWallet delete the Personal Information you have provided to us or that NerdWallet has otherwise obtained about you.
- **Right to Correct.** You have the right to request that NerdWallet correct inaccuracies in your Personal Information, taking into account the nature of the Personal Information and the purposes of the processing of your Personal Information.
- **Right to Opt Out.** You have the right to opt out of the processing of your Personal Information for the purposes of (i) targeted advertising, (ii) the sale of your Personal Information and (iii) profiling in furtherance of decisions, including, for eligible residents of Connecticut and Montana, solely automated decisions, that produce legal or similarly significant effects.
- **Right to Appeal.** You have the right to appeal NerdWallet's decision with regard to your request to exercise any rights described herein.

To exercise your consumer rights to request, know or delete, please visit our [Privacy Preferences](#) page. For Fundera, please visit our [Fundera Privacy Preferences](#) page. You may also submit your request by:

- Sending us an email at privacy@nerdwallet.com with the subject line "[State] Consumer Request" and the relevant right identified in the body of the email, or
- Navigating to <https://support.nerdwallet.com>, clicking "Submit a Question," then selecting "Have a security or privacy question" from the drop-down menu and

submitting with “Consumer Request” in the subject line and the relevant right identified in the body of your request.

Additional Disclosures for Colorado Residents: We may sell or use your Personal Information as described in the section “How We Use Your Information” of this Privacy Policy for targeted advertising purposes.

Supplemental notice to residents of Nevada

Nevada law gives Nevada consumers the right to request that a company not sell their Personal Information for monetary consideration to certain other parties. This right applies even if their Personal Information is not currently being sold. If you are a Nevada consumer and wish to exercise this right, please send an email with the subject line “Nevada Resident Do Not Sell Request” to privacy@nerdwallet.com.