



FACTS

WHAT DOES BORRO DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and checking account information</li> <li>- Payment history and transaction or loss history</li> <li>- Assets and wire transfer instructions</li> </ul> <p>Borro also stores transaction history and user relationships/interactions. We collect this information so that we can provide users with a meaningful service.</p> <p>Borro may collect additional information in other ways not specifically described here. For example, we may collect information related to interactions with customer services, collections, surveys or other feedback tools from third parties using technologies such as application programming interfaces (APIs).</p> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Borro chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Borro share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share



Questions?	Call 1-888-778-0156 or go to <a href="http://www.borro.com">www.borro.com</a>
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Who we are	
Who is providing this notice?	Borro L1 Inc., BL2 Inc., BL3 Inc., BL4 Inc., BPAL (California) Inc.

What we do	
How does Borro protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Borro collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>- Apply for a loan <b>or</b> provide account information</li><li>- Pay us by check <b>or</b> give us your contact information</li><li>- Show us your government-issued ID</li><li>- Call Borro, phone calls may be recorded for quality and training purposes</li></ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>- sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>- affiliates from using your information to market to you</li><li>- sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>- <i>Our affiliates include companies with the Borro name</i></li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>- <i>Borro does not share with nonaffiliates so they can market to you</i></li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>- <i>Borro doesn't jointly market</i></li></ul>