

# Privacy Policy

Last Updated: June 30, 2023

Privacy and security are very important to us at Nova Credit. This Privacy Policy (“**Policy**”) is meant to help you, the consumer, understand Nova Credit’s practices with respect to information that may identify you or could be used to identify you (“**personal information**”), and as otherwise outlined in this Policy. Please take some time to read this Policy carefully.

This Policy sets out who we are; how we collect, store, use, transfer, or share (“**process**” or “**processing**”) your personal information; and how you can exercise your privacy rights. It applies when you visit our websites, including [www.novacredit.com](http://www.novacredit.com), [www.neednova.com](http://www.neednova.com), [www.offers.novacredit.com](http://www.offers.novacredit.com), [www.ellis.novacredit.com](http://www.ellis.novacredit.com), [www.usarrivalmap.com](http://www.usarrivalmap.com), and our other branded websites and subdomains (collectively, “**our Websites**”), and when you access our other online products, services, applications, and related services or otherwise interact with us (collectively with our Websites, “**our Services**”). We also summarize our privacy practices by categories of information collected, sources, purpose, and use, and the parties with whom information is shared, in the Summary of Processing Activities section at the end of this Policy. Please read this Policy in full to ensure you are fully informed.

Please note: this Policy applies to Nova Credit Inc. in the United States of America and its affiliates including Instalogic Technologies Private Limited in India, Nova Roo Pty Ltd in Australia, Nova Crumpet LTD in the United Kingdom and Nova Credit North Inc. in Canada (collectively, “**Nova Credit**”, “**we**”, “**our**”, “**ourselves**” and “**us**”). To determine the relevant Nova Credit entity that is responsible for processing your information, please refer to the “Contacting Us” section below. This Policy does not apply to financial institutions, credit bureaus, other data providers, other partners, or any other entities that are not affiliates of Nova Credit. This Policy also does not apply to what any of them do with any of your information that we provide to them (or any other information they may collect about you separately from Nova Credit). We encourage you to review the notices of those third parties for information about their practices.

## 1. ABOUT US



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Nova Credit is on a mission to power a fair and inclusive financial system for the world. Lack of credit history keeps millions of people from starting new lives and realizing their dreams. Nova Credit's platform provides an easy way for you to authenticate yourself, access your foreign credit history or bank account transactions, and apply for financial products and services. Note that not all of these services are offered in all jurisdictions. Nova Credit's customers are the financial institutions, such as banks, insurers, telecommunication companies, rental management companies, and other users of credit and credit-related analytical information (we'll call them all "**creditors**" here), whose financial products and services you are applying for. With your consent, we collect, maintain, and reformat your foreign credit history as preferred in the domestic market, or derive insights from your bank account transactions (if this service is available in your jurisdiction, for you and your creditors to use in support of your application for the financial products or services of your interest. In certain jurisdictions, we are regulated as a consumer reporting agency.

## 2. INFORMATION WE COLLECT ABOUT YOU AND CATEGORIES OF SOURCES

Nova Credit may collect your personal information when you visit our Websites, use our Services, and/or apply for a product from one of our customers. As described in greater detail below, Nova Credit may collect the following:

- **Identifiers** (for example, name, e-mail, and biometric information as further detailed below (See Section 6);
- **Location Information** (for example, your address, country, state, or city of residence);
- **Financial Information** (for example, information contained in your credit report such as credit accounts and inquiries, utility payment records, and other bank transaction information);
- **Commercial Information** (for example, data relating to which of our Services you use through which creditors and the dates and times of your use);
- **Electronic Network Activity Information** (for example, your device hardware model and operating system, and browser data);
- **Employment Information** (for example, information about your employer and employment status, if included in your credit report);
- **Communications** (for example, e-mails with you as part of providing support); or
- **Inferences that we have derived from the information we've collected** (for example, we may derive location from IP address or your income based on your bank transaction data).

Please see the table in Summary of Processing Activities at conclusion that sets out the types of personal information we may collect about you, in what way, and how we use and share that information.

**Information that you provide voluntarily.** We collect personal information that you provide voluntarily through our web pages and our Websites. Depending on the services that are available to you, this may include when you request us to retrieve your foreign credit history and provide it to a creditor whose financial products and services you are applying for or allow us to report on your bank transaction data during your application process with a creditor, assess which creditor's products or services are right



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for you, or complete online forms to contact us. Depending on the foreign jurisdiction, we may be required to verify your identity, including through the collection of your biometric information as further detailed below (see Section 6). When providing this information, you give Nova Credit the authority to act on your behalf to access, process, and transmit your information from the relevant credit bureau, creditor, or other partner that maintains and provides your financial information.

If we ask you to provide any other personal information not described above or in the Summary of Processing Activities, the information that you are asked to provide, and the reasons why you are asked to provide it, will be made clear to you at the point that you are asked to provide your information.

**Information we receive from your credit report.** The information we receive from credit bureaus that maintain your credit report varies depending on a number of factors, such as the laws in that jurisdiction, as well as what is considered industry standard. But, in general, we collect identifiers, financial information, and employment information from credit bureaus. More specifically, this may include the following types of information if it is included in your credit report:

- Identifiers and information about you, including name, email address, phone number, Social Security Number or international equivalent, date of birth, and address information;
- Information about credit accounts, including due dates, balances owed, payment amounts and dates, transaction history, credit limit, repayment status, and interest rate;
- Information about loan accounts, including due dates, repayment status, balances, payment amounts and dates, interest rate, guarantor, loan type, payment plan, and terms;
- Information of public record such as tax liens, civil judgments, and bankruptcies;
- Hard inquiries from lenders, underwriters, and other providers of products and services for which you have applied that require credit and analytical information;
- Open, closed, and details of resolution on disputes; and
- Employment and qualifications.

You can see the list of Nova Credit's credit bureau partners [here](#).

**Information we collect from your financial account**<sup>[A1]</sup> (not available in Canada). The information we receive from the banks that maintain your financial accounts, and the data aggregators whom you give permission to access those financial accounts, varies depending on a number of factors. They include what and how information is made available by those banks, and what and how that information is then made available by the data aggregators. For purposes of this Policy they will all be referred to as “**data providers**”. In cases where we offer our Services directly to you, a factor may also include the Nova Credit services you use. Depending on these factors, the information we collect may include identifiers, commercial information, financial information, and employment from your data providers. More specifically, this may include the following types of information:

- Account information, including financial institution name, account name, account type, account ownership, branch number, IBAN, BIC, account number, routing



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number, and sort code;

information about an account balance, including current and available balance;

- Information about credit accounts, including due dates, balances owed, payment amounts and dates, transaction history, credit limit, repayment status, and interest rate;
- Information about loan accounts, including due dates, repayment status, balances, payment amounts and dates, interest rate, guarantor, loan type, payment plan, and terms;
- Information about investment accounts, including transaction information, type of asset, identifying details about the asset, quantity, price, fees, and cost basis;
- Identifiers and information about the account owner(s), including name, email address, phone number, date of birth, and address information;
- Information about account transactions, including amount, date, payee, type, quantity, price, location, involved securities, and a description of the transaction; and
- Employment and qualifications, including information about your employer, in limited cases where you've connected your payroll accounts or provided us with your pay stub information.

Depending on the Nova Credit service a creditor uses and the manner that the data is made available, the data collected from your financial accounts may include information from all accounts (e.g., checking, savings, and credit card) accessible through a single set of account credentials.

**Information we receive from your web browser or device.** When you use our Services or visit our Websites, we may, as permitted by law, collect certain information automatically from your browser or device. Specifically, the information we collect automatically may include information like your IP address, device type, browser type, broad geographic location (e.g. country, state, or city-level location) and other technical information. We may also collect information about how your device has interacted with our Websites, including the pages accessed and links clicked, and assign your set of interactions with a unique identification number. Collecting this information enables us to better understand the visitors who come to our Websites, where they come from, and what content on our Websites is of interest to them. We use this information for our internal analytics purposes and to improve the quality and relevance of our Websites to visitors like you. We also work with third-parties such as ad networks, analytics providers and other advertising companies that use their own tracking technologies (including cookies and pixel tags) on our Websites in order to provide you with tailored advertisements across the Internet. These companies may collect information about your activity on our Websites and third-party websites (such as web pages you visit and your interaction with our advertising and other communications) and use this information to make predictions about your preferences, develop personalized content and deliver ads that are more relevant to you on third party websites.

Some of this information may be collected using cookies and similar tracking technology, as explained further in our [Cookie Policy](#), which includes information on how you can adjust your preferences and opt out at any time. You can also visit [WWW.ABOUTADS.INFO/CHOICES](http://WWW.ABOUTADS.INFO/CHOICES) for more information about interest-based



ads and to opt out of having information about your use of the Services be used by companies that participate in the Digital Advertising Alliance.

**Information we receive about you from other sources.** We may receive your information directly from the relevant creditor or other third party, including identity verification services, affiliate marketing partners, and other service providers. For example, creditors may provide us with information such as your full name, address, and phone number for our purposes of supporting your application by retrieving your foreign credit history or reporting on your bank transaction data upon your request (if available in your jurisdiction). Service providers may return us a verification result derived from your biometric information, and affiliate marketing partners may provide us with your personal information to confirm your use of our Services.

**Inferences we derive from the data we collect.** We may use the information we collect about you to derive inferences. Here are a few examples of the type of inferences we may derive from data we have collected about you from you or other sources:

- We may infer your geolocation and demographic information to provide you with a personalized experience regardless of how you interact with us;
- We may make inferences from your credit report, including descriptions and statements, and from other sources to help enable creditors to make a more informed decision about your financial product application;
- We may make inferences from your financial accounts, including your income and spending patterns, to help enable creditors to also make a more informed decision about your financial product application.

### 3. HOW WE USE YOUR INFORMATION

We use your information for a number of business and commercial purposes, including to operate, improve, and help protect the Services we provide, and to develop new services. More specifically, we use your information as follows:

- **With Your Consent:** For any notified purpose with your consent or at your direction in accordance with applicable law and policy;
- **Provide Services:** To operate, provide, and maintain our Services;
- **Communicate With You:** To correspond with you including to provide consumer, customer, and other related support, such as to help respond to your inquiries or resolve disputes, notify you about material changes to this Policy and our Terms of Service, and to let you know about new offers;
- **Research, Develop, and Test Existing Services:** To improve, enhance, modify, add to, and further develop our existing services, and to maintain the accuracy and integrity of credit information in our records;
- **Research, Develop, and Test New Services:** To develop new products and services and, in some cases and depending on your jurisdiction, new insights based on the data we've collected about you;
- **Marketing and Advertising:** To help us determine the most relevant products and services for you and to share with you by e-mail, Short Message Service (i.e. SMS), or other means (with your consent, where required);

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- **Help Prevent Fraud or Protect Privacy:** To help protect you, financial institutions, our partners, Nova Credit, and others from fraud, malicious activity, and other privacy and security-related concerns.
- **Investigate Misuse and Misconduct:** To investigate any misuse of our Services or partners' services, criminal activity, or other unauthorized access to our Services; and
- **For Legal Purposes:** To comply with contractual and legal obligations under applicable law and for other purposes such as to establish and defend against claims.

We may use cookies and similar tracking technology as explained further in our [Cookie Policy](#).

We will indicate to you where the provision of certain information is required in order for us to provide you certain services. If you choose not to provide such information, we may not be able to provide the services you have requested.

#### 4. OUR LEGAL BASES FOR PROCESSING (UK)

For individuals in the United Kingdom, our legal basis for processing your personal information will depend on the information concerned and the context in which we collected or processed it. Generally, however, we will normally only collect and process your information where:

- you have given your consent to do so;
- we need to fulfill our responsibilities and obligations in any contract or agreement with you;
- to comply with our legal obligations under applicable law; or
- the processing serves our legitimate interests which are not overridden by your data protection interests or fundamental rights and freedoms (for example, to safeguard our Services; to communicate with you; or to update our Services).

To the extent we rely on your consent to collect and process your information, you have the right to withdraw your consent at any time by emailing [privacy@novacredit.com](mailto:privacy@novacredit.com). The Summary of Processing Activities [see below] lists the legal basis which we rely on to process the categories of your personal information.

#### 5. DATA RETENTION

We will store the personal information we collect about you for no longer than necessary for the purposes set out in the Summary of Processing Activities [see below] in accordance with our legal obligations and legitimate business interests, where applicable, and otherwise as required or permitted under applicable law, including but not limited to consumer reporting legislation.

To determine the appropriate retention period for information, we consider the applicable legal, regulatory, tax, accounting or other requirements, as well as the amount, nature and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of your information, the purposes for which we process your information and whether we can achieve those purposes through other means.

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When we have no ongoing legitimate business or legal need to process your personal information, we will either delete, destroy or anonymize it or, if this is not possible (for example, to comply with the credit reporting laws in your country of residence), we will securely store your personal information and isolate it from any further processing until deletion is possible. If you have questions about, or need further information concerning, our data retention periods, please send an email to [privacy@novacredit.com](mailto:privacy@novacredit.com).

## 6. BIOMETRIC INFORMATION RETENTION (Illinois Residents and Others)

This Biometric Information Retention Policy is provided pursuant to the Illinois Biometric Information Privacy Act (“BIPA”) and other applicable laws that govern the collection of biometric data. It also describes the purpose for which your biometric data may be collected, an applicable retention schedule, and guidelines for permanently destroying your biometric data.

**Purpose of Collection and Use.** Certain foreign credit bureaus require us to verify your identity using a biometric process before they will disclose your credit information to us. As such, Nova Credit’s collection of or access to your personal information in connection with our Services may include biometric identifiers and/or biometric information (collectively, “**biometric data**”). Nova Credit may, on behalf of ourselves or our customers, collect, access, process, and store your biometric data for purposes of verification, authentication, fraud prevention and/or matching you with your credit history or bank transaction data. Where required by law, we will obtain consent to collect or possess your biometric data. Nova Credit will not sell, lease, trade, or otherwise profit from your biometric data.

**Retention of Biometric Data.** We will only retain your biometric data for as long as necessary to fulfil the purposes for which it was collected, or to otherwise meet a legal obligation. BIPA provides that biometric data must be destroyed at the earliest of three years of the last interaction with you or when collection purpose has been met. Nova Credit will, therefore, destroy your biometric data, if any, within the time required by applicable law. Specifically, Nova Credit will permanently destroy your biometric data in our possession (1) when the initial purpose for collecting or obtaining such data has been satisfied, or (2) within 3 years of your last interaction with us, whichever occurs first. Where actually in our possession and subject to the direction of our clients, Nova Credit will strive to retain your biometric data only for as long as necessary to detect fraud and will then seek to permanently destroy such data within approximately 60 days where no fraud had been detected.

## 7. HOW WE SHARE YOUR INFORMATION

Note: We do not sell or share your personal or financial information with or to affiliated or unaffiliated third parties for purposes of their own marketing, advertising, or use. We may share your personal information for a number of business purposes (in accordance with the uses set out in the Summary of Processing Activities, detailed out at conclusion of document):

1. With any other parties for a notified purpose with your consent or at your direction.
2. With, between, and among Nova Credit group and our current and future parents, affiliates, subsidiaries, and other companies under common control or


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ownership to provide the products you request, to enhance our products to meet your needs and, to the extent you have chosen to receive such marketing communications, for marketing purposes or where such sharing is otherwise necessary in accordance with the uses set out in the Summary of Processing Activities. Where required, we will obtain your consent and/or anonymize personal information prior to sharing among the Nova Credit group.

3. With creditors in support of your application to their financial product or service and with your consent.
4. With other companies to offer you our products and services, or to complete your requests regarding our Services. For example, we partner with credit bureaus and other data providers to access, process, and deliver your financial and other information to the creditors and other end users you have chosen. We may disclose your information to such third parties with your consent or as required to provide the Services you request.
5. With vendors, contractors, affiliates and other service providers that perform services for us or on our behalf, which may include hosting our data, troubleshooting, conducting identity verification, helping to prevent identity theft and fraud (for example, Australia's Document Verification Service), performing analytics, marketing on our behalf, helping us with external communications, customer feedback, and market research among others.
6. With our lawyers, accountants, insurers and other professional advisors to the extent we need to (for example, to defend ourselves against legal claims).
7. With third parties in connection with a proposed or completed corporate transaction, such as a merger, sale of assets or shares, reorganization, financing, change of control or acquisition of any or all of our business.
8. With third parties as required by law or if we reasonably believe that such action is necessary to (i) comply with the law and the reasonable requests of law enforcement; (ii) detect and investigate illegal activities and breaches of agreements; and/or (iii) exercise or protect the rights, property, or personal safety of you, Nova Credit, creditors, or others.

We may process information in a non-identifiable or aggregated manner for any purpose permitted under applicable law. This may include using your personal information to derive or create aggregated or anonymized data to facilitate research and develop new services. Any of your personal information that is anonymized can be used without notice to you or your consent.

## **8. CROSS-BORDER TRANSFER AND STORAGE OF YOUR PERSONAL INFORMATION**

**International Transfers of your information.** The personal information that we process, including information from our customers and their employees, may be transferred outside of the jurisdiction in which the data subject resides to the United States or other countries that may not have data privacy laws that provide equivalent protection as the country in which you reside or where the personal information originated. We will provide you with notice and give you opportunity to consent prior to international transfers of your information, where appropriate or required by applicable law. Such jurisdictions include the European Economic Area, Switzerland, the UK and Quebec, CA. Where appropriate, we will execute the Standard Contractual Clauses and/or make



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such transfers pursuant to other appropriate safeguards as required by and/or adopted by the relevant government when possible. The information we collect may also be transferred to, and stored and processed in, countries where our service providers (including affiliates) have operations. Regardless, you understand that your personal information may be transferred, processed and stored outside of your country of residence, and therefore may be available to foreign law enforcement, courts and government authorities under lawful orders and laws applicable in such foreign jurisdictions. If you wish to enquire further about the safeguards used, please contact us at [privacy@novacredit.com](mailto:privacy@novacredit.com).

**Security.** We implement appropriate technical and organizational measures, including encryption, to protect the confidentiality and integrity of your information against accidental or unlawful destruction, loss, change or damage. We also implement control measures designed to limit access to this information to personnel who have a business reason to know it and prohibit personnel from unlawfully disclosing this information. All information we collect will be stored on our secure servers. We will never contact you by phone requesting your account ID, password, bank account details or national identification numbers.

## 9. YOUR RIGHTS IN RESPECT OF YOUR INFORMATION

In accordance with applicable privacy law, you may have the following rights in respect of your information that we hold:

1. **Right of access.** You have the right to obtain access to your information.
2. **Right of portability.** You have the right, in certain circumstances, to receive a copy of the information you have provided to us in a structured, commonly used, machine-readable format that supports re-use, or to request the transfer of your personal information to another person.
3. **Right to rectification.** You have the right to obtain rectification or correction of any inaccurate or incomplete information we hold about you without undue delay.
4. **Right to erasure.** You have the right, in some circumstances, to require us to erase your information without undue delay if the continued processing of that information is not justified.
5. **Right to restriction.** You have the right, in some circumstances, to require us to limit the purposes for which we process your information if the continued processing of the information in this way is not justified, such as where the accuracy of the information is contested by you.
6. **Right to object.** You have a right to object to any processing based on our legitimate interests in certain circumstances. You can also object to our direct marketing activities for any reason by clicking the “unsubscribe” link set out in any marketing communication you receive.
7. **Right to withdraw consent.** If you have provided consent to any processing of your information, you have a right to withdraw that consent.

Please note that the above rights are not absolute and we may be entitled to refuse requests, wholly or partly, where exceptions under the applicable law apply.

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If you wish to exercise one of these rights, please contact us at [privacy@novacredit.com](mailto:privacy@novacredit.com) and in compliance with applicable law, we will strive to complete your request within 30 days otherwise provide you with written notice of the reasons for refusal or delay. In the case of e-mail marketing and other advertising communications, please choose the “Unsubscribe” button within any of our communications or use the information under “Contacting Us” in this Policy. Note that unsubscribing will not prevent communications related to transactions, support requests, and other inquiries you may have with us.

Please see our [Cookies Policy](#) for information about how you can adjust your cookie preferences or opt out of the use of your information for interest-based advertising.

You also have the right to lodge a complaint to your national data protection authority. If you are in the UK, information on how to contact the Information Commissioner is available at [www.ico.org.uk](http://www.ico.org.uk). You may also contact the Australian Federal Privacy Commissioner with respect to Nova Roo Pty Ltd at [www.privacy.gov.au](http://www.privacy.gov.au). If you are in Canada, information on how to contact the Office of the Privacy Commissioner of Canada with respect to Nova Credit North Inc. is available at <https://www.priv.gc.ca/>.

## 10. SECURITY

We use a variety of technologies and processes to help protect the integrity of our Services, including physical, technological, and organizational security measures. Nova Credit operates under a comprehensive Information Security Policy based on internationally recognized standards of security (ISO 27001 standard) and holds an ISO 27001 certification and SOC 2 Type II attestation. We have a dedicated information security team who are responsible for administering access to systems. We are independently audited on an annual basis and perform regular risk assessments against our critical and external facing applications.

No information transmission or storage system is 100% secure and protecting your personal information is also your responsibility. Please safeguard any authentication and identification information you use to access our Services. You should not disclose your authentication information to any third party and should immediately notify us of any unauthorized use of your password. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account with us has been compromised), please immediately notify us of the problem by contacting us at [help@novacredit.com](mailto:help@novacredit.com).

## 11. CHILDREN'S PRIVACY

Our Services are not directed toward individuals below the age of majority in their local jurisdiction and we do not knowingly collect information from individuals below the age of majority in their local jurisdiction. We request that such individuals not provide us any of their personal information.

## 12. COOKIES AND SIMILAR TECHNOLOGIES

We use cookies and similar tracking technology to identify and distinguish you from others who use our Services. Please refer to our [Cookie Policy](#) for more information as to the way in which we use cookies.



Note: We use Google Analytics features and cookies in connection with our website for analytics, statistics, and marketing. For more information about the cookies used on our Websites and how to opt-out, please visit our Cookie Policy.

### 13. LINKS TO THIRD PARTY SITES

Our Services may, from time to time, contain links to and from third party websites, including those of our data providers, affiliate marketing partners, advertisers, and news publications. If you follow a link to any of these websites, please note that these websites have their own privacy notices and that we do not accept any responsibility or liability for their policies. Please check the individual policies before you submit any information to those websites.

### 14. CHANGES TO THIS POLICY

We may update this privacy policy from time to time and so you should review this page periodically. When we change this privacy policy in a material way, we will update the "Last updated" date at the top of this Policy. Changes to this Policy are effective when they are posted on this page.

### 15. NOTICE TO YOU

If we need to provide you with information about something, whether for legal, marketing or other business-related purposes, we will select what we believe is the best way to get in contact with you. We will usually do this by placing a notice on our Services or through e-mail. The fact that we may send notices to you will not stop you from being able to opt out of certain types of contact as described in this Policy.

### 16. CONTACTING US

If there are any questions regarding this Privacy Policy or our privacy practices (including our use of service providers located outside of your jurisdiction), or to request a copy of this Privacy Policy in another format, you may contact us using the information below.

#### **If in the United States, Canada, Singapore, or United Arab Emirates:**

Nova Credit Inc.

22 West 21st Street

8th floor

New York, NY 10010

Attention: Privacy Officer

E-mail: [privacy@novacredit.com](mailto:privacy@novacredit.com)

#### **If in the United Kingdom:**

Nova Crumpet LTD

1 Bartholomew Lane,



London, EC2N 2AX, United Kingdom

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E-mail: [privacy@novacredit.com](mailto:privacy@novacredit.com)

If you live in the United Kingdom, Nova Credit UK is the data controller of the information we hold about you. Our registered and postal address is 1 Bartholomew Lane, London, EC2N 2AX, United Kingdom. We are registered as a data controller with the Information Commissioner's Office under data protection registration number ZB325262.

**For any questions or concerns about Nova Credit's India operations:**

Instalogic Technologies Private Limited

90/31B, First Floor Malviya Nagar

New Delhi - 110017, India

Email: [grievance-office-india@novacredit.com](mailto:grievance-office-india@novacredit.com)

## SUMMARY OF PROCESSING ACTIVITIES

To help provide even greater transparency around our data practices, we consolidated the information provided in our Policy above into a table that matches the categories of information Nova Credit collects about you with the sources of the information, the purposes of processing, and the categories of recipients with whom Nova Credit shares the information. You can find more detailed descriptions of our data collection, use, and sharing practices in the respective sections of the Policy above.



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Category of personal information	Categories of Source of Personal Information	Purpose of Processing	Lawful basis for processing	Categories of Parties with Whom We May Share Personal Information
<b>Identifiers</b>	<ul style="list-style-type: none"> <li>Information that you provide voluntarily</li> <li>Information we collect from your credit report</li> <li>Information we collect from your financial account</li> <li>Information we receive from your web browser or device</li> <li>Information we receive about you from other sources</li> </ul>	<ul style="list-style-type: none"> <li>With Your Consent</li> <li>Provide Services</li> <li>Communicate With You</li> <li>Research, Develop, and Test Existing Services</li> <li>Marketing and Advertising</li> <li>Help Prevent Fraud or Protect Privacy</li> <li>Investigate Misuse and Misconduct</li> <li>For Legal Purposes</li> </ul>	<ul style="list-style-type: none"> <li>Consent</li> <li>Necessary to Performance of a Contract</li> <li>Legitimate Business Interests</li> </ul>	<ul style="list-style-type: none"> <li>Anyone with your consent</li> <li>Nova Credit group entities</li> <li>Creditors whose products or services you apply for</li> <li>Credit bureaus and other data providers</li> <li>Third-party vendors, contractors, and other service providers in connection with the services they perform for us</li> <li>Professional advisors</li> <li>Third parties in connection with a corporate transaction</li> <li>Authorities as required by law</li> </ul>
<b>Identifiers: Biometric Data or Information</b>	<ul style="list-style-type: none"> <li>Information that you provide voluntarily</li> </ul>	<ul style="list-style-type: none"> <li>With Your Consent</li> <li>Provide Services</li> <li>Research, Develop, and Test Existing Services</li> <li>Help Prevent Fraud or Protect Privacy</li> <li>Investigate Misuse and Misconduct</li> <li>For Legal Purposes</li> </ul>	<ul style="list-style-type: none"> <li>Consent</li> <li>Necessary to Performance of a Contract</li> <li>Legitimate Business Interests</li> </ul>	<ul style="list-style-type: none"> <li>Anyone with your consent</li> <li>Nova Credit group entities</li> <li>Third-party vendors, contractors, and other service providers in connection with the services they perform for us</li> <li>Authorities as required by law</li> </ul>
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<b>Commercial Information</b>	<ul style="list-style-type: none"> <li>Information we receive from your web browser or device</li> <li>Information we receive about you from other sources</li> <li>Inferences we derive from the data we collect</li> </ul>	<ul style="list-style-type: none"> <li>With Your Consent</li> <li>Provide Services</li> <li>Communicate With You</li> <li>Research, Develop, and Test Existing Services</li> <li>Research, Develop, and Test New Services</li> <li>Help Prevent Fraud or Protect Privacy</li> <li>Investigate Misuse and Misconduct</li> <li>For Legal Purposes</li> </ul>	<ul style="list-style-type: none"> <li>Consent</li> <li>Necessary to Performance of a Contract</li> <li>Legitimate Business Interests</li> </ul>	<ul style="list-style-type: none"> <li>Anyone with your consent</li> <li>Nova Credit group entities</li> <li>Creditors whose products or services you apply for</li> <li>Credit bureaus and other data providers</li> <li>Third-party vendors and service providers in connection with the services they perform for us</li> <li>Professional advisors</li> <li>Third parties in connection with a corporate transaction</li> <li>Authorities as required by law</li> </ul>
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