

Online Privacy Policy

Last updated: January 7, 2026

Pliant Payments Inc., d/b/a Pliant ("Pliant" or the "Company") Pliant ("we," "us," and/or "our") is dedicated to protecting your information and informing you about how we use it. This privacy policy (the "Privacy Policy" or the "Policy") is intended to provide information to our visitors and users ("you" or "your") about how we collect, protect, share and use your information when you use the Pliant Payments Inc. website, www.getpliant.com, including any subdomain thereof (the "Site"), the Pliant application (the "App"), and/or products and services offered, operated or made available by the Company (the Website, App, and products and services of Pliant are collectively referred to as the "Services"). Reference to the Services includes any portion of the Services. Any capitalized term that is not defined in this Privacy Policy shall have the meaning given to it in the Terms of Use. This Privacy Policy outlines how and when Pliant collects, protects, shares, and uses information that can identify you individually ("Personal Information"), such as your name, email or telephone number. Personal Information does not include information that is anonymous, aggregated, or can no longer be used to identify you as an individual. Information about an entity that cannot be used to identify you as an individual is not Personal Information.

This Privacy Policy covers the privacy practices of Pliant only. This Policy does not apply to the practices of third party websites, services or applications, including Coastal Bank or other third parties with which we partner. These third party services are governed by each such third party's privacy policy. Pliant is not responsible for the privacy policies and practices of websites other than its own and is not responsible for the failure of unaffiliated third parties to honor their privacy obligations.

We may amend this Privacy Policy at any time by posting a revised version on our Website and the App. We will attempt to give a reasonable notice period upon making any changes; however, unless otherwise stated, the revised version will be effective at the time we post it.

Acceptance of Privacy Policy

By using the Services, you signify your acceptance of this privacy policy. If you do not agree to the terms of this privacy policy, please do not use the Services. Your continued use of the Services following the posting of changes to these terms will mean that you accept those changes.

Information We Collect

The types of information we may collect include:

- Your name, phone number, and other contact details;
- Date of birth, Social Security or similar number, employer, and other information you provide;
- Payment information you provide;
- Unique identifier, mobile carrier, and mobile phone number, for the computer, mobile telephone, tablet or other device you use to access the Services; and
- Any other information you may provide to us voluntarily through your use of our Services.

How We Use Information

In general, Pliant uses information we collect through the Services to:

- Provide products and services you request;
- Improve our offerings to you, including to develop new products and services;
- Communicate with you or provide notices in connection with such products and services;
- Process and respond to customer inquiries and provide support;
- Detect security incidents and prevent fraud and illegal activities;
- Fulfill our legal requirements and enforce our agreements;
- Improve Site content, functionality, and usability;
- Communicate with you, either directly or through our service providers, including for marketing and promotional purposes;
- Improve our marketing and promotional activities; and
- For our other legitimate business purposes permitted by law.

Pliant is a service provider to its bank partner, Coastal Bank, and all loans or accounts facilitated through the Site are provided by our bank partner. If you apply for a loan or account using the Site, we will use your information to facilitate your loan or account with our bank partner.

The information collected in connection with a loan or account may be used (as applicable) to:

- Generate your borrower profile or process your loan or account application on behalf of the bank partner providing the loan or account;
- Enable automatic payments and fund transfers with other financial institutions; and
- Communicate with you concerning your account and transactions.

COOKIE NOTICE

This Privacy Policy should be read together with our Cookie Notice, which provides additional information about how we use cookies, pixels, and similar technologies on our Services, and the choices available to you regarding those technologies.

We use cookies, pixels, web beacons, and similar technologies (“Cookies”) to collect information

automatically when you interact with our Services. These technologies help us operate and secure our Services, improve functionality and usability, understand how our Services are used, and support marketing and promotional activities.

Cookies may be placed by us or by third-party service providers that perform services on our behalf, including analytics, marketing, advertising, and technology service providers.

For more information about the types of Cookies we use and how to manage your preferences, please review our Cookie Notice, available through our website footer.

*California Residents

We may allow third parties to collect information through Cookies and similar technologies on our Services for business purposes such as analytics and marketing, which may be considered “sharing” under California law. California residents may opt out of such sharing as described in our Cookie Notice or by using the “Do Not Sell or Share My Personal Information” link available on our website.

Information We Share

All companies like Pliant need to share customers’ information to function everyday. Subject to any applicable legal exemptions, we may share your information, including non-public information with:

- Our bank partner that you request an offer of credit from or who declines to approve you for a loan when you request a loan offer;
- Service providers who support our business operations including servicing, bill collection, debt collection, and marketing and technology services which may also include affiliated companies of Pliant;
- Credit reporting agencies at your direction and otherwise as permitted by law;
- Debt collection companies that purchase your debt if it has been charged off;
- Any back-up service provider or back-up administrator we, or any entity we engage in the event we stop operating;
- Law enforcement, government officials, or other third parties when (1) we are compelled to do so by a subpoena, court order or similar legal procedure, (2) we need to do so to comply with law, or (3) if we believe in good faith that the disclosure of your information is necessary to prevent physical harm or financial loss or to report suspected illegal activity; and
- Other third parties but only if you consent or direct us to do so.

Pliant will not sell or rent any of your information to third parties and may share your information with third parties as described above.

How We Protect Information

We care about the security of your information and take reasonable measures designed to protect your information from unauthorized access and use by maintaining physical, electronic and procedural safeguards in compliance with applicable law. These measures include computer safeguards and secured files and buildings.

You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email communications from us at all times. However, we cannot ensure or warrant the security of any information you transmit to us or guarantee that information may not be accessed, disclosed, altered or destroyed.

In the event that any information under our control is compromised as a result of a breach of security, we will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

Third Party Websites

This policy only applies to our Services. Our Services may contain links to other websites, apps or online services not operated or controlled by us ("Third Party Sites"). The policies and procedures described here do not apply to Third Party Sites. By providing links to Third Party Sites or services we do not imply that we endorse or have reviewed such websites or services. We suggest that you contact those sites directly for information about their data practices and policies and we encourage you to read their privacy policies before providing any information to them.

Do Not Track Signals

Our Site currently does not respond to "Do Not Track" ("DNT") signals and operates as described in this Privacy Policy whether or not a DNT signal is received. If we do so in the future, we will describe how we do so in this Privacy Policy.

Children's Privacy

This Site is not intended for children or minors under the age of 18. We do not knowingly collect personal information from, or market to, children under the age of 13. If we become aware that a child under the age of 13 has provided us with personal information, we will take steps to comply with applicable legal requirements to remove such information.

California Residents

This section provides additional details about the information we collect about California residents and business owners and the rights afforded to them under the California Consumer Privacy Act (“CCPA”).

In the last 12 months, we may have collected the following categories of information: identifiers (such as name and contact information), demographic information (such as age and gender), commercial information (such as products purchased), internet or other electronic network activity information (such as browsing behavior), geolocation data, audio, electronic, visual or similar information (such as customer support calls), and inferences we make (such as preferred activities). For more details about the information we collect, including the categories of sources, please see the “Information We Collect” section above. We collect this information for the business and commercial purposes described in the “How We Use Information” section above. We share this information with the categories of third parties described in the “Information We Share” section above.

Subject to certain exemptions, the CCPA provides California residents the right to request to know more details about the categories and specific pieces of information we collect, to delete their information, to opt out of any “sales” that may be occurring, and to not be discriminated against for exercising these rights. If your information falls into one of the legal exemptions included in the CCPA, we may be unable to fulfill your request.

We do not “sell” the information we collect (and will not sell it in the future without providing a right to opt out). We do allow third parties to collect information through our services and share information with third parties for the business purposes described in this Privacy Policy, including without limitation advertising and marketing on our services and elsewhere based on our customers’ online activities over time and across different sites, services, and devices.

California residents may make a rights request by contacting us at the information below.

Changes to this Policy

Pliant may revise this Policy from time to time without prior notice to you, and any changes will be effective immediately upon the posting of the revised Privacy Policy on the Website and the App. You should bookmark and periodically review this page to ensure that you are familiar with the most current version of this Policy. You can determine when this Policy was last revised by checking the "Last Updated" legend at the top of the Policy.

Questions about this Policy

If you have any questions or concerns about this policy, you can contact us at:

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+1 (917) 540-4658