

IBV CONSENT

1. Consent to Instant Bank Verification

When processing your loan application or providing you Services, we may use either Plaid Technologies, Inc.® (“*Plaid*”) or Yodlee, Inc.® (“*Yodlee*”) to review recent transaction data from your bank account or prepaid debit card (“*instant bank verification*” or “*IBV*”). The purpose of IBV is to verify your ability to repay the loan that you applied for on the Site.

Plaid and Yodlee are financial data aggregators, providing consumer-authorized financial data to us and to a wide variety of other lenders, financial institutions, and merchants. In this section, “*Verification Service*” means Plaid, Yodlee, or any other vendor that provides us consumer-authorized financial data. For more information about the consumer-authorized financial data aggregation industry, you can consult your state consumer credit administrator or can review the CFPB’s Consumer Protection [Principles](#) for Consumer-Authorized Financial Data Sharing and Aggregation.

2. Ability-to-Repay Verification

When you apply for a loan with us or with an unaffiliated lender for which we arrange loans, the lender may require you to perform IBV as a condition of completing your loan application. Because IBV is a consumer-authorized action, you have no obligation to perform IBV if you decide you do not want to complete your loan application. But if you do want to complete your loan application by performing IBV, then the following procedures will apply.

- You will provide the Verification Service with your login credentials to the bank account or prepaid debit card from which you will repay the loan (your “*Repayment Account*”).
- The Verification Service will obtain recent transactions from your Repayment Account and will transmit that data to us. The lender will then identify your recurring debts and determine the amount, interval, and reliability of the income directly deposited to your Repayment Account.
- Although we will review the Repayment Account data transmitted by the Verification Service to us, we will not receive or store the login credentials to your Repayment Account. Instead, the Verification Service will use and store those credentials in accordance with the Verification Service’s terms and conditions. You will decide whether you accept the Verification Service’s terms and conditions before you perform IBV.
- For your convenience and review, this document provides a Plaid Privacy Notice [link](#) and a Yodlee Privacy Notice [link](#). Before performing IBV, we encourage you to visit the Verification Service’s website to review the privacy notice then in effect. Your review will ensure that the above links are still current and that you accept the terms and conditions under which the Verification Service will use and store your Repayment Account login credentials and other financial data.

By checking the box next to the IBV Consent document and then clicking the “Continue” or “Agree” button, you authorize us to receive, review, and store recent transaction data from your Repayment Account if you authorize a Verification Service to obtain such data and transmit it to us.

3. Other Uses

Subject to applicable laws and other limitations, we may use the transaction data from your Repayment Account for purposes other than verifying your ability to repay a loan. These other uses may include those listed below (collectively “*Other Uses*”).

- Conducting fraud screening, identity verification, and Account information verification.
- Determining your eligibility for extensions, refinances, or new loans.
- Including you in marketing campaigns and promotions.
- Improving our service quality and product offerings.

By using the Site, scrolling through the IBV Consent document, and clicking the “Continue” or “Agree” button, you authorize us to use Verification Service data not only for the purpose of verifying your ability to repay a loan but also for Other Uses. You also acknowledge that the login credentials to your Repayment Account are used and stored by the Verification Service and not by us.

4. Consent to Verification Service’s Privacy Policy

By utilizing the instant bank verification services provided by Plaid (“*Plaid Services*”), you acknowledge and agree that the terms of Plaid's Privacy Policy (currently located at <https://plaid.com/legal/#end-user-privacy-policy>) will govern Plaid's use of such information, and you expressly agree to the terms and conditions of Plaid's Privacy Policy. Further, you expressly grant Plaid the right, power, and authority to access and transmit your information as reasonably necessary for Plaid to provide the Plaid Services to you. To the extent you previously utilized account linking and aggregation services through our previous service provider, Quovo, Inc., you expressly authorize Quovo, Inc. to transmit any information or data arising out of those services to Plaid so that Plaid can offer you its Services.

Similarly, by utilizing the instant bank verification services provided by Yodlee (“*Yodlee Services*”), you acknowledge and agree that the terms of Yodlee’s Privacy Policy (currently located at <https://stage.customercare.yodlee.com/ycc/privacy.yodlee.do>) will govern Plaid’s use of such information, and you expressly agree to the terms and conditions of Yodlee’s Privacy. Further, you expressly grant Yodlee the right, power, and authority to access and transmit your information as reasonably necessary for Yodlee to provide the yodlee Services to you.

This document contemplates many instances when you must or may contact CreditNinja. To avoid repetition, we list our contact information here, define these touchpoints as our “*Customer Service Group*,” and invite you to contact us by phone, email, or ordinary mail.

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222 South Riverside Plaza, Suite 2200
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