



FINTER

Privacy Policy

Finter Finance Inc.

Last Updated 06/16/2023

INTRODUCTION

This document outlines the Privacy Policy for the **Finter** app, owned and operated by Finter Finance Inc. Ensure you read through this document before utilizing any Finter services to understand what your rights and restrictions are.

In summary, **your information will be protected, held on our servers, and never sold to a third-party.** In addition, you may delete your account at any time, which includes the deletion of all data you've provided us with (except historical votes on stocks you've swiped on). By using the Finter app you agree to be bound to this Privacy Policy, our Terms of Service and End-User License Agreement.

'Us', or 'We' refers to the Finter Finance Inc. and its employees.

'You' refers to the user of Finter products.

'The App' or 'App' refers to the Finter application.

If you have any questions regarding this document, you may contact Finter support staff using the options listed below.

EMAIL:

support@finterfinance.com

PHONE:

(226) 237-7712

WEBSITE:

finterfinance.com

1. Data Collection

Finter collects minimal information when you launch the app and sign up. All fields provided to us are stored locally on our servers and traced back to your user ID (UID) which is generated when you sign up for the first time. Beyond this, whenever you save a stock, it is added to your personal profile and linked back to your UID. We also collect information to determine whether or not you are subscribed to Finter+, however this is handled by the corresponding app store provider (Apple or Google).

2. Stored Data

The following data is linked to your user profile (your UID):

- Your sign-in method (Google, Apple).
- Your email (if applicable).
- Your “Profession Status” – you may opt to select “Prefer Not to Answer” if desired.
- Your country – you may also opt out of this by selecting “Not Applicable.”
- Your Profile Picture (if you’ve added one).
- The last time you’ve opened the application.
- Finter functionality fields – specifically stocks you’ve saved, your Finter score, multipliers, premium status, etc.

Many of these fields will be updated consistently, with some data points (like your individual stock votes to determine your ‘accuracy multiplier’) being deleted on a regular basis.

Our backend servers are managed by Firebase, a very popular backend manager service secured by Google. We do NOT have access to your password at any time, it is secured behind Google encryption and Finter employees will never attempt to alter your account in any way (unless you’ve requested we do so, specifically when you require support).

3. Data Accessibility

No data will be accessed by anyone outside of Finter. When you utilize the app, we track certain functions/analytics to better tailor future iterations of the app. None of this is specifically traceable back to you. Our data is analyzed in aggregate and will not be used for targeted advertising or other similar third-party services. We will ask for your permission in the event we use your data for third-party services.

4. Data Deletion

In the event you would like to delete your user profile, you may do so via the app or by contacting support. 100% of the data you've supplied us with (apart from votes/swipes on stocks) will be deleted from our servers and erased permanently.

Please note that **100% of your data will be deleted**. This includes everything you've done within the app. You will be required to re-authenticate to ensure no one with unauthorized access can delete your information. You are responsible for any lost data in the event of account deletion. If you were subscribed to Finter+ at the point of deletion, your **subscription is not automatically cancelled**. This must be completed in Apple Settings (via your "Subscriptions" section) prior to your renewal date, or you will be charged again (even if your account does not exist). Since your account would be inaccessible, we cannot reimburse any payments that are made if your account was deleted, unless the associated app store permits it (i.e., Google Play or Apple App Store).

5. Discover and Charts Data

Every time you swipe or save a stock, we count a point towards that stock. This is the data we use to develop our weekly Top Charts and Data Drivers. None of this data is directly traceable back to your account (apart from the stock that you've saved). At the end of each week, Finter will store all chart data and scores for each stock. Stocks are chosen each week at random from a set we've collected based on all currently listed stocks (not ETFs or other investment vehicles) on the TSX, NYSE and NASDAQ. Stocks may appear more than once; however, this will be mostly due to chance.

6. Social Features (Coming Soon)

** This feature is not currently available in the most recent version of Finter **

Social Features provide users the opportunity to interact with stocks and each other. Users will have the opportunity to add comments to stocks in the Discover feed for other users to see and interact with. In addition, users will be able to add friends to quickly share stocks in the app.

In terms of stock interaction, all users will have the opportunity to 'report' comments on a given stock; after a significant number of people have flagged a comment, a Finter Support member will review it, and if it's deemed inappropriate or damaging, delete the comment. Repeat offenders may have comment access restricted. When you add a comment, users will only be able to see your username, profile picture (if applicable) and Finter score.

As for adding friends, users will be able to share friend codes and add each other. Other users will be able to view your profile picture, Finter Score, profession, and country (if applicable), in addition

to Finter stats (like number of seen/liked stocks). Users will only be able to see your profile if you have added them back. You will be able to see users who have added you, and you will be able to accept their request. You may also block problematic individuals if desired. Harassment or inappropriate remarks in friend chats will not be tolerated, and users who are a victim of said behaviours should reach out to Finter Support immediately. The problematic individual will have friend access restricted, and ultimately may be prevented from using Finter services.