

Online Privacy Policy

We recognize the importance of respecting your privacy and maintaining your trust. This Online Privacy Policy (“Policy”) provides you important information of your rights when you use this Site(s), or conduct transactions within our Stores, and how we collect, use, and share your information, including this Site’s cookie policy. This Policy also informs you of the measures EZ takes to protect both your personal and financial privacy.

Site Ownership and Consent

This Policy applies to the web sites owned, operated, licensed, and controlled by EZCORP, Inc. and its subsidiaries and affiliates (collectively referred to as “EZ”)¹, including www.ezcorp.com and all associated sites and social media pages that link to this Policy, and their documents, content, and functions (collectively referred to as “Site”). By using the Site, you agree to this Policy, and the Terms of Use. If you do not agree with our policies or fail to comply with the policies, then you must not access or use the Site.

Personal Information Collected

EZ collects Personally Identifiable Information from you when you apply for and/or use our products or services, or provide information to us over the phone, through mail, by email, or social media pages. *Personally identifiable information* is the sort of data that allows EZ to recognize you as a particular individual. Examples of personally identifiable information we collect, include but are not limited to:

- Full name
- Address
- Telephone number
- Email address
- Date of birth
- Government-issued identification
- Social Security Number² or other tax identification number
- Fingerprints
- Account information
- Payment history
- Purchase history
- Transaction history.

¹ Affiliated brand companies: Ezpawn Management México S. de R.L. de C.V., PLO del Bajío S. de R.L. de C.V. , Value Pawn & Jewelry, USA Pawn, Cash Converters, Cash Pawn, EasyPawn, Easy\$Cash, Max Pawn Luxury, Jerry’s Pawn, Max It, Pawn Plus, Premier Pawn, Circle Pawn and Metro Pawn. Janama, S.A (Guatemala), Janama, S.A, de C.V, Brainerd, S.A. de C.V. (El Salvador), Janama Honduras, S.A. de C.V., Brainerd Honduras, S.A. de C.V. (Honduras)

² Social Security Numbers are secured and kept confidential, and unlawful disclosure of Social Security Numbers is prohibited.

- Tax registration number or other tax identification number

In addition, we also collect information about you, including information you directly provide when you use our websites and chat features. For example, we collect the phone number and/or email address you provided when signing up for any messaging service. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

For any Personally Identifiable Information, including related sensitive information, collected during a financial transaction in the United States (i.e. pawn transaction) subject to Gramm-Leach-Bliley Act, please see our *Consumer Financial Privacy Notice* provided to you during your pawn transaction for more information on EZ's collection and sharing practices of personally identifiable information, and your rights to limit the sharing of this information.

For more information about our data privacy practices in Mexico, please refer to the *Mexico Privacy Notice* located online at <https://empenofacil.com/aviso-de-privacidad>.

For more information about our data privacy practices in El Salvador, please click [here](#).

Other Personal Information Collected

Non-personally identifiable information relates to data that does not reveal your identity. This information is non-identified and may include information around abandoned shopping carts, IP address, Internet provider, browser, language, time of browsing session, page views, technology, general (not specific) geographical location, engagement, clicks, and links you followed. The Site collects this information using cookies, web beacons and pixel tags. When you send messages through our websites or chat features, we will also collect your messaging history and any information included in those messages.

The collection of information about you using cookies or similar technologies is done for insights and analytics to help us improve our products and services. Cookies are pieces of information that are stored by your browser on the hard drive or memory of your device. Cookies enable personalization of your experience on our websites. For example, EZ uses Google Analytics and Meta Analytics to understand how visitors engage with our websites, and we use cookies to track the items in your Shopping Cart and may use that information to send you triggered text campaigns (e.g., sending you personalized text messages such as shopping cart reminders). When you visit the Site, the Site asks your browser to store a small piece of data called a cookie on your device to remember information about you, such as your language preference or login information. Those cookies are set by EZ and called first-party cookies. Your non-

personally identifiable information, including information about your activities over time and across different websites, may also be captured through cookies and other tracking technologies directly by third parties providing services to EZ when you visit an EZ site. EZ uses first party and third-party cookies and other tracking technologies for the following purposes: (1) for Site function and performance; (2) statistical analysis of page use, interactions and path a user takes through the Site to improve performance of the site; (3) marketing database management program (4) push browser notifications, as permitted based on your settings; and (5) send you shopping cart reminders via electronic communication or text messaging. EZ does not share any non-personally identifiable information obtained with any third party for their marketing purposes.

The Use of the Information Collected

Collecting data and information of Site users is necessary for EZ's business operations, technical support improvement and marketing research. EZ also needs your Information to contact you regarding your transactions, the ability to notify you of promotions, and comply with applicable laws. For information on how EZ protects your information, please see section Protecting Your Information. No mobile information will be shared with third parties/affiliates for their marketing purposes. Message frequency will vary. Msg & data rates may apply, Reply STOP, Reply HELP. Reply HELP for help.

Sharing of Your Information

We may share your Information with our affiliates and service providers who assist EZ in providing you the following services: payment services, fraud detection, security, advertising, marketing, consumer behavior research, enhancement of our services, rewards programs and enhancement of our consumer support and technical services. EZ also shares your information collected during a transaction and shares it with law enforcement and regulatory authorities in accordance with applicable laws and when required. We also may share your Information as required by the law and as necessary to proceed with a legal process or to protect our rights. **EZ does not sell or share your Information, including mobile numbers, with third parties or affiliates for their marketing/promotional purposes.**

If you do not wish Google Analytics to be used on your browser, you can install "Google Analytics Opt-Out Browser Add-On," <https://tools.google.com/dlpage/gaoptout> provided by Google.

Marketing Practices

By accessing our Site, you acknowledge that you know about our marketing practices outlined in this Policy and agree with them. You may also receive additional information when conducting a transaction in one of our stores. You may decline to receive marketing messages from us by declining to opt-in to receiving them at the time of your transaction, where available, or following the instructions within the email to unsubscribe or text message by responding Reply STOP, Reply HELP. Also, you may restrict the sharing of your information for these purposes by contacting privacyoptout@ezcorp.com or calling 855-241-1261.

We are not responsible for the collection, use or security of information by companies or organizations outside of the Site that may link to EZ websites or that may provide third party services on the Site. EZ

encourages you to read the privacy policies of websites reached through links on the Site and/or applications. If you want to opt-out from third parties' messages, you should contact them directly with this request. Please note, EZ is not responsible for the marketing practices of third parties.

Protecting Your Information

Protecting your privacy is important to us. EZ restricts access to your Information about you to our employees and agents who need to know the Information to provide products and/or services to you. EZ maintains physical, electronic, and procedural protections that comply with federal and state laws to safeguard your personal information.

Notice to Minors

This Site is not intended for individuals under eighteen (18) years of age, and EZ requests that these individuals do not provide personal information through the Site. We do not knowingly collect personal information from individuals under age eighteen (18).

Contact

You understand and agree that EZ may contact you at the phone numbers or email addresses you provide to us during your transactions, on our Site, and on our social media pages.

To contact EZ, contact privacyoptout@ezcorp.com or calling: 1-855-241-1261 (United States), 800-364-7837 (Mexico), 502 24581130 (Guatemala), 504 22170374 (Honduras), 503 21133558 (El Salvador).

Our Right to Revise This Policy

EZ reserves the right to revise this Policy at any time by providing an updated Policy on this site with an updated revision date at the top of the Policy. EZ encourages you to check the site regularly for updates to this Policy.

U.S. State Disclosures

For residents of Oregon and Minnesota: If you are a resident of one of these states and would like to learn more about privacy rights under your state's laws, please visit our [State Privacy Rights page](#).

International Disclosures

For Mexico specific disclosures, please click <https://empenofacil.com/aviso-de-privacidad>

EL SALVADOR

In compliance with the Personal Data Protection Law and its policies, in El Salvador this Privacy Policy is not limited solely to information collected through digital or online means. It also applies to all personal information obtained by our company in any form, including:

- Data provided in transactions carried out in physical stores.
- Information derived from commercial operations, contracts, services, and administrative procedures.
- Data collected through telephone communications, printed forms, and any other in-person channel.

This data will be processed in accordance with the principles of legality, consent, transparency, security, and confidentiality, guaranteeing:

- Exclusive use for authorized purposes.
- Implementation of technical and organizational measures to protect the integrity and privacy of the information.
- Respect for the rights of data subjects, including access, rectification, cancellation, and opposition (ARCO).

For more information on how we protect your data in El Salvador, you can contact our Personal Data Protection Officer.

STATE PRIVACY RIGHTS PAGE

Supplemental Notice to Oregon and Minnesota Residents

The [Privacy Policy](#) explains what information EZ collects about you, the use of that information, sharing practices and other information. Additionally, you have certain choices regarding our use and disclosure of personal information about you, as described below.

This Supplemental Notice is parallel in scope to our Privacy Policy but applies only to information collected about **Oregon and Minnesota** residents.

This Supplemental Notice covers “Personal Data”, that is, information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal Data does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.
- Information we are required to collect and maintain by other laws.

Residents of these states may have the right to request

- That we disclose
 - the categories and specific pieces of Personal Data we collected, used, disclosed, and sold during the past twelve months,
 - the categories of sources from which their Personal Data was collected,
 - our business or commercial purposes for collecting or selling their Personal Data and
 - the categories of third parties with whom we shared their Personal Data.
- Deletion of the Personal Data we have collected from them.
- Correction of the Personal Data we have collected from them.
- To obtain the Personal Data in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the Personal Data to another entity without hindrance.

You may also have the right to opt out of certain processing, including

- The sale of Personal Data,
- Targeted advertising
- Profiling in furtherance of decisions that produce legal or similarly significant effects

If you are a resident of one of the following states and wish to learn more about your rights, please click the link to your state below:

[Minnesota Residents](#)

[Oregon Residents](#)

Oregon Residents

This notice describes how we collect, use, and share your personal data under Oregon's Consumer Privacy Act and the rights that you have with respect to your personal data, including sensitive personal data. For purposes of this section, "Personal Data" and "Sensitive Data" have the meaning given in the [Oregon Consumer Privacy Act](#) and do not include information excluded from the law's scope.

Oregon residents have the right to

- Confirm whether we are processing or have processed your Personal Data,
- Obtain the categories and specific pieces of Personal Data we are processing or have processed,
- Obtain a list of third parties, other than natural persons, to whom we have disclosed your Personal Data,
- Obtain a copy of all of your Personal Data that we have processed or are processing,
- Correct any inaccuracies in your Personal Data,
- Delete certain Personal Data.

Right to Opt Out of Certain Processing:

- Oregon residents also have the right to
 - Opt out of targeted advertising,
 - Opt out of the sale of Personal Data,
 - Opt out of profiling in furtherance of decisions that produce legal or similarly significant effects concerning a consumer.

EZ does not sell Personal Data or engage in "profiling in furtherance of decisions that produce legal or similarly significant effects concerning a consumer."

If you live in Oregon, we will not collect **Sensitive Data** from you without your consent. In Oregon, "Sensitive Data" means:

- Personal Data revealing racial or ethnic origin, religious beliefs, a mental or physical health condition or diagnosis, sex life or sexual orientation, or citizenship or citizenship status;
- Genetic or biometric data that may be processed for the purpose of uniquely identifying an individual; or
- Personal data from a known child.

Only you, or an agent you authorize to act on your behalf may make a verifiable consumer request related to your Personal Data. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, so it must include your name, address, and phone number.

To authorize another person to make a verifiable request on your behalf, you must provide that person with written permission clearly describing their authority to make a request on your behalf. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

You may only make a verifiable consumer request for access or data portability free of charge once within a 12-month period. If there is more than one such request within the same 12-month period, we may charge a reasonable fee unless the purpose of the subsequent request is to verify that we corrected any inaccuracies in, or deleted, the Personal Data in compliance with your request.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

We will respond to your request within 45 days after receipt, though we may extend this 45-day period by 45 additional days where reasonably necessary. We will inform you if we do so. If your request is denied, you will be provided with a method to appeal this finding. We will notify you of the outcome of any appeal within 45 days of receipt of the appeal.

If you are an Oregon resident and would like to exercise one of these rights, you or your authorized agent may:

- submit a Request for any of the rights listed above by Clicking [Here](#) or
- call us at 855-241-1261

Minnesota Residents

This notice describes how we collect, use, and share your personal data under the Minnesota Consumer Data Privacy Act and the rights that you have with respect to your personal data, including sensitive personal data. For purposes of this section, “Personal Data” and “Sensitive Data” have the meaning given in the Minnesota Consumer Data Privacy Act and do not include information excluded from the law’s scope.

Minnesota residents have the right to

- Confirm whether we are processing or have processed your Personal Data,
- Obtain a copy of all of your Personal Data that we have processed or are processing,
- Correct any inaccuracies in your Personal Data,
- Delete certain Personal Data.

Right to Opt-Out of Certain Processing:

- Minnesota residents also have the right to
 - Opt out of targeted advertising,
 - Opt out of the sale of Personal Data,
 - Opt out of profiling in furtherance of decisions that produce legal or similarly significant effects concerning a consumer.

Please note that EZ does not sell Personal Data or engage in “profiling in furtherance of decisions that produce legal or similarly significant effects.”

If you live in Minnesota, we will not collect **Sensitive Data** from you without your consent. In Minnesota, “Sensitive Data” means:

- Personal Data revealing racial or ethnic origin, religious beliefs, national origin, sex, gender, gender identity, sexual orientation, familial status, lawful source of income or a mental or physical health condition or diagnosis citizenship and immigration status;
- Genetic or biometric data that may be processed for the purpose of uniquely identifying an individual;
- Personal data from a known child; or
- Precise geolocation data.

Only you, or an agent you authorize to act on your behalf may make a verifiable consumer request related to your Personal Data. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, so it must include your name, address, and phone number.

To authorize another person to make a verifiable request on your behalf, you must provide that person with written permission clearly describing their authority to make a request on your behalf. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

You may only make a verifiable consumer request for access or data portability free of charge twice within a 12-month period. If there are more than two such requests within the same 12-month period, we may charge a reasonable fee unless the purpose of the subsequent request is to verify that we corrected any inaccuracies in, or deleted, the Personal Data in compliance with your request.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

We will respond to your request within 45 days after receipt, though we may extend this 45-day period by 45 additional days where reasonably necessary. We will inform you if we do so. If your request is denied, you will be provided with a method to appeal this finding. We will notify you of the outcome of any appeal within 60 days of receipt of the appeal.

If you are a Minnesota resident and would like to exercise one of these rights, you or your authorized agent may:

- submit a Request for any of the rights listed above by Clicking [Here](#) or
- call us at 855-241-1261

and do not include information excluded from the law's scope.