

DATA SUBJECT ACTION REQUEST

We at Loan Emi Calculator value privacy rights. As required under applicable law, and specifically the EU General Data Protection Regulations ("**GDPR**"), the California Consumer Privacy Act of 2018 as amended and revised by the California Privacy Rights Act of 2020 (collectively "**CCPA**"), the Virginia Consumer Data Protection Act of 2021 ("**VCDPA**"), the Colorado Consumer Protection Act ("**CPA**"), the Connecticut Privacy Act ("**CTDPA**"), the Utah Consumer Privacy Act ("**UCPA**") and the Israeli Protection of Privacy Law ("**IPPL**") (which collectively shall be defined herein as "**Data Protection Laws**"), individuals are permitted to make certain requests and exercise certain rights regarding their Personal Data or Personal Information (as such term is defined under the applicable Data Protection Laws) and depending on their jurisdiction.

In order to submit a request to exercise individual rights pursuant to the Data Protection Laws (as defined below), please complete this form and send it to our privacy team at: support.loancalculator3@bizcraftapps.com. Upon receipt of your completed request, we will process it and respond within the timelines required under applicable Data Protection Laws. If additional information is necessary, we will contact you using the contact information you provided in this form. Information provided in connection with this request will be processed only for the purpose of processing and responding to your request and will be deleted immediately thereafter. For more information, please review our <https://bizcraftapps.com/loancalculator3/privacy>.

Note, certain deletion, correction and opt-out rights can be done by you independently. For example, depending on your interaction with us: 1. you can opt-out from receiving emails from us by clicking the "unsubscribe" link within the email; 2. you can delete and correct any information available in your account, through your app settings; or 3. you can withdraw your consent for processing of online identifiers or other marketing data, for analytics or marketing purposes, at any time, be using the cookie settings banner presented through our website, or where applicable, through the "Do Not Sell or Share my Personal".

CONTACT INFORMATION:

Full Name: _____

Email Address: _____

If applicable, US State: _____

WHAT IS YOUR RELATIONSHIP WITH US?

User
Partner
Employee/Candidate
Vendor
Other: _____

YOUR REQUEST:

Detailed below are various rights and requests you may submit depending on your residence. Please check the applicable right you are requesting to execute.

1 CALIFORNIA:

Note: Under the CCPA your rights only apply to the Personal Information collected 12 months prior to the request and you are not entitled to submit more than 2 requests in a 12 months period. Please check the applicable right you are requesting to execute:

Right to Know or Access;
Right to Deletion of Personal Data, the right to delete is not absolute and in certain cases we will have the lawful right to maintain the Personal Data;
Right to Data Portability;
Right to Non-Discrimination;
Right to Rectification;
Right to Limit the Use and Disclosure of Sensitive Personal Information;
Right to Opt-out from Sale or Share of Personal Information;
Opt-Out of the Use of Automated Decision Making; or
Other

CCPA Opt-Out Rights:

The Right to Opt-out of Sale and Opt-Out of Sharing for Cross-Contextual Behavioral Advertising can be executed without filling the form by:

- Through Device-Level Choices: if you do not want to receive interest-based advertisements, you can limit the collection of certain information through your device settings.
- Opt-Out through Industry Consumer-Choice Platforms. Finally, you can

make choices about data collection for certain companies by visiting an industry consumer-choice platform, such as the [NAI](#) or [DAA](#).

- Use the [Global Privacy Control](#) ("**GPC**") signals.

Authorized Agency:

you may submit the request by an authorized agency as detailed in the [CCPA Notice](#). A business may deny a request from an authorized agent that does not submit proof that they have been authorized by the consumer to act on their behalf. We will aim to complete CCPA verifiable consumer requests as soon as reasonably practicable and consistent the 45-days timeframe mandated by the CCPA. If we require additional time, we will inform you of the reason and extension period in writing. In some cases, our ability to uphold these rights for you may depend upon our obligations to process Personal Information for security, safety, fraud prevention reasons, compliance with regulatory or legal requirements, or because processing is necessary to deliver the services you have requested. Where this is the case, we will inform you of specific details in response to your request.

2 VIRGINIA:

Right to Confirm if the Data is Being Processed and to Access That Personal Data;

Right to Deletion of Personal Data, the right to delete is not absolute and in certain cases we will have the lawful right to maintain the Personal Data;

Right to Opt-out of the Processing of Personal Data for the Purposes of:

- Targeted advertising;
- Sale for personal data;
- Profiling used for decisions that produce legal or similarly significant effects on a consumer
(please see above the options under CCPA Opt-Out Section)

Right to Data Portability;

Right to Correction;

Right to non-discrimination; or

Other: _____

The right to Opt-Out of "The Processing of the Personal Data for Purposes of Targeted Advertising, the Sale of Personal Data, or Profiling in Furtherance of

Decisions that Produce Legal or Similarly Significant Effects Concerning the Consumer” can be done without filling this form, please see above the options under CCPA Opt-Out Section.

We will aim to complete all VCDPA authenticated consumer request as soon as reasonably practicable and consistent the 45-days timeframe mandated by the VCDPA. If you have an account with us, we may require you to use the account to submit the request. If we are unable to authenticate your request using commercially reasonable efforts, we may request additional information reasonably necessary to authenticate you and your request. If we cannot authenticate you and your request we will not be able to grant your request. If we refuse to take action on a request, you may appeal our decision within a reasonable period time by contacting us and specifying you wish to appeal.

Within 60 days of our receipt of your appeal, we will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. If the appeal is denied, you may submit a complaint to the Virginia Attorney General at <https://www.oag.state.va.us/consumercomplaintform>. If we are unable to authenticate your request using commercially reasonable efforts, we may request additional information reasonably necessary to authenticate you and your request. If we cannot authenticate you and your request we will not be able to grant your request.

3 COLORADO:

Right of Access;

Right to Correction;

Right to Deletion of Personal Data, the right to delete is not absolute and in certain cases we will have the lawful right to maintain the Personal Data

Right to Data Portability - to obtain a portable copy of the data;

Right to Opt-out of the Processing of Personal Data for the Purposes of:

- Targeted advertising;
- Sale for personal data;
- Profiling used for decisions that produce legal or similarly significant effects on a consumer
(please see above the options under CCPA Opt-Out Section)

Right to non-discrimination; or

Other: _____

We will aim to complete CPA consumer request as soon as reasonably practi-

cable and consistent the 45-days timeframe mandated by the CPA. We reserve the right to extend the response time by additional 45-days when reasonably necessary and provided consumer notification of the extension is made within the first 45-days. If we refuse to take action on your request, you may appeal our refusal within a reasonable period after you have received notice of the refusal by contacting us and specifying you wish to appeal. Within 60-days of our receipt of your appeal, we will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. You may also contact the Colorado Attorney General if you have concerns about the result of the appeal as follows: Colorado AG at <https://coag.gov/file-complaint/>. If you have an account with us, we may deliver our written response to that account or via email at our sole discretion. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. You do not need to create an account for submitting a request. Any disclosures we provide will only cover the 12-month period preceding our receipt of your request. The response we provide will also explain the reasons we cannot comply with a request, if applicable

4 CONNECTICUT:

Right to Confirm if the Data is Being Processed;
Right of Access;
Right to Correction;
Right to Deletion of Personal Data, the right to delete is not absolute and in certain cases we will have the lawful right to maintain the Personal Data
Right to Data Portability - to obtain a portable copy of the data;
Withdraw Consent;
Right to Opt-out of the Processing of Personal Data for the Purposes of:

- Targeted advertising;
- Sale for personal data;
(please see above the options under CCPA Opt-Out Section)

Right to non-discrimination; or
Other:

5 UTAH (Effective January 2024)

Right to Confirm if the Data is Being Processed;
Right of Access;

Right to Deletion of Personal Data, the right to delete is not absolute and in certain cases we will have the lawful right to maintain the Personal Data

Right to Data Portability - to obtain a portable copy of the data;

Right to Opt-out of the Processing of Personal Data for the Purposes of:

- Targeted advertising;
- Sale for personal data;
(please see above the options under CCPA Opt-Out Section)

Right to non-discrimination; or

Other

We shall respond to your UCPA requests within 45 days of receipt. The response period may be extended once by 45 additional days when reasonably necessary, taking into account the complexity and number of requests and we inform you of such extension within the initial 45 days response period, together with the reason for the extension. If we decline to take action on your request, we shall so inform you without undue delay, within 45 days of receipt of your request. The notification will include a justification for declining to take action. If we are unable to authenticate your request using commercially reasonable efforts, we may request additional information reasonably necessary to authenticate you and your request. If we cannot authenticate you and your request, we will not be able to grant your request.

6 EU, UK, EEA AND OTHER JURISDICTIONS:

Right to be Informed to the Processing of Personal Data;

Right to Access to Your Personal Data;

Right to Rectification and Amendment;

Right to Deletion / Erasure;

Right to Restrict Processing;

Right to Data Portability;

Right to Object to the Processing of Personal Data;

Rights Related to Automated Decision-Making and Profiling; or

Other

For EU and UK data subjects, you can also submit a Data Subject Request to our representative:

We value your privacy and your rights as a data subject and have therefore appointed Prighter Group with its local partners as our privacy representative and your point of contact. Prighter gives you an easy way to exercise your privacy-related rights (e.g., requests to access or erase personal data). To get in touch with our representative, or to exercise your data subject rights, please reach out to us at: support.loancalculator3@bizcraftapps.com, and we will promptly provide you with the necessary details to contact Prighter directly.

VALIDATION:

The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative. We cannot respond to your request if we cannot verify your identity or authority to make the request and confirm the Personal Information or Personal Data is relates to you. Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Substantiate the request - please provide additional information about your request:

Thank you for filling in the form, please send it to:
support.loancalculator3@bizcraftapps.com. We will process the request by the time specified in the Data Protection Laws. we reserve the right to extend the aforementioned period by the time specified in the Data Protection Laws if the request is complex or numerous or we require additional information. The processing of the request is free of charge; however, we may want to reserve the right to charge a reasonable fee to cover certain administrative costs (such as providing additional copies of the data) or for handling manifestly unfounded or excessive requests. Note that, you might not be eligible to exercise all or part of the rights detailed above - this depends on your jurisdiction and the applicable Data Protections Law, our relationship, and our rights to refuse or retain data under applicable Data Protection Law. Where we are not able to provide you with the information for which you have asked or otherwise fulfil your request, we will endeavor to

explain the reasoning for this and inform you of your rights.