



PRIVACY NOTICE

Last updated June 23, 2026

This privacy notice for Factor One Capital Inc. (doing business as FactorOne) ("FactorOne," "we," "us," or "our"), describes how and why we might collect, store, use, and/or share ("process") your information when you use our services ("Services"), such as when you:

- visit our websites at <https://factorone.us> and <https://factoronecapital.com>, or any website of ours that links to this privacy notice
- engage with us in other related ways, including any sales, marketing, or events

Reading this privacy notice will help you understand your privacy rights and choices. If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at business@factoronecapital.com.

NATURE OF SERVICES

Factor One Capital Inc. ("FactorOne") **is not** a bank, lender, finance company, credit union, broker-dealer, money transmitter, or other regulated depository institution. FactorOne does not make loans, extend credit, provide consumer lending services, originate financing products, or offer consumer financial products or services.

FactorOne operates as a commercial receivable purchasing company that purchases and acquires eligible business receivables, payment rights, future marketplace disbursements, and other approved accounts receivable from businesses operating on e-commerce platforms, including but not limited to Amazon, Walmart, Shopify, eBay, Etsy, and similar online marketplaces.

In connection with such purchases, FactorOne may provide an advance payment based upon the anticipated value of the receivables being acquired. Any funds provided by FactorOne are made solely in connection with the purchase and sale of receivables and do not constitute a loan, extension of credit, line of credit, consumer financing transaction, or debt obligation.

FactorOne evaluates businesses, receivables, marketplace performance, account health metrics, sales history, payout history, bank account activity, and other operational information solely for the purpose of determining the eligibility, value, and risk associated with purchasing receivables. Such evaluations are part of FactorOne's proprietary underwriting and risk-management processes and should not be construed as lending, credit scoring, consumer reporting, investment advice, financial advice, legal advice, or accounting advice.

FactorOne's services are intended exclusively for commercial and business purposes and are not available for personal, family, household, or consumer use. All receivables purchase transactions are governed by the applicable Receivables Purchase Agreement, Terms of Service, Privacy Notice, and related documentation executed between FactorOne and the business customer.

1. INFORMATION COLLECTED

We collect personal information that you voluntarily provide to us when you register on the Services, express an interest in obtaining information about us or our products and Services, when you participate in activities on the Services, or otherwise when you contact us.

Personal Information Provided by You. The personal information that we collect depends on the context of your interactions with us and the Services, the choices you make, and the products and features you use. The personal information we collect may include the following:

- names
- phone numbers
- email addresses
- mailing addresses
- job titles
- usernames
- passwords
- contact preferences
- contact or authentication data
- billing addresses
- social security numbers
- bank accounts information
- business documents (bank statements, entity incorporation documents etc)
- Amazon Seller Central account credentials and data

Sensitive Information. When necessary, with your consent or as otherwise permitted by applicable law, we process the following categories of sensitive information:

- financial data
- social security numbers or other government identifiers and documents

All personal information that you provide to us must be true, complete, and accurate, and you must notify us of any changes to such personal information.

2. YOUR INFORMATION PROCESSED

We process your personal information for a variety of reasons, depending on how you interact with our Services, including:

- to facilitate account creation and authentication and otherwise manage user accounts. We may process your information so you can create and log in to your account, as well as keep your account in working order.
- to deliver and facilitate delivery of services to the user. We may process your information to provide you with the requested service.
- to send administrative information to you. We may process your information to send you details about our products and services, changes to our terms and policies, and other similar information.
- to request feedback. We may process your information when necessary to request feedback and to contact you about your use of our Services.
- to send you marketing and promotional communications. We may process the personal information you send to us for our marketing purposes, if this is in accordance with your marketing preferences. You can opt out of our marketing emails at any time.
- to protect our Services. We may process your information as part of our efforts to keep our Services safe and secure, including fraud monitoring and prevention.
- to evaluate and improve our Services, products, marketing, and your experience. We may process your information when we believe it is necessary to identify usage trends,

determine the effectiveness of our promotional campaigns, and to evaluate and improve our Services, products, marketing, and your experience.

- to comply with our legal obligations. We may process your information to comply with our legal obligations, respond to legal requests, and exercise, establish, or defend our legal rights.
- To evaluate, purchase, service, monitor, and collect eligible business receivables and future marketplace disbursements in connection with FactorOne's receivables purchase programs.

3. YOUR PERSONAL INFORMATION SHARED

We may need to share your personal information in the following situations:

- **Business Transfers.** We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- **Affiliates.** We may share your information with our affiliates, in which case we will require those affiliates to honor this privacy notice. Affiliates include our parent company and any subsidiaries, joint venture partners, or other companies that we control or that are under common control with us.
- **Business Partners.** We may share your information with our business partners to offer you certain products, services, or promotions.

4. COOKIES AND OTHER TRACKING TECHNOLOGIES

We may use cookies and similar tracking technologies to access or store information.

5. YOUR INFORMATION PERIOD KEPT

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy notice, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). No purpose in this notice will require us keeping your personal information for longer than the period of time in which users have an account with us.

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.

6. YOUR INFORMATION SAFE KEEPING

We have implemented appropriate and reasonable technical and organizational security measures designed to protect the security of any personal information we process. However, despite our safeguards and efforts to secure your information, no electronic transmission over the Internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Although we will do our best to protect your personal information, transmission of personal information to and from our Services is at your own risk. You should only access the Services within a secure environment.

7. INFORMATION COLLECTED FROM MINORS

We do not knowingly solicit data from or market to children under 18 years of age. By using the Services, you represent that you are at least 18 or that you are the parent or guardian of such a minor and consent to such minor dependent's use of the Services. If we learn that personal information from users less than 18 years of age has been collected, we will deactivate the account and take reasonable measures to promptly delete such data from our records. If you become aware of any data we may have collected from children under age 18, please contact us at business@factoronecapital.com.

8. WHAT ARE YOUR PRIVACY RIGHTS?

If you are located in the EEA or UK and you believe we are unlawfully processing your personal information, you also have the right to complain to your local data protection supervisory authority. You can find their contact details here: https://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm.

If you are located in Switzerland, the contact details for the data protection authorities are available here: <https://www.edoeb.admin.ch/edoeb/en/home.html>.

Withdrawing your consent: If we are relying on your consent to process your personal information, which may be express and/or implied consent depending on the applicable law, you have the right to withdraw your consent at any time. You can withdraw your consent at any time by contacting us by using the contact details provided.

However, please note that this will not affect the lawfulness of the processing before its withdrawal nor, when applicable law allows, will it affect the processing of your personal information conducted in reliance on lawful processing grounds other than consent.

Opting out of marketing and promotional communications: You can unsubscribe from our marketing and promotional communications at any time by Contact Support, or by contacting us using the details provided. You will then be removed from the marketing lists. However, we may still communicate with you — for example, to send you service-related messages that are necessary for the administration and use of your account, to respond to service requests, or for other non-marketing purposes.

Account Information

If you would at any time like to review or change the information in your account or terminate your account, you can:

- log in to your account settings and update your user account.
- contact us using the contact information provided.

Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, we may retain some information in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our legal terms and/or comply with applicable legal requirements.

Cookies and similar technologies: Most Web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. If you choose to remove cookies or reject cookies, this could affect certain features or services of our Services.

If you have questions or comments about your privacy rights, you may email us at business@factoronecapital.com.

9. CONTROLS FOR DO-NOT-TRACK FEATURES

Most web browsers and some mobile operating systems and mobile applications include a Do-Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. At this stage no uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this privacy notice.

10. CALIFORNIA RESIDENTS SPECIFIC PRIVACY RIGHTS

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits our users who are California residents to request and obtain from us, once a year and free of charge, information about categories of personal information (if any) we disclosed to third parties for direct marketing purposes and the names and addresses of all third parties with which we shared personal information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing to us using the contact information provided below.

If you are under 18 years of age, reside in California, and have a registered account with Services, you have the right to request removal of unwanted data that you publicly post on the Services. To request removal of such data, please contact us using the contact information provided below and include the email address associated with your account and a statement that you reside in California. We will make sure the data is not publicly displayed on the Services, but please be aware that the data may not be completely or comprehensively removed from all our systems (e.g., backups, etc.).

CCPA Privacy Notice

The California Code of Regulations defines a "resident" as:

- (1) every individual who is in the State of California for other than a temporary or transitory purpose and
- (2) every individual who is domiciled in the State of California who is outside the State of California for a temporary or transitory purpose

All other individuals are defined as "non-residents."

If this definition of "resident" applies to you, we must adhere to certain rights and obligations regarding your personal information.

Your information shared with anyone else

We may disclose your personal information with our service providers pursuant to a written contract between us and each service provider. Each service provider is a for-profit entity that processes the information on our behalf.

We may use your personal information for our own business purposes, such as for undertaking internal research for technological development and demonstration. This is not considered to be "selling" of your personal information.

Factor One Capital Inc. has not disclosed or sold any personal information to third parties for a business or commercial purpose in the preceding twelve (12) months. Factor One Capital Inc. will not sell personal information in the future belonging to website visitors, users, and other consumers.

Your rights with respect to your personal data

Right to request deletion of the data

You can ask for the deletion of your personal information. If you ask us to delete your personal information, we will respect your request and delete your personal information, subject to certain exceptions provided by law, such as (but not limited to) the exercise by another consumer of his or her right to free speech, our compliance requirements resulting from a legal obligation, or any processing that may be required to protect against illegal activities.

Right to be informed

Depending on the circumstances, you have a right to know:

- whether we collect and use your personal information;
- the categories of personal information that we collect;
- the purposes for which the collected personal information is used;
- whether we sell your personal information to third parties;
- the categories of personal information that we sold or disclosed for a business purpose;
- the categories of third parties to whom the personal information was sold or disclosed for a business purpose; and
- the business or commercial purpose for collecting or selling personal information.

In accordance with applicable law, we are not obligated to provide or delete consumer information that is de-identified in response to a consumer request or to re-identify individual data to verify a consumer request.

Verification process

Upon receiving your request, we will need to verify your identity to determine you are the same person about whom we have the information in our system. These verification efforts require us to ask you to provide information so that we can match it with information you have previously provided us. For instance, depending on the type of request you submit, we may ask you to provide certain information so that we can match the information you provide with the information we already have on file, or we may contact you through a communication method (e.g., phone or email) that you have previously provided to us. We may also use other verification methods as the circumstances dictate.

We will only use personal information provided in your request to verify your identity or authority to make the request. To the extent possible, we will avoid requesting additional information from

you for the purposes of verification. However, if we cannot verify your identity from the information already maintained by us, we may request that you provide additional information for the purposes of verifying your identity and for security or fraud-prevention purposes. We will delete such additionally provided information as soon as we finish verifying you.

11. UPDATES TO THIS NOTICE

We may update this privacy notice from time to time. The updated version will be indicated by an updated "Revised" date and the updated version will be effective as soon as it is accessible. If we make material changes to this privacy notice, we may notify you either by prominently posting a notice of such changes or by directly sending you a notification. We encourage you to review this privacy notice frequently to be informed of how we are protecting your information.

12. CONTACT US ABOUT THIS NOTICE

If you have questions or comments about this notice, you may email us at business@factoronecapital.com or by post to:

Factor One Capital Inc.
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