

PRIVACY NOTICE (YODLEE)

Last modified: December 11, 2025

YODLEE IS COMMITTED TO SAFEGUARDING YOUR PRIVACY

This Privacy Notice applies to Yodlee's direct-to-consumer services and websites – collectively called the Yodlee Services. If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

These sites are owned and operated by Yodlee, Inc., which includes Yodlee's wholly owned India subsidiary Yodlee Infotech Private Limited (collectively "Yodlee"). This Privacy Notice sets forth Yodlee's commitment to you to protect the privacy of your personal information that is collected through the Yodlee Services. The Yodlee Services have participated in industry certified audits and assessments to help promote the principles of disclosure and informed consent on the Internet. Because Yodlee wants to demonstrate its commitment to your privacy, we have agreed to disclose our information practices as they apply to the Yodlee Services and have our privacy and security practices reviewed for compliance by these recognized experts.

In line with our commitment to privacy and data protection, Yodlee is extending its services to include data analytics for health-related areas, such as Rybelsus and weight loss programs. Recognizing the growing importance of personal health data, we are dedicated to ensuring the secure handling and confidentiality of sensitive health information collected through Yodlee Services. This expansion into healthcare analytics reflects our ongoing effort to empower users with insights while upholding the highest standards of privacy and data security, particularly in sensitive areas like medication usage and personal health goals.

Frequently Asked Questions

1. WHAT CATEGORIES OF PERSONAL INFORMATION DO THE YODLEE SERVICES COLLECT?

1.1. Registration Information

When you register for the Yodlee Services, you will be asked for basic registration information, such as a username and password that you choose, name, address, demographic information (such as age and income), and an e-mail address for Yodlee Customer Service. Additional information may be required to utilize value-added features of the Yodlee Services, such as Auto-Registration and Password Reset, or to access specific third party Internet services using the Yodlee Services. This information may include your passwords and user names for the third party web sites and Internet services. We will use this information for providing the services you requested and accessing the web sites you select on your behalf, so that we can present the

requested information to you, but such information is not required to register for the Yodlee Services.

1.2. Information on Your Use of the Yodlee Services

As with most online businesses, Yodlee logs information about your access and use of the Yodlee Services web sites, including (i) your transactions conducted on the Yodlee Services web sites, including the use of Internet cookies (discussed below), (ii) the IP addresses from which you came to the site, and (iii) your communications with the Yodlee Services and web sites.

1.3. Information from Third Party Web Sites

In order to display information to you through the Yodlee Services, the Services must collect, on your behalf, your account and other personal information from third party web sites and Internet services that you register on the Yodlee Services. For example, if you register your credit card account through the Yodlee Services, the Service will collect the transactional and payment information regarding your credit card account to display it to you on that Yodlee Service's web site.

1.4. Information from Yodlee Services' Partners

Yodlee may arrange for one or more services on the Yodlee Services web sites to be provided to you in whole or in part by a third party partner. For example, Yodlee may arrange for a third party partner to provide electronic funds transfer services to you on the Yodlee Services web sites. The services of these third party partners are governed by their privacy policies, not the Yodlee Services Privacy Notice. This third party partner may share information with Yodlee on your transactions with them, for display on the Yodlee Services web sites and for purposes permissible under this Privacy Notice.

1.5. Information from Security, Fraud and Risk Service providers

Yodlee may arrange for one or more service providers to provide background information on you if you are performing financial transactions on the Yodlee Services web sites. Such providers may include federal authorities and watch list providers (e.g., OFAC) and may also include third party audit services that will protect Yodlee and you from account takeovers, phishing, and other schemes designed to fraudulently use your account. We limit the use of your personal information we collect to the purposes for which the information was collected, or for other compatible or related purposes.

If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

2. WHAT CATEGORIES OF MY PERSONAL

INFORMATION GATHERED THROUGH YODLEE SERVICES DOES YODLEE DISCLOSE?

Your personal information will not be sold, shared, rented or traded with any affiliated or unaffiliated third parties, except (i) to provide you with the Yodlee Services, (ii) pursuant to joint marketing arrangements described below, or (iii) as required or permitted by law. For example, in order to provide you with the Yodlee Services, Yodlee may disclose your username and passwords to third party web sites, such as web sites operated by a credit card company or a bank, in order to obtain the information that you requested be collected and displayed through the Yodlee Services. When you register for the Yodlee Services, you are deemed to authorize disclosures by Yodlee to provide the Yodlee Services.

Yodlee may disclose registration information and information on your use of the Yodlee Services (excluding information regarding transactions obtained from your accounts) to companies that perform marketing services on our behalf, or to other financial institutions with whom Yodlee offers you products and services pursuant to joint marketing agreements. For example, Yodlee may share your personal information with a non-affiliated third party to offer you a new service on the Yodlee Services web sites that is provided jointly by Yodlee and an unaffiliated company.

Yodlee reserves the right to disclose your personal information as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on Yodlee. If Yodlee is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information. Yodlee does present an opt-out option during registration for users who do not wish to share their information for joint marketing purposes as described in the prior paragraph. The user may change the opt-out choice at any time by selecting Edit Personal Profile. Yodlee reserves the right to share aggregated information with third parties in which case personal information about you will never be disclosed.

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3. WILL I BE CONTACTED IF I REGISTER FOR THE YODLEE SERVICES?

Yodlee will occasionally contact users by electronic mail to send information or inform them of new features, or to request participation in market surveys. Out of respect for your privacy, we present the option to not receive these types of communications through an opt-out option when signing up for the Yodlee Services. This choice can be changed at any time by selecting Edit Personal Profile. You may also opt-out of these communications by following the unsubscribe instructions included in these emails or by contacting us at customercare@yodlee.com.

However, in order to ensure the quality of the Yodlee Services, Yodlee will send you strictly service-related announcements on rare occasions when it is necessary to do so. These include a “Welcome Notice” to confirm new membership, “notifications” of password changes or “account lockouts” and other “customer satisfaction” and “customer service” issues. Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account.

4. DO THE YODLEE SERVICES USE TRACKING SERVICES?

We and our partners, affiliates, or analytics or service providers, use tracking technologies such as cookies, beacons, tags, and scripts, to analyze trends, administer the websites, track users’ movements around the websites, and gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies from these companies on an individual or aggregated basis.

4.1. Cookies

The Yodlee Services stores a cookie on your computer if you have cookies enabled. If you do not have cookies enabled, you will be unable to use the Yodlee Services. A cookie is simply a text file, which indicates your Yodlee or session identification number. This cookie will only be returned to our server if your browser is set to allow sending of cookies (you can also set it to check for permission before sending cookies). We use cookies for a variety of purposes intended to make the Yodlee Services a better service for you. For example, we use this cookie to identify existing users of the Yodlee Services when they enter the web site so that we are able to pre-fill their Yodlee Services username (if desired) and so that they may receive a start page more optimized for current subscribers than for new users. We also use a cookie to maintain session information for logged in users, to prevent the need for re-entry of login information when browsing outside the Yodlee Services. We reserve the right to use cookies to deliver content specific to your needs and interests. We may also use cookies to track user trends and patterns in order to better understand and improve areas of our sites that our users find valuable. Information collected by Yodlee cookies is not linked to your personal information.

We partner with a third party to display advertising on our website or to manage our advertising on other sites. Our third party partner may use cookies or similar technologies in order to provide you advertising based upon your browsing activities and interests. If you wish to opt out of interest-based advertising [click here](#) [or if located in the European Union [click here](#)]. Please note you will continue to receive generic ads.

4.2. Clear Gifs (Web Beacons/Web Bugs)

Our third party service provider employs a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users. In contrast to cookies, which

are stored on a user's computer hard drive, clear gifs are embedded invisibly on web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personal information.

4.3. Log Files

We gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We do not link this automatically collected data to other information we collect about you.

We and our third party partners use Local Storage (HTML5) to provide certain features on our website, to display advertising based on your web browsing activities, and/or to store content information and preferences. Various browsers may offer their own management tools for removing HTML5.

5. HOW IS MY PERSONAL INFORMATION PROTECTED AND SECURED?

At Yodlee, our number one focus is customer trust. The security of your personal information is important to us. We understand the need for our customers' personal data to be completely secure and private, and we have designed and deployed (as a part of the Yodlee Services) a state-of-the-art system to protect our customer's' personal information. Yodlee maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information held by Yodlee relative to the Yodlee Services. When you enter personally identifiable information on our registration page, we encrypt that information using at least 128-bit secure transport layer security (TLS). The Yodlee Services databases are physically protected at a secure, third party site and are monitored by security personnel twenty-four hours a day. Only authorized personnel can access the data center, and they must submit to multiple forms of identification including biometric authentication. If you have any questions about the security of your personal information, you can contact us at customercare@yodlee.com.

6. WHAT IF I NEED TO ACCESS, CHANGE OR DELETE PERSONAL INFORMATION PREVIOUSLY DISCLOSED?

Upon request Yodlee will provide you with information about whether we hold, or process on behalf of a third party, any of your personal information. To request this information please go to the My Profile section menu option.

The Yodlee Services sites include a user profile update form for reviewing or updating personal information provided. If your personal information provided to Yodlee changes, or if you no longer desire our service for any reason, including to opt-out of cross-border transfer of your

data, you may access, correct or delete it by logging into your Yodlee Services and selecting the appropriate choice in Edit Personal Profile. If you are unable to change, access or delete the information, through the user profile form provided, you can use our Submit Service Request Feature at the Yodlee Privacy Access Request form to request the change, access or deletion, or by emailing us at customercare@yodlee.com. We will respond to your request within thirty (30) days. In the Edit Personal Profile section you may also review and update personal information needed for accessing other sites.

We do not currently provide an interface for changing access information (such as passwords) for third party sites via the Yodlee Services. In addition, you cannot update or change personal information that is retrieved by the Yodlee Services from third party web sites and Internet services for display on the Yodlee Services websites. To change this access information and other personal information from third party websites, you will need to follow the procedures set forth by the third party web sites themselves.

If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

7. DOES THIS PRIVACY NOTICE APPLY TO THIRD PARTY WEBSITES ACCESSED THROUGH THE YODLEE SERVICES?

No. This Privacy Notice only applies to information collected on www.yodlee.com and Yodlee's direct-to-consumer services and websites (i.e. the Yodlee Services).

It does not apply to services or sites that are accessed through the Yodlee Services. Our website includes links to other websites whose privacy practices may differ from those of Yodlee. Yodlee acts as your personal agent, communicating between you and the web sites you use. Yodlee does not accept responsibility for the actions and policies of third party web sites you access, either with regard to the personal information you have provided to them, or which you authorize Yodlee to give to them for accessing their web sites, or which they obtain through your use of their web sites directly and/or through the Yodlee Services. If you submit personal information to any of those sites, your information is governed by their privacy policies. You should be careful to review any privacy policies posted on those web sites before signing up with or using them. Yodlee does not accept responsibility for the services provided to you by these third party web sites.

If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

8. WHO CAN I CONTACT IF I HAVE ANY QUESTIONS

REGARDING MY PRIVACY?

This Privacy Notice covers solely the online information practices of the Yodlee Services. You can contact Yodlee for any questions regarding your privacy, including to exercise your right to access, correct and delete your information, by filling in the Yodlee Privacy Access Request form.

You can also mail your questions to:

Yodlee

Attn: Legal

333 Fayetteville Street, Suite 1200

Raleigh, NC 27601

For California Consumers: Information regarding Yodlee's privacy practices related to the California Consumer Privacy Act (CCPA) can be found [here](#).

The online information practices relating to services provided or enabled by Yodlee on other sites are covered by the respective privacy notice of such other sites and/or services.

If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

9. HOW LONG DOES YODLEE RETAIN MY PERSONAL INFORMATION?

In connection with your use of the Yodlee Services, Yodlee will collect and retain your personal information, both the information you provide directly and the information we obtain from third party sites, for as long as actively required for you to use the data in the Yodlee Services. Should you decide to cancel the Yodlee Service, we will discontinue the collection of information from third party sites on your behalf. We reserve the right to retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. This data will always be maintained under the same security and privacy controls as are in place for active Yodlee Services users. You may review the data we hold about you and request to delete it by filing a Data Subject Access Request at Yodlee Privacy Access Request portal. If you are non-EEA resident and you would like to exercise your rights to access, correction or inquire about deletion, please submit a General User Request and provide details under Request details section.

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policies please review their applicable terms of service/ privacy notices.

10. HOW IS THE PERSONAL INFORMATION OF FORMER USERS OF THE YODLEE SERVICES TREATED?

The terms of this Privacy Notice will apply to personal information of former users of the Yodlee Services.

If you are a consumer of Yodlee powered services delivered through a Yodlee client, that client's data governance and privacy practices apply to those services. For more information on those policies please review their applicable terms of service/ privacy notices.

11. HOW WILL DISPUTES OF THE PRIVACY NOTICE BE HANDLED?

We reserve the right at our discretion to make changes to this Privacy Notice. If we decide to change our Privacy Notice, we will post those changes to this Privacy Notice, the Yodlee Services home page, and other places we deem appropriate so that you are aware of what information we collect, how we use it and under what circumstances, if any we disclose it. We reserve the right to modify this Privacy Notice at any time, so please review it frequently. If we make material changes to this notice, we will notify you here, by email, or by means of notice on the Yodlee Services home pages prior to the change becoming effective. You may review updates to our Terms and Privacy Notice at any time via links on our site. You agree to accept electronic communications and/or postings of an annual or revised Privacy Notice on the Yodlee Services web sites, and that such electronic communications or postings constitute notice to you of the Privacy Notice.

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12. HOW WILL DISPUTES REGARDING THE PRIVACY NOTICE BE HANDLED?

If you have a problem or dispute with Yodlee regarding this Privacy Notice or the treatment of your personal information, this problem or dispute will be subject to both this Privacy Notice and the Terms governing the Yodlee Services in general.

12.1. Testimonials

We display personal testimonials and other endorsements of satisfied customers on our site. With your consent, we may post your testimonial along with your name. If you wish to update or

delete your testimonial, you can contact us at customer care@yodlee.com.

12.2. Social Media Features and Widgets

Our web site includes social media features, such as the Facebook Like button and widgets, such as the Share button or interactive mini-programs that run on our site. These features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our site. Your interactions with these features are governed by the privacy notice of the company providing it.

12.3. Yodlee Careers Section

When you apply for a job on Yodlee.com, you are asked for certain personal information such as your name, email address and phone number. We use this information to contact you regarding the job in which you have expressed interest. You are given the opportunity to submit a resume to the site to apply for a job, that resume is only viewable by authorized Yodlee employee's in order to contact you regarding the job for which you have applied. We do not share any of the personal information that you provide within the application with any third party for their promotional purposes.

12.4. APEC Participation

Yodlee, Inc. privacy practices, described in this Privacy Notice, comply with the APEC Cross Border Privacy Rules System. The APEC CBPR system provides a framework for organizations to ensure protection of personal information transferred among participating APEC economies. More information about the APEC framework can be found [here](#).

12.5. EU-U.S., Swiss-U.S., and UK Extension to Data Privacy Framework

Yodlee, Inc. complies with the EU-U.S. Data Privacy Framework (EU-U.S. DPF), the UK Extension to the EU-U.S. DPF and the Swiss-U.S. Data Privacy Framework (Swiss-U.S. DPF) as set forth by the U.S. Department of Commerce. Yodlee has certified to the U.S. Department of Commerce that it adheres to the EU-U.S. Data Privacy Framework Principles (EU-U.S. DPF Principles) with regard to the processing of personal data received from the European Union in reliance on the EU-U.S. DPF and from the United Kingdom (and Gibraltar) in reliance on the UK Extension to the EU-U.S. DPF. Yodlee has certified to the U.S. Department of Commerce that it adheres to the Swiss-U.S. Data Privacy Framework Principles (Swiss-U.S. DPF Principles) with regard to the processing of personal data received from Switzerland in reliance on the Swiss-U.S. DPF. If there is any conflict between the terms in this Data Privacy Framework Notice and the EU-U.S. DPF Principles and/or the Swiss-U.S. DPF Principles, the Principles shall govern. To learn more about the Data Privacy Framework program, and to view our certification, please visit <https://www.dataprivacyframework.gov/>.

In compliance with the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF and the Swiss-U.S. DPF, Yodlee commits to resolve DPF Principles-related complaints about our

collection and use of your personal information. EU and UK and Swiss individuals with inquiries or complaints regarding our handling of personal data received in reliance on the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF and the Swiss-U.S. DPF should first contact Yodlee at: customercare@yodlee.com.

Yodlee is responsible for the processing of personal data it receives, under each Data Privacy Framework, and subsequently transfers to a third party acting as an agent on its behalf. Yodlee complies with the Data Privacy Framework for all onward transfers of personal data from the EU, UK and Switzerland, including the onward transfer liability provisions.

With respect to personal data received or transferred pursuant to the Data Privacy Frameworks, Yodlee is subject to the regulatory enforcement powers of the U.S. Federal Trade Commission. In certain situations, we may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact our U.S.-based third party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>.

Under certain conditions for complaints regarding DPF compliance not resolved by any of the other DPF mechanisms, more fully described on the Data Privacy Framework website <https://www.dataprivacyframework.gov/>, you may be entitled to invoke binding arbitration when other dispute resolution procedures have been exhausted.

If we plan to use your personal information for a new purpose that differs significantly from the one originally disclosed, or share it with a third party not outlined in this Privacy Policy, Yodlee will provide you the option to decide if you wish to proceed with this use or disclosure.

In the context of onward transfers, Yodlee is accountable for the processing of personal data it receives, under the EU-U.S. DPF and the UK Extension to EU-U.S. DPF, and subsequently transfers to a third party acting as an agent on its behalf. Yodlee remains liable under the EU-U.S. DPF Principles, and the UK Extension to the EU-U.S. DPF if the Yodlee's agent processes personal information in a manner inconsistent with the EU-U.S. DPF Principles, and the UK Extension to the EU-U.S. DPF, unless the Yodlee proves that we are not responsible for the event giving rise to damage.

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