



Your Privacy Rights

WealthNest Finance LLC Privacy Disclosure

WealthNest Finance LLC* ("WealthNest Finance", "we", "us", "our") a limited liability company based in the United States and headquartered at 801 Brickell Ave, Miami, FL 33131 is committed to protecting and respecting your privacy and Personal Identifiable Information ("PII").

This Privacy Policy ("Privacy Disclosure") outlines WealthNest Finance's privacy practices, the types of information we collect, our methods for processing this information, the reasons for gathering your PII, and how we manage and transfer this information ("Information Practices"). It also describes your rights concerning the PII you provide to us through your interaction with our website, www.sparkfinancialclub.com ("Website"), as well as your interactions with us over the phone, in person, or in any other way that you interact with us.

Please read this Privacy Disclosure carefully to understand our practices regarding your personal information and how we will treat it. Should you have any questions regarding this privacy statement or our Information Practices, please contact us at info@sparkfinancialclub.com.

The following notice identifies the categories of personal information we may collect from you and how we use that information, including whether that information is sold or shared for the purposes of cross-context behavioral advertising (e.g., targeted advertising).

General Personal Information

Categories of Personal Information	Shared with Third Parties for Cross-Context Behavioral Advertising	Purposes for Collection and Use

*The Spark product is owned and managed by WealthNest Finance LLC.

<p>Identifiers: For example, a name, address, online identifier, Internet Protocol address, email address, or other similar identifiers.</p>	<p>No</p>	<ul style="list-style-type: none"> • Communicate with you, including by responding to questions or communications you send to us (e.g., as a response to communications you have sent via online webforms or email) and other relevant service or product-related announcements, • Perform our services, including providing our Websites services, • Fulfill orders and transactions, • Maintain accounts and contracts, • Provide customer service, • For commercial, promotional, and marketing activities, including disseminating details about exclusive deals, initiatives, incentives, new functionalities, product/service plans, and other marketing messages we think may interest you. We may also use third-party platforms and service providers to deliver our marketing, which can include reaching individuals with similar interests to our existing customers. • Verify information, • Improve our Websites and services and customize your experience, • Notify you about changes to our products and services, • Manage our affiliate, distributor, and customer relationships, including to enforce or apply the agreements concerning you (including any applicable agreements between you and us), • Administer promotions such as offering product discounts, giveaways, or other incentives, • Audit our transactions and interactions for security or regulatory compliance, • Detect, remediate and prevent physical security or information security-related or criminal incidents, and fraud, • Enforce our legal rights and comply with legal or regulatory obligations,
<p>Commercial and Financial Information: For example, products or services purchased, obtained or considered, other purchasing or consuming histories or tendencies, financial information, information contained in consumer reports, and other information you provide during the loan application process</p>	<p>No</p>	

<p>Internet or Other Similar Network Activity: For example, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.</p>	<p>No</p>	<ul style="list-style-type: none"> • Evaluate business proposals (e.g., agreements or requests proposed by affiliates and distributors or prospective affiliates and distributors); • For in-house operational needs, including: <ol style="list-style-type: none"> 1. Conducting website analytics to ascertain the quantity and types of visitors to particular web pages. 2. Managing, operating, and securing our Websites, applications, network systems, and other resources, as well as tailoring your user experience, which may involve showing content based on your preferences. 3. For scrutinizing the usage of our Websites and applications, facilitating and overseeing your interaction with our platforms, ensuring the security of our digital assets, and maintaining database backups. 4. To assist in identifying issues with our server and administering our Websites and applications. <ul style="list-style-type: none"> • For any other activities that are either essential or supplementary to our operation, • For any other reasons for which you provide explicit approval, and <p>Evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</p>
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The categories identified as collected in the table above were collected from:

- You directly
- Third parties, such as our affiliates and distributors,
- Through automatic data collection, such as device information collected through tracking technologies or data analytics collected on our website

Sensitive Personal Information

In certain instances, you are provided the opportunity to create an online account with us. Your account log-in information and credentials may be collected through your

creation of such an account. You are not required to provide us with this information. This information is not disclosed to any third parties and is not sold or used for any marketing purposes.

If you apply for a loan, we collect, during the application process, personal information, including facial images, biometrics identity documents, device attributes, behavioral information and other data used for fraud detection.

Retention Periods

The period of time for which we retain information depends on the purposes for which we collect or use that information. We will delete or de-identify information when it is no longer needed to fulfill the purposes listed for each category above unless a longer retention period is required to comply with applicable laws. There may be technical or operational reasons where we are unable to fully delete or de-identify your information. Where this is the case, we will take reasonable measures to prevent further processing of your information.

Third-Party Links

Our platforms may contain hyperlinks to external websites or applications operated by third parties. i.e., Facebook, X, LinkedIn, YouTube. These third-party websites or apps may gather PII for their objectives. It's important to note that our Privacy Policy does not cover these external platforms. If you choose to click on these links, you will exit our website. We recommend that users review the privacy statements of these external platforms, as we cannot be held accountable for their content, hyperlinks, or privacy practices.

What We Share with Third Parties for Cross-Context Behavioral Advertising and the Right to Opt-Out

Non-essential tracking technologies and functionality is turned off by default when you visit our website.

Cookie Notice

What are Cookies?

“Cookies” are small text files that are stored on your computer or mobile device. They are widely used to make Websites work or work in a better, more efficient way. For example, they can recognize users and remember important information that will make your use of Websites more convenient.

WealthNest Finance uses cookies and similar technologies to deliver and improve the Website, including tracking Website usage, monitoring Website performance, managing interactions with online bots, optimizing Website security, preventing fraud, and performing Website traffic analysis.

Cookies set by us on our Website are called “first-party” cookies, used to help evaluate and enable performance and the secure functionality of our Website. These may enable us to collect or remember certain usage data and data about your device. This may include data on website pages visited prior to, during, and after visiting our Websites, clicks or interactions made with the pages on our Website, consents, and preferences, time spent on our pages and date/timestamps of visits and interactions, device identifiers such as IP address or operating system type, and browser type.

We also use “third-party” cookies. Third-party entities may set cookies that collect specific types of information, such as whether you've accessed one of our sites.

How Can You Control Cookies?

Many of the cookies used on the Website can be disabled through your browser. To disable cookies through your browser, follow the instructions usually located within the “Help,” “Tools” or “Edit” menus in your browser. Please note that disabling a cookie or category of cookies does not delete the cookie from your browser unless manually completed through your browser function.

Please note that by disabling or blocking any or all cookies, some features of the Website may not operate as intended, or you may not have access to features or personalization available through the Website.

Web Beacon Overview and How They are Used on Our Websites

The pages of our Websites contain images (called a "single-pixel gif" or "web beacons") that allow our third-party service providers and us to count page views or to collect other anonymous data. In general, any electronic image viewed as part of a web page, including an ad banner, can act as a web beacon. Web beacons are typically very small, usually 1 by 1 pixel in size, but their presence can be easily seen with your browser's inspection tools. Web beacons are small in order to minimize both their display and their loading time. Our web beacons may collect, gather, monitor, or share personal information about our online service visitors for web tracking purposes; they also may be used to compile anonymous, aggregated statistics about the usage of our online services.

For tracking purposes, we use web beacons on our Websites along with other technical methods. We also employ third-party services (e.g., Facebook) that collect data remotely through the use of web beacons. This service then returns the completely anonymous data to us as site traffic reports