

.Substrate Privacy Policy

Last updated: July 01, 2026

Thank you for taking the time to read our privacy policy (the “**Privacy Policy**”). At Substrate Industries, Inc. and its affiliates and/or its subsidiaries (collectively, “**Substrate**”, “**we**”, “**our**” or “**us**”), your privacy is of the utmost importance.

Substrate is a financing platform designed for equipment vendors, marketplaces, and distributors (“**Vendors**”) to offer financing options to their buyers (“**Buyers**”) at the point of sale (collectively, the “**Services**”).

This Privacy Policy sets out how we collect, use, process, store, and disclose your personal information on <https://www.joinsubstrate.com/> and (the “**Website**”) and in providing the Services.

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1. SOURCES OF PERSONAL INFORMATION

We may collect personal information that you provide when you:

- Visit our Website.
- Use our Services.
- Register and/or login through our Website or Services.
- Sign up for our email newsletter or SMS communications.
- Contact us.

2. CATEGORIES OF PERSONAL INFORMATION WE COLLECT

Information you provide:

- Contact information including your name, title, company name, email address, mailing address, phone, company website URL, and other identity authentication data.
- Correspondence, which may include any personal information provided during an email correspondence or service engagement.
- Any information shared when contacting customer service, including communications via email or phone.
- Payment information such as credit and debit card numbers, billing address, account and routing numbers.
- Account credentials and one-time passcodes used to create and access accounts and other information.
- Financial and credit information, including business identifiers (Employer Identification Number (EIN), state of incorporation/formation, year of incorporation/formation, incorporation number), personal identifiers (Social Security number (SSN)), financial statements, business project statements, tax return information associated with Internal Revenue Service and/or state tax filings, employment and income information, and credit scores and credit history.
- Information from inquiries into our Services, or how you otherwise indicate you may be interested in our Services.
- Inferences that may be drawn from or created based on any of the information identified above or potentially through third party sources.

Information we automatically collect:

- Metadata and analytics for your use of our Website and Services, including IP address, device information, date/time of visits, new or returning visits, products viewed, page response times, URL clickstreams, how long you stay on our pages, what you do on those pages.

Information from third parties:

- When you interact with our website or through our brand on a social media platform, we may collect certain information that you make available to us such as website metadata, your social media account ID, your social media 'likes', click-throughs to our Website, or custom interactions. We may combine this information with information provided by third party data providers in order to communicate, advertise, or market our Services to you.
- We may receive information about Buyers' personal and your business' background information or creditworthiness, such as credit scores and credit reports, from third-party credit bureaus (e.g., Equifax, Dun & Bradstreet) and other financial or business data providers to assist in connecting Buyers to lenders and performing services on behalf of such lenders.

We may also collect personal information with your consent.

3. BUSINESS PURPOSES FOR COLLECTING PERSONAL INFORMATION

We may use Vendor personal information for the following business purposes:

- To provide and improve our Website and Services.
- To communicate with Vendors.
- To process payments securely.
- For customer support, including email and phone.
- To send Vendors marketing and promotional communications in accordance with individual marketing preferences.
- To authenticate, verify or otherwise ensure compliance with Vendor written instructions or to mitigate the risk of fraud.

Subject to the terms of our agreements with Vendors and/or lenders, we may use Buyers' personal information for the following business purposes:

- To provide our Services, including:
 - Connect Buyers with lenders or borrowers.
 - Conduct processing activities in connection with any loan application you submit to a lender or servicing such loans on behalf of a lender (except where Substrate (including its subsidiaries) is the lender of record).
- To improve our Services. For example, we may modify our user interface based on user behavior.

For any legal purpose necessary, including intellectual property protection, or if we are required to process information as a result of a court order or other legal or regulatory proceeding.

We may otherwise use personal information with your consent.

We may also use aggregated and/or anonymous information for any purpose.

4. HOW WE DISCLOSE PERSONAL INFORMATION

We may disclose your information with your consent. For example, we may disclose information with lenders and borrowers at your direction.

We may also disclose your information with our corporate affiliates and/or subsidiaries, as well as vendors or service providers. Some of the types of service providers include:

- Credit bureaus and other financial service providers or business data providers to obtain credit scores, verify business owner information, or facilitate lender matching based on lender's underwriting guidelines.
- Communications providers, including Google for email communications and Quo for SMS/MMS communications.
- Banking and payment processing providers.
- Service providers that help manage and optimize our Website and Services (see 'Cookies and Other Tracking Technologies' below).

In addition, we may disclose your personal information in order to:

- Protect the legal rights of our company, our employees, our agents, and our affiliates.
- Protect the safety and security of our customers.
- Detect and protect against fraud.
- Comply with law or legal process. For example, in certain situations, we may be required to disclose personal information in response to lawful requests by public authorities, including to meet law enforcement requirements or a court order, subpoena, or other judicial, administrative, or investigative proceedings.
- Conduct due diligence or complete a legal transaction related to the sale of our business or any assets. For example, we may disclose your personal information with potential acquirers, mergers, or partners exclusively to evaluate the proposed business transaction or organization change. You will be notified via email and/or a prominent notice on our Website of any change in ownership or materially different uses of your personal information, as well as any choices you may have regarding transfers of your personal information.

We may disclose de-identified, aggregate, or anonymous information for any purpose. This means that the information does not identify specific individuals.

5. YOUR PRIVACY CHOICES

You have the right to exercise the following choices with our use of your personal information:

- Access or correct the personal information we maintain about you.
- Delete the personal information we maintain about you. Please note we may be required by law to retain certain information in compliance with accounting, tax or other legal

obligations.

- Opt out of certain uses of your personal information, notably:
 - Marketing Emails: To opt out of marketing e-mail communications, you may click the 'unsubscribe' link in the marketing emails. We may continue to send you non-commercial service messaging if legally necessary.
 - Marketing Text Messages: To opt out of marketing text messages, reply 'STOP' to the text message.

You can exercise these rights by contacting us at aws-otp@joinsubstrate.com

6. COOKIES AND TRACKING TECHNOLOGIES

Like many companies, we use cookies and similar technologies (such as clear gifs, web beacons, tags, and similar technologies) to collect information about your browsing activities, your interactions with our Website and Services, and to serve targeted ads and for the purposes described in this Privacy Policy. There are a number of ways to opt out of having your online activity and device data collected through these services, which we summarize below:

- **Opting Out of Cookie Use in Our Cookie Preference Center.** You can opt out of cookies via our cookie preference center.
- **With Each of Our Advertising Vendors Individually.** The following third-party advertising services partners offer opt-out features that let you opt-out of use of your information for interest-based advertising or profiling:

Analytics Cookies	
Google Analytics	Google Analytics Opt Out
PostHog	PostHog Privacy Policy

Please note that because these opt-out mechanisms are specific to the device or browser on which they are exercised, you will need to opt out on every browser and device that you use.

7. SECURITY

We maintain reasonable safeguards to protect against unauthorized access, use, modification, and disclosure of personal information in our custody and control. Despite our efforts, we cannot guarantee that unauthorized access or use will never occur. It is important that you take steps to keep your information safe and secure.

8. RETENTION

We will retain your personal information only for as long as it is necessary for the purposes of fulfilling our Website and Services or otherwise as described in this privacy policy, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize such information, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

9. GLBA DISCLOSURE

The Gramm Leach Bliley Act of 1999 (“**GLBA**”) requires financial institutions to explain their information-sharing practices to their customers and to provide the customer the ability to opt out of certain disclosures of their personal information. In addition, the GLBA prescribes certain safeguards for sensitive data held by financial institutions.

10. CHILDREN’S PRIVACY

We do not intentionally collect any personal information from children under the age of 18. If you believe we have obtained personal information associated with children under the age of 18, please contact us at privacy@joinsubstrate.com and we will delete it.

11. THIRD-PARTY LINKS

Our Website and Services may contain links to other websites or services. We do not exercise control over the information you provide or which is collected by these third-party websites. We encourage you to read the privacy policies or statements of the other websites you visit.

12. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time as we update or expand our Website and Services. If we make material changes, we will post the updated Privacy Policy on this page with a ‘Last Updated’ effective date of the revisions and will endeavor to alert our email subscribers or Services users in advance of any changes. We encourage you to look for updates and changes to this Privacy Policy by checking this page when you access our Website and Services.

13. CONTACT US

If you have any questions about our privacy or security practices, or if you would like to submit a privacy request, you can contact us by email at aws-otp@joinsubstrate.com or at:

Substrate Industries, Inc.

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