



# Legal.

## SilkRiver's privacy policy.

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Silk River Inc. ("Silk River," "we", "us" or "our") is a Software-as-a-Service provider to loan originators. This Privacy Policy describes how Silk River processes personal information that we collect through our digital and online properties or services that link to this Privacy Policy (including as applicable, our website, electronic communications, and social media pages) as well as our marketing activities, live events, and other activities described in this Privacy Policy (collectively, the "Service").

Our websites, products and services are designed for enterprise customers and their representatives. We do not offer products or services for use by individuals for their personal, family or household purposes. Accordingly, we treat all personal information we collect as pertaining to individuals in their capacities as representatives of the relevant enterprise and not their individual capacities.

This Privacy Policy does not apply to information that we process on behalf of our business customers while providing services to them. Our use of information that we process on behalf of our business customers is governed by our agreements with such customers. If you have concerns regarding your personal information that we process on behalf of our business customer, please direct your concerns to the business customer with which you have a relationship.

## Personal information we collect

Information you provide to us. Personal information you may provide to us includes:

- Contact data, such as your first and last name, alias, signature, salutation, email address, and phone number.
- Demographic data, such as your city, state, country of residence, and postal code.
- Communications data based on our exchanges with you, including when you contact us through the Service, communicate with us via email, phone, chat features, or otherwise.
- Marketing data, such as your preferences for receiving our marketing communications and details about your engagement with them.
- Call/video recordings, such as recordings of customer support calls.
- Other data not specifically listed here, which we will use as described in this Privacy Policy or as otherwise disclosed at the time of collection.

## Third-party sources.

We may combine personal information we receive from you with personal information of the kinds identified above that we obtain from other sources, such as:

- Public sources, such as credit bureaus, government agencies, public records, publicly accessible social media profiles, and other publicly available sources.
- Data providers, such as information services, data licensors/brokers, lead generators and cooperative databases.
- Service providers that provide services on our behalf or help us operate the Service or our business.
- Partners, such as joint marketing partners and event co-sponsors.
- Ad networks
- Data analytics providers
- Social media platforms



## Automatic data collection.

We, our service providers, and our advertising partners may automatically log information about you, your computer or mobile device, and your interaction over time with the Service, our communications and other online services, such as:

- **Device data**, such as your computer or mobile device's operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), IP address, unique identifiers (including identifiers used for advertising purposes), language settings, mobile device carrier, radio/network information (e.g., Wi-Fi, LTE, 3G), and general location information such as city, state or geographic area.
- **Communication interaction data** such as your interactions with our email, text, chat or other communications (e.g., whether you open and/or forward emails) – we may do this through use of pixel tags (which are also known as clear GIFs), which may be embedded invisibly in our emails enabling us to detect if you have opened or forwarded a message.
- **Online activity data**, such as pages or screens you viewed, search history, how long you spent on a page or screen, the website you visited before browsing to the Service, navigation paths between pages or screens, information about your activity on a page or screen, access times and duration of access, and whether you have opened our emails or clicked links within them.

## Tracking technologies.

Some of the automatic collection described above is facilitated by the following technologies:

- **Cookies**, which are small text files that websites store on user devices and that allow web servers to record users' web browsing activities and remember their submissions, preferences, credentials, and login status as they navigate a site. Cookies used on our sites include both "session cookies" that are deleted when a web browser session ends, "persistent cookies" that remain longer, "first party" cookies that we place and "third party" cookies that our service providers and other third parties place.
- **Local storage technologies**, like HTML5, that provide cookie-equivalent functionality but can store larger amounts of data on your device outside of your browser in connection with specific applications.
- **Web beacons**, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed, clicked or forwarded.
- **Chat technologies**, such as those provided by third parties that employ cookies and software code to operate the chat features that you can use to communicate with us through the Service. These third parties may access and use information about webpages visited on our website, your IP address, your general geographic information (e.g., city, state), and other personal information you share through online chats to respond to your questions and for the purposes described in this Privacy Policy.



# How we use your personal information

We may use your personal information for the following purposes or as otherwise described at the time of collection:

## Service delivery and operations. We may use your personal information to:

- Provide and operate the Service;
- Enable security features of the Service;
- Personalize the service, including remembering your selections and preferences as you navigate the Service;
- Communicate with you about the Service, including by sending Service-related announcements, updates, security alerts, user-to-user communications, and support and administrative messages;
- Communicate with you about events for which you register;
- Provide support for the Service, and respond to your requests, questions and feedback;
- To collect and share user testimonials; and
- Fraud prevention and security.

## Research and development.

Research and development. We may use your personal information for research and development purposes, including to develop, analyze and improve our products and services. As part of these activities, we may create aggregated, de-identified or other anonymous data from personal information. We may use this anonymous or de-identified data and share it with third parties for any lawful business purposes. We do not attempt to reidentify deidentified information derived from personal information, except for the purpose of testing whether our deidentification processes comply with applicable law.

## Marketing and advertising.

We and our third-party advertising partners may collect and use your personal information for marketing and advertising

- **Direct marketing.** We may send you direct marketing communications and may personalize these messages based on your needs and interests. You may opt-out of our marketing communications as described in the Opt-out of marketing section.
- **Interest-based advertising.** We and our third-party advertising partners may use cookies, pixels and other technologies to collect information about your interaction (including the data described in the Automatic Data Collection section above) with the Service, our communications and other third-party online services over time, and use that information to serve online ads that they think will interest you. This is called interest-based advertising. We may also share information about our users with these companies to facilitate interest-based advertising to those or similar users on other online properties. You can learn more about your choices for limiting interest-based advertising in the Your choices section.

## Events.

We may use your personal information to communicate with you about events in which you participate, or contact or market to you after collecting your personal information at an event.

## Compliance and protection. We may use your personal information to:

- comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas, court orders, investigations or requests from government authorities;



- protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- audit our internal processes for compliance with legal and contractual requirements or our internal policies;
- enforce the terms and conditions that govern the Service; and
- prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.
- With your consent. In some cases, we may specifically ask for your consent to collect, use, or share your personal information for further purposes, if those purposes are not compatible with the initial purpose for which that personal information was collected.

## Compliance and protection.

We may use your personal information to:

- Comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas, court orders, investigations or requests from government authorities;
- Protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- Audit our internal processes for compliance with legal and contractual requirements or our internal policies;
- Enforce the terms and conditions that govern the Service; and
- Prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.
- With your consent. In some cases, we may specifically ask for your consent to collect, use, or share your personal information for further purposes, if those purposes are not compatible with the initial purpose for which that personal information was collected.

## Cookies and similar technologies.

In addition to the other uses included in this section, we may use the Cookies and similar technologies described above for the following purposes:

- **Technical operation.** To allow the technical operation of the Service, such as remembering selections as you navigate the site and remembering whether you are logged in.
- **Functionality.** To enhance the performance and functionality of our services.
- **Analytics.** To help us understand user activity on the Service, including the volume and demographics of users, which pages are most and least visited and how users move around the Service or interact with our emails. For example, we use Google Analytics for this purpose. You can learn more about Google Analytics and how to prevent the use of Google Analytics relating to your use of our sites here: <https://tools.google.com/dlpage/gaoptout>.

Data sharing in the context of corporate transactions, we may share certain personal information in the context of actual or prospective corporate transactions – for more information, see How we share your personal information, below.



# How we share your personal information

We may share your personal information with the following parties and as otherwise described in this Privacy Policy, in other applicable notices, or at the time of collection.

- **Affiliates.** In some cases, our corporate parent, subsidiaries, and affiliates might have access to personal information.
- **Service providers.** Third parties that provide services on our behalf or help us operate the Service or our business (such as hosting, internet service providers, information technology, order fulfillment, customer support, online chat functionality providers, email delivery, marketing, consumer research and website/data analytics).
- **Artificial intelligence platforms.** We use third-party artificial intelligence (AI) providers to power certain aspects of the Services, such as to power our chatbot and to aggregate and synthesize data we receive in different formats from different sources.
- **Advertising partners / ad networks.** Third-party advertising companies for the interest-based advertising purposes described above.
- **Social networks.** We use their ad services to display ads to our customers, or other people like them, on social media.
- **Data brokers.** We give them personal information and they supplement it with additional personal information.
- **Third parties designated by you.** We may share your personal information with third parties where you have instructed us or provided your consent to do so.
- **Sponsor Partners.** Third parties with whom we partner, including parties with whom we co-sponsor events, with whom we jointly offer products or services, or whose products or services may be of interest to you.
- **Professional advisors.** Professional advisors, such as lawyers, auditors, bankers and insurers, where necessary in the course of the professional services that they render to us.
- **Authorities and others.** Law enforcement, government authorities, and private parties in litigation, as we believe in good faith to be necessary or appropriate for the Compliance and protection purposes described above.
- **Corporate transactions.** We may disclose personal information in the context of actual or prospective business transactions (e.g., investments in Silk River, financing of Silk River, public stock offerings, the sale, transfer or merger of all or part of our business, assets or shares, liquidation or reorganization). For example, we may need to share certain personal information with prospective counterparties and their advisers. We may disclose your personal information to an acquirer, successor, or assignee of Silk River or a portion of our business assets as part of any merger, acquisition, sale of assets, or similar transaction, and/or in the event of an insolvency, bankruptcy, or receivership in which personal information is transferred to one or more third parties as one of our business assets.
- **Other users of the service and the public.** Your name and written testimonial may be visible to other users of the Service and the public if you choose to share a testimonial with us. This information can be seen, collected and used by others, including being cached, copied, screen captured or stored elsewhere by others (e.g., search engines), and we are not responsible for any such use of this information. Once content is published, it may be copied and stored on third party systems where you might not have the ability to have it deleted.



# Your choices

In this section, we describe the choices you.

- **Opt-out of communications.** You may opt-out of marketing-related emails by following the opt-out or unsubscribe instructions at the bottom of the email, or by contacting us. It may take time for your opt-out to be effective. Please note that if you choose to opt-out of marketing-related emails, you may continue to receive service-related and other non-marketing emails.
- **Cookies.** Most browsers let you remove or reject cookies. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. Please note that if you set your browser to disable cookies, the Service may not work properly. For more information about cookies, including how to see what cookies have been set on your browser and how to manage and delete them, visit <http://www.allaboutcookies.org>.
- **Blocking images/clear gifs:** Most browsers and devices allow you to configure your device to prevent images from loading, so the business hosting the image will not detect that you have viewed a page. To do this, follow the instructions in your particular browser or device settings.
- **Do Not Track.** Some Internet browsers may be configured to send “Do Not Track” signals to the online services that you visit. We currently do not respond to “Do Not Track” signals. To find out more about “Do Not Track,” please visit <http://www.allaboutdnt.com>.
- **Advertising choices.** You may be able to limit use of your information for interest-based advertising through the following settings/options/tools:
  1. **Browser settings.** Changing your internet web browser settings to block third-party cookies.
  2. **Privacy browsers/plugin-ins.** Using privacy browsers and/or ad-blocking browser plug-ins that let you block tracking technologies.
  3. **Platform settings.** Some platforms offer opt-out features that let you opt-out of use of your information for interest-based advertising. You may be able to exercise that option for Google and Facebook at the following websites:  
Google: <https://adssettings.google.com/>  
Facebook: <https://www.facebook.com/about/ads>
- **Ad industry tools.** Opting out of interest-based ads from companies that participate in the following industry opt-out programs:
  1. **Browser settings.** Changing your internet web browser settings to block third-party cookies.
  2. **Privacy browsers/plugin-ins.** Using privacy browsers and/or ad-blocking browser plug-ins that let you block tracking technologies.
  3. **Platform settings.** Some platforms offer opt-out features that let you opt-out of use of your information for interest-based advertising. You may be able to exercise that option for Google and Facebook at the following websites:  
Google: <https://adssettings.google.com/>  
Facebook: <https://www.facebook.com/about/ads>
- **Mobile settings.** Using your mobile device settings to limit use of the advertising ID associated with your mobile device for interest-based advertising purposes.

You will need to apply these advertising-related opt-out settings on each device and browser from which you wish to limit the use of your information for interest-based advertising purposes. We cannot offer any assurances as to whether the companies we work with participate in the opt-out programs described above.

- **Declining to provide information.** We need to collect personal information to provide certain services. If you do not provide the information we identify as required or mandatory, we may not be able to provide those services.



## Other sites and services

The Service may contain links to websites, mobile applications, and other online services operated by third parties. In addition, our content may be integrated into web pages or other online services that are not associated with us. These links and integrations are not an endorsement of, or representation that we are affiliated with, any third party. We do not control websites, mobile applications or online services operated by third parties, and we are not responsible for their actions. We encourage you to read the privacy policies of the other websites, mobile applications and online services you use.

## Security

We employ technical, organizational and physical safeguards that are designed to protect the personal information we collect. However, security risk is inherent in all Internet and information technologies, and we cannot guarantee the security of your personal information.

## International data transfer

We are headquartered in the United States and may use service providers that operate in other countries. Your personal information may be transferred to the United States or other locations where privacy laws may not be as protective as those in your state, province, or country.

## Children and Teens

The Service is not intended for use by anyone under 18 years of age. If you are a parent or guardian of a minor from whom you believe we have collected personal information in a manner prohibited by law, or if information was provided on your behalf when you were under 18, please contact us. If we learn that we have collected personal information through the Service from a child without the consent of the child's parent or guardian as required by law, we will comply with applicable legal requirements to delete the information.

## Changes to this Privacy Policy

The "LAST UPDATED" legend at the top of this Privacy Policy indicates when this Privacy Policy was last revised. We reserve the right to modify this Privacy Policy at any time. We will notify you by updating the "Last Updated" date. Depending on the kind of change we make, we may also notify you directly or ask for your consent to the change. Any modifications to this Privacy Policy will be effective upon our posting the modified version or as otherwise indicated at the time of posting.

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[Contact us](#)

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