

At Zo Financial ("we," "us," or "our",) we recognize the importance of protecting the privacy of all information provided by users of our websites, recipients of our advertisements and all other customers of our products and services. This Privacy Statement covers how we collect, use, disclose, transfer, and store your information in the United States. By doing business with us or by accessing or using our website, you consent to the privacy practices described in this Privacy Statement.

Collection of your Personal Information

For the purpose of this Privacy Statement, "personal information" means information about an identifiable individual. We may collect personal information from you at our stores, through our website, mobile applications, and social media platforms, when you contact us, and when you visit us. This information may include your:

- name;
- home and work addresses;
- telephone numbers (including mobile);
- email address;
- drivers' license number;
- vehicle information;
- personal references;
- financial information such as credit card number and banking information;
- lease, purchase, return, and exchange information; and
- comments or other information provided by you on our website, mobile applications, and social media platforms.

We may collect information from you when you:

- lease, purchase, order, return, and exchange products;
- request information about our stores, products, or services;
- utilize any of our services;
- contact us or visit us;
- access our website or participate in interactive features of our website or our mobile applications;
- use a social media platform such as Facebook;
- sign up for emails, mobile messages, or social media notifications from us;
- enter a contest or sweepstakes; and
- provide comments, suggestions, or other input.

We may also collect personal information about you from third parties, including affiliates and consumer reporting agencies. We do so in order to verify statements you have made to us, regarding your employment, credit, or other relationships, and in connection with providing products and services to you.

Except as otherwise permitted or required by law, we will not collect, use, or disclose your personal information without your consent, which consent may be expressed or implied. Generally, by providing us with your personal information, you are communicating your consent to our collection, use, and disclosure of such information for the purposes for which you provided the information to us and as described in this Privacy Statement. We may also seek consent at the time of collection or, in certain circumstances, thereafter (for example, when we want to use information for a purpose not previously identified).

You may withdraw your consent to our collection, use or disclosure of your information, subject to legal or contractual restrictions and reasonable notice. If you wish to withdraw your consent, please contact us by any of the ways described in the "Contact Information" section below. We will inform you of the implications of withdrawing consent.

Use of your Personal Information

We collect and use your personal information to provide and improve our products and services, including for:

- Product and service fulfillment, including processing and administering on-line order forms, services including Aaron's Service Plus, purchases, payments, returns/exchanges, delivery, warranty programs, customer service, requests for information, or to otherwise serve you;
- Marketing purposes which may include responding to your inquiries, advising you about new products and services, and offering and administering contests and promotions;
- Product and service offerings, including contacting you on behalf of our external business partners about a particular offering that may be of interest to you;
- Billing and collection purposes;
- Internal operations, including auditing, data analysis, and research to improve our products, services, and customer communications;
- To prevent fraudulent transactions, monitor against theft and otherwise protect you and our business;
- Legal compliance, which may include disclosure to a third party to comply with law, regulation, search warrant, subpoena, or court order, or in the good faith belief that such action is necessary to: (a)

conform to the edicts of the law or comply with legal process served upon us; (b) act under exigent circumstances to protect the personal safety of users of our website, or the public; or (c) protect the health, life, or security of an individual; and

- Otherwise as you may consent.

If at any time you wish to opt-out from receiving direct marketing communications or surveys from us, simply contact us in any of the ways described in the "Contact Information" section below, and we will remove your name and contact information from our promotional and survey mailing lists. We do not use or disclose sensitive personal information, such as gender, race, religion, or political affiliations, without your express consent.

Disclosure To Third Parties

We do not sell or license your personal information to third parties for commercial purposes.

We may share your personal information with:

- Service providers who provide support services to us or that help us market our products and services, including information processing, statistical analysis, customer support, delivery, and service calls. These service providers are obligated to protect your personal information;
- Select third party vendors, business partners and other companies so that they can send you promotional materials about goods and services (including special offers and promotions) offered by them. Such third parties are not restricted by this Privacy Statement with respect to their use and further sharing of your personal information, and we are not responsible for their use or sharing of your information.
- Third parties where disclosure is appropriate to comply with the law, to enforce or apply applicable terms and conditions and other agreements, or to protect the rights, property or safety of us, our franchisees, and our customers and visitors;
- Credit bureaus (where permitted by law) including in accordance with the Fair Credit Reporting Act and similar provincial consumer reporting legislation where applicable; and
- A third party in the event of a proposed or actual purchase, sale (including a liquidation, realization, foreclosure or repossession), lease, merger, amalgamation or any other type of acquisition, disposal, transfer, conveyance, or financing of all or any portion of our business, assets, shares or accounts.

Collection and Use of Non-Personal Information

We also collect non-personal information – data in a form that does not permit direct association with any specific individual in order to provide and improve our products, services and advertising. Such information may include zip code, area code, age, gender, occupation, preferences, interests and favorites. Aggregated data is considered non-personal information for the purposes of this Privacy Statement. We may collect, use, transfer, and disclose non-personal information for any purpose. If we do combine non-personal information with personal information, the combined information will be treated as personal information for as long as it remains combined.

Automatic Data Collection/Use of Cookies

Our website has features that automatically keep track of the pages that you visit, in order to determine which of our website's services are the most popular. This data is used for us to deliver customized content and advertising to customers whose behavior indicates that they are interested in a particular subject area.

Our website automatically collects information about your computer hardware and software. This information can include: your IP address, browser type, domain names, access times and referring website addresses. We use this information to operate our website, to maintain the quality of the service on our website, and to provide general statistics regarding the use of our website.

Our website also uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize our web pages, or register with our website, a cookie helps the website recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same website, the information you previously provided can be retrieved, so you can easily use the features on our website that you have customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline

cookies, you may not be able to fully experience the interactive features of our services or of the pages of our website that you visit.

Location Based Services

If you have allowed our mobile application to access your location when you conduct a search, we and our business partners/service providers collect, use, and share your location and search data, including, the approximate location of your device, the time and date of your search, and an unique identifier generated by the application. This information does not personally identify you and will be used by us and our business partners/service providers to provide and improve location-based products and services.

Security of your Personal Information

We use commercially reasonable precautions to protect and secure your personal information from unauthorized access, use or disclosure. We maintain physical, electronic, and procedural safeguards to help protect customer information. Appropriate employees are authorized to access customer information for business purposes only. Our policies require employees to maintain the confidentiality of customer information, and employees are subject to disciplinary action if they fail to do so, up to and including termination. Information secured on our computer system is in a controlled, secure environment, aimed at protecting it from unauthorized access, use, or disclosure. When personal information (such as a credit card number) is transmitted via the internet, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Retention and Storage of Your Personal Information

We retain your personal information for as long as necessary to fulfill the purpose(s) for which it was collected and to comply with applicable laws, and your consent to such purpose(s) remains valid after termination of your relationship with us.

Children

Our website is not directed at individuals less than eighteen years of age, and we do not intend to collect any personal information from such individuals.

Third Party Websites

Our website may offer links to third party websites, products, and services. In addition, you may have visited our website through a link or a banner advertisement on another website. This Privacy Statement does not apply to any third party websites, and we are not responsible for the privacy practices of such websites. We encourage you to review third party privacy statements to understand how they collect, use, and share your information.

Changes to this Privacy Statement

This Privacy Statement replaces any previous privacy statements and notices from us about the privacy, security and protection of your information. We may update this Privacy Statement from time to time. If we change this Privacy Statement, we will post the updated Privacy Statement on this page along with the date of the change below the Contact Information. Your continued use of our website and/or provision of your personal information after such posting constitutes your acceptance of such changes. Unless stated otherwise, our current Privacy Statement applies to all of your information. Please check our Privacy Statement periodically for changes. Please contact us as described below if you would like information regarding any changes.

Updating Personal Information/Opt-Out

If your personal information changes (such as address or telephone number), or if you no longer desire our products or services, please contact our store location at which you have done business. If you have only supplied your personal information on our website, please contact us by any of the ways described in the "Contact Information" section below. Additionally, if you want to opt-out of our collection, use, or disclosure of your personal information, please contact us by any of the ways described in the "Contact Information" section below. Please be aware that it may take up to ninety (90) days for your opt-out choices to be fully effective.

Contact Information

We welcome your comments regarding this Privacy Statement. For questions about this Privacy Statement, or if you believe that we have not adhered to this Privacy Statement, please contact us in any of the ways set forth below. We will make efforts to respond promptly and will use commercially reasonable efforts to determine and remedy any problems.

Email: support@zofinancial.com

Telephone: 1-833-719-1096

Mailing address: 3035 E Palmer-Wasilla Hwy., Ste. #601, Anchorage, AK 99654