

BILT FOUNDATION PRIVACY POLICY

What Does This Privacy Policy Cover?

What Information Do We Collect and How Do We Use the Information?

How, and With Whom, Is My Information Shared?

Is Information About Me Secure?

What Information of Mine Can I Access?

What Happens When There Are Changes to this Privacy Policy?

Bilt Foundation Privacy Policy

Effective Date: August 1, 2023

This Privacy Policy is effective immediately for all users.

This Bilt Foundation Privacy Policy (this “Privacy Policy”) describes the ways Bilt Foundation (“Bilt Foundation,” “we,” “our” or “us”) may collect, use, process and disclose your personal information in connection with products and services offered through the Bilt Foundation website available at <https://www.thebiltfoundation.org/>, together with its associated content, features, tools and materials (collectively, the “Services”), including Bilt Foundation’s rental assistance program (the “Program”). You accept this Privacy Policy by using the Services on our website or by any other means.

If you have any questions about this Privacy Policy or how it applies to specific data, please contact us at support@thebiltfoundation.org. We will make every effort to resolve your concerns.

WHAT DOES THIS PRIVACY POLICY COVER?

This Privacy Policy covers the treatment of personally identifiable information (“Personal Information”) we gather when you use or access the Services, and any Personal Information shared between us and any third party (“Third Party”) for use in connection with the Services. By using the Services, you hereby authorize us to review and share your information (including Personal Information) with Third Parties solely as described in this Privacy Policy.

When Bilt Foundation shares your Personal Information with vendors and other third party service providers (“Third Party Service Providers”) who perform functions on our behalf, we require those Third Party Service Providers to maintain the security and confidentiality of your information, as well as limiting their use of the information to what is reasonable and necessary to carry out their work for us and to comply with applicable laws, rules and regulations (collectively, “Laws”).

This Privacy Policy does not apply to Third Party Service Providers that you elect to access through the Services or that you share information with directly. While we attempt to facilitate access only to those Third Party Service Providers that share our respect for your privacy, we cannot take responsibility for the content or privacy policies of those Third Party Service Providers. We encourage you to carefully review the privacy policies of any Third Party Service Providers you access.

Bilt Technologies, Inc. (“BILT”) is a licensor of Bilt Foundation. If you use any financial product or service from BILT, this Privacy Policy does not apply to BILT or its products or services.

The Services are not intended for use by children. We do not knowingly collect Personal Information from children under the age of 13 years. If we become aware that a child under 13 has provided us with Personal Information, we take steps to delete such information.

WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE THE INFORMATION?

The information we gather enables us to improve and continue to operate the Services. Below we describe in more detail the type of information we collect and how we use it.

Sources of Personal Information:

If you submit a rental assistance application under the Program or otherwise provide your contact information to us, you will provide us with Personal Information that may include your name, username, password, email address, home address, date of birth and phone number. In addition, we may indirectly receive Personal Information from you if you specifically direct a Third Party, such as BILT, to send Personal Information to us. By providing us with your phone number, you authorize us and our Third Party Service Providers to contact you via text message (SMS) at that phone number, and you thereby consent to the receipt of such messages. You may opt-out of receiving most of these messages at any time by sending us a request at support@thebiltfoundation.org or by responding “STOP” to any text message. You acknowledge that opting out of receiving text messages may impact your use of the Services. More generally, we may use your contact information to send you messages about the Services.

Web Browser Information:

We automatically receive and record information from your web browser when you go on our website, including your IP address and cookie information. We use this information to, among other purposes described in this Privacy Policy, fight fraud (including spam or malware) and to analyze your interaction with the Services (e.g., what links you click on).

Generally, the Services automatically collect usage information, such as the number and frequency of visits to the Services. This type of aggregate data enables us and Third Parties authorized by us to determine how often individuals use parts of the Services so that we can analyze and improve those Services.

Email, SMS, and Push Notification Communications:

We may communicate with you about the Services, including your rental assistance application status, using email, SMS or other text messages (collectively, "Text Messages"). When we communicate with you via email or Text Message, we may collect information regarding such communications, such as confirmation when you open an email or read a Text Message. We use this information to operate and improve our customer service and other Services. If at any time you do not wish to receive the benefit of such Services, you can turn off notifications using the functionality made available in the browser, application or device settings. Turning off notifications will not impact your eligibility for the Services.

Information We Receive from Third Parties:

We may collect information about you from Third Parties that perform services and analytics for us. Such companies may include credit bureaus, data providers, fraud detection services and data analytics providers, as well as certain of our Third Party Service Providers and their partners. We may also receive your Personal Information about you from Third Parties that we may partner with, but only if you specifically agree to having such information shared with us,

Information We Receive from Browsers:

Cookies are text files that are stored on your computer or device when you access a website. Your browser stores cookies in a manner associated with each website you visit. We use cookies to enable our servers to recognize your web browser and tell us how and when you visit and use the Services.

Most browsers have an option for turning off the cookie feature, which, depending on your browser, may prevent your browser from accepting new cookies or allow you to choose whether to accept each new cookie. We recommend that you leave cookies active, because they enable you to take full advantage of the features of the Services.

Aggregate and De-identified Information:

We collect statistical information about both unregistered and registered users that is not Personal Information and cannot be tied back to you, your account or your web browser ("Aggregate and De-identified Information"). Some of this information is derived from Personal

Information. We may use Aggregate and De-identified Information for various business purposes where permissible under applicable Laws, including for analytics or to develop or improve our services and marketing. We may share this Aggregate and De-identified Information with Third Party Service Providers for their business purposes. Third Party Service Providers may also share with us non-private, aggregated or otherwise non-Personal Information that they have independently developed or acquired.

We may also use and share Aggregate and De-identified Information for research, including research conducted by government entities, non-profit entities, and academic institutions. This may involve publishing findings or combining Aggregate and De-identified Information with other data sets, but such information will not be shared in a way that allows you or any other person to be personally identified.

HOW, AND WITH WHOM, IS MY INFORMATION SHARED?

Information Disclosed for Our Everyday Business Purposes:

We share information about you for our everyday business purposes, such as to process your application, assist in enrolling you in the Program or Third Party services, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

Information Disclosed for the Services:

We may provide information to Third Party Service Providers for use in connection with the Services. In particular, we may report certain Personal Information about you to certain CDFIs involved in the Program and applicable credit reporting agencies. This is intended to facilitate your access to the Services, including the possibility of your participation in the Program.

Information Disclosed for Our Marketing Purposes:

We share information about you for our marketing purposes to offer products and services to you.

Information Disclosed Pursuant to Business Transfers:

If we decide to buy or sell assets, user information is typically one of the transferred business assets. Moreover, if we (or substantially all of our assets) were acquired, or if we go out of business or enter bankruptcy, user information would be one of the assets that may be transferred or acquired by a third party. Any acquirer of us or our assets may continue to use your Personal Information as set forth in and in accordance with this Privacy Policy.

Information Disclosed for Our Protection and the Protection of Others:

We reserve the right to access, read, preserve and disclose any information (including Personal Information) as we reasonably believe is necessary to (i) satisfy any applicable Law, legal process or governmental request, (ii) enforce this Privacy Policy and our Terms of Use, including investigation of potential violations hereof, (iii) detect, prevent or otherwise address fraud, security or technical issues, (iv) respond to user support requests, or (v) protect our rights, property or safety, our users and the public. This includes exchanging information with other companies and organizations for fraud protection and spam/malware prevention.

Information We Share With Your Consent:

In addition to the disclosures described in this Privacy Policy, we may also share your information, which may include your Personal Information, in additional ways, if you consent.

IS INFORMATION ABOUT ME SECURE?

We protect your Personal 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. We authorize our contractors and employees to access your information only when they need it to do their work, and we require companies that work for us to protect your information. However, we cannot guarantee the security of any information. Unauthorized entry or use, hardware or software failure, and other factors, may compromise the security of the information in our possession at any time.

WHAT INFORMATION OF MINE CAN I ACCESS?

If you are a registered user, you can view information associated with your account by logging into your account or by contacting us at support@thebiltfoundation.org . In addition, you can access and delete cookies through your web browser settings, as detailed above.

WHAT HAPPENS WHEN THERE ARE CHANGES TO THIS PRIVACY POLICY?

We may amend this Privacy Policy from time to time. If we make changes in the way we collect or use information, we will attempt to notify you by posting an announcement on the Services or sending you an email; however, any changes to the Privacy Policy are effective as soon as we post them here.

For more information regarding this Privacy Policy, or if you have any questions or concerns, please contact us at support@thebiltfoundation.org.