

# Privacy Policy

This Privacy Policy, together with our [Terms of Use](#), describes the types of personal information we collect and how we use that information. It also describes the choices available to you regarding our use of your personal information and how you can access, update, and restrict our use of your information. By accessing our website at [www.Renewables.org](http://www.Renewables.org) or our mobile application (collectively, the “Website”), you signify that you have read this Privacy Policy, and you expressly consent to our collection, use, disclosure, storage and protection of your personal information as described in this Privacy Policy. Capitalized terms used but not defined in this Privacy Policy have the meanings defined in our [Terms of Use](#).

## Who We Are

Renewables.org (together with its subsidiaries — collectively, “Renewables.org,” “we,” or “us”) provides an online platform to connect people through lending. We are a Delaware nonprofit public benefit corporation with headquarters in Delaware.

## Personal Data We Collect (and How We Collect It)

**Basic Personal Information.** When you create an account on the Website, we collect your name, email address, and a means to authenticate your account (for example, a password). You may also choose to provide additional information, such as your phone number, your location, a picture, your address, and your payment account identifying information. We may receive some information about you from other Renewables.org Users (for example, if they invite you to use the Program) and from third-party payment processing providers like PayPal (for example name, payment account email address, and in some cases physical address).

**Transaction Activity.** We record information about deposits to your account and the Loans you make through the Program, individually (for example, amount and recipient of a Loan) and in the aggregate (for example, number of Loans made and distribution by gender, country, and sector). We also collect information on any donations you make to Renewables.org (whether through the Website or offline).

## Other Use of Renewables.org’s Website and Features.

We may collect other information you choose to provide in order to facilitate your participation in the Program or use of Website features.

- If you make changes to your Renewables.org account preferences (for example, receiving marketing information from us), we record that information.
- We also collect comments you post to any other Web page hosted by Renewables.org (such as a Loan page, blog, or volunteer forum).
- If you invite a friend to use the Website, we will ask you for your friend's name and email address. Renewables.org stores this information for the sole purposes of sending your friend a one-time email inviting him or her to visit the Website, giving you the ability to send your friend reminders, and tracking the success of our referral program. If you choose to import contacts from your email account address book to invite friends to our Website, we or our service providers will collect your email, username, and password and we will only use them for that purpose.

## Other Interactions with Renewables.org.

- If you contact Renewables.org customer service, we will collect the information you provide (for example, your name, email address, physical address, phone number and comment) in order to respond to you.
- If you submit an application to Renewables.org (for example, to be an employee), we collect the information you submit (for example, name, phone number, resume, cover letter, and position of interest) to review your application and follow up with you.
- If you participate in a survey or other promotion, we may request certain personal information from you (for example, name, address, and demographic information).

## Authentication Information from Third-Party Applications.

If you choose to access the Website through a third-party integration, you grant Renewables.org permission to access and use certain information about you from that third-party application in accordance with the third-party application's terms of use, Renewables.org's [Terms of Use](#), and this Privacy Policy:

- If you sign into the Website through your Facebook account, you grant Renewables.org permission to access your public Facebook information (including account email address and photograph), as well as a list of your Facebook friends who also use Renewables.org, and whether you opt to show your Renewables.org lending activity to your friends through Facebook.
- If you sign into the Website through your Google account, you grant Renewables.org permission to access your email address and public Google profile information.
- If you sign into the Website through your Apple ID, you may choose to grant Renewables.org access to your name and email address in accordance with Apple's terms of use and settings.

Renewables.org may from time to time offer similar third-party integrations with other services.

**Technical Data.** Regardless of whether you have a Renewables.org account, we use tools like cookies, web beacons, and other automated systems to collect data on your behavior when you use the Website. Please see our Cookie Policy for more detailed information. If you have enabled cookies in your browser or if you use Renewables.org's mobile application, Renewables.org, independently and through third-party tools and programs (such as Google Analytics), collects certain technical information (for example, your path to the Website, pages visited, originating IP address, device type, browser type, browser language, network connection type, and the date and time of your visit). We use these tools to analyze data to improve User experiences and prevent fraud. Please note that many internet browsers offer a Do Not Track (DNT) setting; because there is no industry or legal standard for DNT signals, Renewables.org does not respond to them.

If you provide information to us about individuals other than yourself, you must ensure that they have given their permission for you to disclose the information to us and for you to allow us to use it in the ways described in this Privacy Policy.

When you visit or log in to our website, cookies and similar technologies may be used by our online data partners or vendors to associate these activities with other personal information they or others have about you, including by association with your email. We (or service providers on our behalf) may then send communications and marketing to these email. You may opt out of receiving this advertising by visiting <https://app.retention.com/optout>

## Accessing and Updating Your Personal Information

This policy describes the types of data we collect, as well as the sources from which we obtain it, the purposes for which we use it, and the categories of third parties with which we share data. You have the right to access the specific personal data Renewables.org has on you. You can view this information through your Renewables.org account. You also have the right to request that we provide some of your personal data to you (or to another third party), in a machine-readable format. To make such a request, or if you have additional questions about information Renewables.org has collected on you, please reach out to us at [Legal@Renewables.org](mailto:Legal@Renewables.org).

If your personal information changes, you may update, amend, or remove certain information by signing into your Renewables.org account and making the change in your account settings, or by contacting Renewables.org. We will respond to your requests within 30 days.

## How Renewables.org Uses Your Personal Information

We will only collect and use your personal data (i) to carry out the terms of a contract we have entered into with you (including providing our services pursuant to our [Terms of Use](#)), (ii) where you have given consent, or (iii) where we have a legitimate interest in conducting our operations, such as:

- to facilitate access to your Renewables.org account;
- to personalize your experience using the Website, both through user settings and through automated profiling to better engage with you;
- to communicate with you about your transactions or other Website activity, and to respond to your comments or inquiries to Renewables.org customer service;

- to contact you (including via email and phone) with general information about our initiatives, marketing campaigns, surveys or other promotional activities;
- to generate leads and conduct targeted advertising to you and other individuals with similar characteristics and interests, where legally permissible;
- to analyze and improve our services, communications, and advertising;
- to monitor compliance with our policies and standards, and to improve security;
- to process applications for employment or volunteer positions;
- to comply with applicable law or court orders and to exercise or defend our legal rights or the rights of others.

Where we need your personal information in order to provide our services or otherwise process your instructions and you fail to provide that information, we may not be able to carry out your instructions or deliver our services pursuant to our [Terms of Use](#). In some cases you may not be able to open a Renewables.org account, or we may be required to close your account.

## Disclosure of Your Personal Information

Renewables.org does not sell or rent your personal information to third parties. We may disclose any of your personal information in the following circumstances:

- Publicly, to the extent described in the section below (Information Displayed Publicly).
- In order to comply with applicable law, regulation, legal process, or governmental request, or to otherwise protect the rights, property, and safety of Renewables.org, Users, and others.
- With our affiliates and service providers, agents and representatives in connection with their provision of services to Renewables.org for business purposes (for example, account authentication, facilitating Website functionality, processing transactions, distributing Renewables.org emails, conducting surveys, managing employment

applications, and monitoring Website traffic and security). All such access shall be under appropriate confidentiality agreements and limited to use to provide services to Renewables.org to help us further our mission.

- With third parties providing integrated Website features that you choose to use (for example, Facebook and Twitter) to allow you to share information about your Loans or other Website activity. Please note that we may withhold or withdraw information related to Loans you have made to the extent necessary to protect the privacy of borrowers.
- Where legally permissible, we may share limited personal information, such as your email address or phone number, with third party platforms like Facebook or Google to advertise to you and others with similar interests and characteristics through these platforms. You may opt out of the use of your data for direct marketing purposes through your account settings at any time.
- Aggregated or pseudonymized data that does not directly identify you may be shared with third parties for educational, informational or promotional purposes in furtherance of Renewables.org's mission.

## Information Displayed Publicly

**Lender Profile.** When you create a Renewables.org account, the default setting is to have a public profile on the Website. You have the option of changing your profile setting to “anonymous,” which will hide your profile from the public. A public profile displays your first name, area of residence (city, state/province and country), picture, public Lender page URL, and the date on which you created a Renewables.org account. Other information you choose to provide (for example, your occupation, the reasons why you lend, a description of your work, and your website), will be publicly displayed as well. If you have performed work for Renewables.org, information related to this work may be automatically included on your public profile.

**Lending Activity.** Once you begin to make Loans, your public profile will automatically display information about the Loans to which you have contributed, and your name and picture will be displayed on the pages for those Loans.

Renewables.org may also publicly display your Loan activity, either in a personally identifiable or anonymous manner (depending on your profile setting at the time of such display), for example, as part of a visualization of the current or historical activity on the Website.

**Invitees.** If you invite other people to use Renewables.org, the profiles of those who have accepted your invitations and created an account on the Website may be displayed on your public profile as accepted invitees. In turn, if you have accepted an invitation from another Renewables.org user, your public profile may be displayed as an accepted invitee on the profile page of the person who invited you.

**Borrower Profile.** If you are approved to raise a Loan as a Renewables.org borrower, some of the information you provided in your application will be displayed publicly on your Loan page on the Website (for example, your first name, business name, picture, location, written narrative, and amount of your Loan request). The status of your Loan request will also be publicly displayed (for example, fundraising, fully funded, expired, or ended). If your Loan is fully funded, your repayment schedule and repayment activity will be viewable by your Lenders and Trustee (if applicable), including information on whether you have missed repayments or are in default.

**Public Forums.** Renewables.org hosts various publicly accessible blog pages and community forums. Any information you provide in these areas may be viewed by others who access them.

## How to Limit Our Use of Your Personal Information

In certain circumstances, you have the right to restrict Renewables.org's use and storage of your personal information. For instance, you may ask us to erase your personal data when it is no longer necessary for the purposes for which it was collected, and you may opt out of data sharing for advertising purposes. If our collection and use of certain personal information is based on your consent, you have the right to withdraw your consent. In such a case, we will no longer process your information unless there is another legal ground to do so. You may ask us to limit our use of your personal data or to erase your personal data by contacting us at [Legal@Renewables.org](mailto:Legal@Renewables.org).

- You can limit Renewables.org's use of certain personal data through your account settings.
- As personal data is necessary for your participation in the Program, we will be unable to erase all of your personally identifying information

without deleting your Renewables.org account. If you would like Renewables.org to delete all of your personally identifying information, you should first donate or withdraw all funds in your account, and then delete your account through Account Settings (any funds remaining in the account at the time of deletion, as well as any funds repaid to the account, will be automatically donated to Renewables.org.) This action will permanently close your account and automatically delete the personally identifying information associated with your account.

- If you do not have a Renewables.org account, or if you have other questions or requests regarding your personal data, please reach out to us at [Legal@Renewables.org](mailto:Legal@Renewables.org)

## Security of Your Personal Information

Renewables.org takes reasonable steps to maintain appropriate physical, technical and administrative security to help prevent loss, misuse and unauthorized access, disclosure or modification of personal information. While we take these reasonable efforts to safeguard your personal information, no system or transmission of data over the Internet or any other public network can be guaranteed to be 100% secure.

## Electronic Communications and Emails

You will receive certain notices and information based on your account status or activity (collectively, "Communications") from Renewables.org (for example, confirmations of Loans or donations you have made, statements with respect to the amount of Renewables Balance available in your account, confirmation of email address or password changes, and inquiries regarding activity in your account). By creating a Renewables.org account, you agree that all Communications from Renewables.org relating to your use of the Website and participation in the Program may be made electronically by email or at the Website (although we reserve the right to provide you with certain Communications through physical mail). To access the Communications, you will need to use **a modern auto-updating browser like Chrome, Edge, Firefox or Opera, or Safari 13 or above**. You may withdraw your consent to receive Communications electronically by contacting Renewables.org as described below. However, if you withdraw your consent to receive electronic Communications (other than for the optional emails described below), you will not be able to fund any additional Loans through the Website. The withdrawal of your consent will not affect



the legal validity of electronic Communications provided before you withdraw your consent, or in connection with any of your Loans that have not been fully repaid by the time you withdraw consent. It is your responsibility to inform Renewables.org of any changes to your email address so that you continue to receive all Communications without interruption. You may request a paper copy of any electronic notice from Renewables.org by sending an email to [Legal@Renewables.org](mailto:Legal@Renewables.org), including your name and the address to which you would like the paper copy sent.

## Third Party Applications and Links to Other Websites

If you follow any links on the Website that take you to a third-party site (for example, PayPal, Facebook, or Twitter), this Privacy Policy no longer applies. The privacy practices of other websites and other parties are governed by their respective terms of use and privacy policies.

## Location of Data

Renewables.org collects and stores data internationally. Your personal information may be accessed by Renewables.org, our affiliates, service providers, agents, and representatives internationally. Renewables.org will abide by this Privacy Policy regardless of where your personal information is processed or stored.

## Children Under the Age of 13

The Website is intended to be used by adults. It is not intended for children, and Renewables.org does not want to collect any personal information about individuals under the age of 13. Renewables.org recommends that parents do not post, or permit others to post, any personally identifiable information with respect to children under the age of 13. If you believe that we have any information from a child under age 13, please let us know at [Legal@Renewables.org](mailto:Legal@Renewables.org).

## Contact Details

We take privacy seriously and we value yours. For additional information, or if you have any questions regarding this Privacy Policy or the privacy practices at

Renewables.org, please submit your questions or comments directly to [Legal@Renewables.org](mailto:Legal@Renewables.org) via email.

If you believe that any of your rights with respect to your personal data have been breached, you may also lodge a complaint with the appropriate supervisory authority or seek a remedy through the courts.

## Changes to this Privacy Policy

Renewables.org may update or modify this Privacy Policy from time to time. We will note the previous date of any such changes at the top of this policy. If we make any material changes we will notify you by email or by means of a notice on this Website prior to the change becoming effective. Please be sure to check this page periodically for changes.