

Balance Credit - Privacy Policy

Last Updated / Effective Date: December 2025

Thank you for your interest in SunUp Financial, LLC d/b/a Balance Credit, its subsidiaries, or affiliates, ("Balance Credit," "we," or "us"). Balance Credit offers unsecured, personal installment loans and credit services for people who need cash, fast! We welcome you to our website at <https://www.balancecredit.com/> as well as all related websites (the "Site"), and products and services provided by us ("Service"). By accessing or using the Service or the Site, you acknowledge that you have read, understood, and agree to the terms of this privacy policy ("Privacy Policy"). If you cannot agree to the Privacy Policy, then please do not use the Site or the Service.

As you use our Site and Service, you may provide us with information about you, including information that can be used to identify you. This Privacy Policy explains (1) your responsibilities when using the Site and the Service, and (2) how Balance Credit may collect, use, and disclose information you provide us and other information we receive related to your use of the Site and Service.

Collection of Your Personal Information

We collect personal information from a variety of sources, including information provided by you, information we collect when you visit our Site, transaction information, and information we collect about you from third party sources. This personal information may include:

- Personal identifiers, such as names and aliases, address, email address, telephone number, date of birth, Social Security number, signature, driver's license number, state identification card number, passport number, usernames and passwords, and other similar identifiers.
- Financial Information, such as routing and bank account number, credit or debit card number, account balances, payment history, credit history and scores, and other financial information.
- Employment information, such as job title, employment history, salary, performance reviews, resumes, 401k contributions, and background check information.
- Commercial Information, such as purchasing or consuming histories or tendencies.
- Internet or other electronic network activity information, such as Internet Protocol address, device ID, cookies, beacons, pixel tags, mobile ad identifiers, geolocation data, browsing history, search history, information regarding your interaction with our Site, application, or advertisements.
- Biometric information, such as voice recordings.
- Inferences, such as your consumer preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitude.

Automatically Collected Information

We automatically collect information about your visit to our Site, including the type of browser you are using to visit our Site, your operating system, the date and time when the Site is visited, and the web pages displayed to you.

Use of Personal Information

Balance Credit may use your personal information for the following reasons:

- Provide you with our Service;
- Process your application;
- Provide you with account information;
- Maintain your account;
- Allow you to submit required loan documents through the Site;
- Authenticate your identity;
- Underwrite and fund loans;
- Communicate with you if there is a problem completing a transaction you requested or to discuss a problem with your account;
- Implement collection activities as needed;
- Maintain regular communications with you concerning transactions you initiate, such as requesting information or assistance, submitting a loan request, making payments, or transferring funds;
- Maintain general communications with you about the Site and Service;
- For marketing purposes;
- Respond to court orders and legal obligations;
- Provide you with customer service and support;
- Safeguard against potential fraud;
- Protect data from unauthorized parties and comply with legal requirements;
- Enforce this Privacy Policy, Terms of Use, and any other agreements you have entered into with us;
- For any other purpose for which you provide consent;
- To engage in auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;
- To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- To debug our Site to identify and repair errors that impair existing intended functionality;
- For short-term, transient uses;
- To perform Services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services;
- When undertaking internal research for technological development and demonstration;
- When undertaking activities to verify or maintain the quality or safety of a Service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the Service or device that is owned, manufactured, manufactured for, or controlled by us;
- For commercial purposes to advance our commercial or economic interests, such as by inducing you to buy, rent, lease, join, subscribe to, provide, or exchange products, goods, property, information, or services, or enabling or effecting, directly or indirectly, a commercial transaction;
- Send you offers and promotions for our products and services;

- Operate, understand, optimize, develop, or improve our sites, applications, products, services and operations;
- Detect, investigate and prevent activities that may violate our policies or be illegal;
- Fulfill our duties as an employer; and
- For any other legitimate business purpose.

We may anonymize and aggregate data collected through the Site and Service and use it for any purpose.

The Site uses cookies to perform certain site functions. Most browsers allow you to block and delete cookies. However, if you do that, the Site may not work properly. To learn more about cookies and your ability to opt-out of certain advertising cookies, please visit the following websites: <http://www.aboutads.info/choices> or <http://www.networkadvertising.org/choices>. The Site does not respond to browser Do Not Track signals.

For example, Google Analytics, a web analytics service provided by Google, Inc. ("Google"), may set cookies on your browser or mobile device, read already placed cookies, or receive information about you from apps you have downloaded that partner with Google. Google Analytics uses information such as how often you use the Site and how you use the Site to improve the Site and Service. For more information regarding how Google collects, uses, and shares your information and how to opt out of certain uses please visit <http://www.google.com/policies/privacy/partners/>. By using the Site, you consent to the processing of data about you by Google as described here and in Google's privacy policy.

Disclosure of Personal Information

We share your personal information with third parties for the following reasons:

- We work with a range of service providers who provide functionality to our Site. We may disclose information, within the limits of applicable law, with vendors and service providers to help us provide our Service. This may include affiliates, underwriting vendors, backup servicers, credit bureaus, debt buyers, web traffic analytic providers, IT vendors, marketing vendors, etc.
- From time to time, Balance Credit may have to access, preserve, or disclose your personal information or other information in accordance with applicable law. Balance Credit will comply with law enforcement requests and legal process to protect the rights, property, or safety of you, of us, or of others. This may include federal, state, or local regulatory or other governmental entities.
- We may disclose information if we believe it is necessary in order to detect, investigate, prevent, or take action against illegal activities or fraud.
- If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We cannot control how such entities may use or disclose such information.

We may have disclosed your personal information with third parties for such business or commercial purposes in the preceding 12 months.

Balance Credit does not sell any personal information of California consumers. We also do not sell the personal information of minors under 16 years of age without affirmative authorization.

SMS Privacy Policy

At Balance Credit, we are committed to protecting the privacy and security of your personal information. This Privacy Policy explains how we collect, use, store, and disclose data collected through our SMS messaging service. By opting in to receive SMS messages from us, you consent to the practices described in this Privacy Policy.

Types of Data We Collect:

We may collect the following types of data:

- Mobile phone number
- Name (if provided)
- Message content and responses

How We Collect Data:

We collect data directly from you when you opt in to receive SMS messages from us. This may include providing your mobile phone number and name (if provided) through a signup form or by texting a keyword to a designated number.

How We Use the Data We Collect:

We use the data collected for the following purposes:

- Sending updates on products or services, event notifications, and other relevant communications via SMS;
- Analyzing engagement and effectiveness of SMS campaigns; and
- Providing customer support and responding to inquiries.

How We Store Data:

We store your data securely and take appropriate measures to protect it against unauthorized access, disclosure, alteration, or destruction. Your data is stored in encrypted databases and access is restricted to authorized personnel only.

Rights and Choices Consumers Have:

You have the following rights and choices regarding your data:

- You can opt out of receiving SMS messages from us at any time by replying with the word "STOP" to the number from which you received the messages.
- You can call the phone number provided below to request information on your contact information (email, phone number, and address) and the communication preferences we have on file.

Disclosing or Selling Data to Third Parties:

Subscriber text messaging originator opt-in data and consent details will not be disclosed with any third parties except as required for our everyday business purposes and as authorized by the subscriber.

Compliance with U.S. Laws:

We comply with applicable laws and regulations governing SMS privacy in the United States, including the Telephone Consumer Protection Act (TCPA).

If you have any questions or concerns about our SMS Privacy Policy or our data practices, please contact us at support@balancecredit.com or (855) 942-2526.

Third Party Collection

We may allow third parties to collect information about the users of our Site. Such third parties may collect personal information about your online activities over time and across different websites when you use our Site. We do not control these third parties, who may engage in practices that differ from those described in this Privacy Policy.

When accessing a third-party service or a website different from our Site, please be aware that the privacy practices of those services and websites may differ. We encourage you to read the privacy policy for each website you visit. We are not responsible for the privacy policies or practices of linked third party sites or services even if accessible via our Site.

Retention of Personal Information

We will retain your personal information for as long as reasonably necessary to fulfill the purpose(s) for which it was collected, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with applicable laws or regulations.

Security

We take reasonable administrative, technical, and physical security precautions to protect the personal information collected or maintained by us against loss, unauthorized access, and illegal use or disclosure. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any information you provide to us. We do not accept liability for unintentional disclosure of your personal information.

California Privacy Rights

If you are a California resident, you have certain rights with respect to the collection, use, transfer, and processing of your “personal information”, as defined by the California Consumer Privacy Act (CCPA).

- You have the right to request we disclose the following:
 - The categories of personal information we have collected about you.
 - The categories of sources from which the personal information was collected.
 - The business or commercial purpose for collecting or selling personal information.
 - The categories of third parties with whom we have shared personal information.
 - The specific pieces of personal information we have collected about you.
- You have the right to request that we delete any personal information about you which we have collected from you.
- You have the right to request that we correct any inaccurate personal information maintained by us.
- You have the right to opt out of the sale of your personal information. Such opt-out right may be available through an opt-out preference signal.
- You have the right to opt out of the sharing of your personal information for cross-context behavioral advertising or targeted advertising. Such opt-out right may be available through an opt-out preference signal.

- You have the right to limit the use and disclosure of sensitive personal information.

You have the right not to receive discriminatory treatment by us for the exercise of any of these privacy rights conferred by the CCPA. However, we reserve the right to limit these rights where permitted under applicable law, including where your identity cannot be reasonably verified, to the extent your rights adversely affect the rights and freedoms of others, or where the CCPA allows us an exemption, such as when we are required to comply with federal, state, or local laws.

To exercise any of the rights above, please use one of the designated methods for submitting requests described below. We may request up to up to three pieces of personal information about you, such as your name, email address, and phone number, when you make a request to verify your identity. Only you, or an authorized agent acting on your behalf, may make a verifiable consumer request related to your personal information.

- Call (855)-942-2526
- Email support@balancecredit.com

You can designate an authorized agent to make a request under the CCPA by providing your authorized agent with power of attorney or provide us with written permission that you have authorized the agent to act on your behalf.

Children's Privacy

The Site and Service are not intended for use by children. We do not knowingly collect personal information from children under the age of 18 years. Please contact us if you believe we may have unknowingly collected information about a child under 18 years of age, and we will take immediate steps to delete any such personal information.

Changes

Our Privacy Policy reflects our current business practices and is subject to change.

We reserve the right, in our sole discretion, to modify, add, revise or delete provisions of our Privacy Policy at any time. If our practices change regarding your personal information, we will post an updated Privacy Policy to the Site. Any Privacy Policy changes posted to the Site will go into immediate effect. If there are any material changes to this Privacy Policy, we will notify you as required by applicable law. Your use of the Service after an update to the Privacy Policy means that you accept the changes to the Privacy Policy. We encourage you to visit our Site regularly so that you remain aware of any such changes to our Privacy Policy.

Contact Us

If you have questions about this Privacy Policy, please contact Customer Service:

Balance Credit Attention: Legal
P.O. Box 4356
DEPT # 1557
Houston, TX 77210-4356

Call: 1-855-942-2526
Visit us online: <https://www.balancecredit.com>
Contact us via email: support@balancecredit.com

Notice at Collection

This Notice at Collection describes the practices of Balance Credit regarding the collection, use, and disclosure of personal information of consumers who are California residents.

Personal Information. We have collected the following categories of personal information from you in the last 12 months: personal identifiers (e.g., name, postal address, unique personal identifier or other similar identifiers), protected classification characteristics under California or federal law, financial information (e.g., age, race, national origin), employment information, commercial information (e.g., records of personal property, or other purchasing or consuming histories or tendencies), geolocation information, Internet or other electronic network activity information, biometric information, and inferences about you.

Sensitive Personal Information. We have collected sensitive personal information from you, including information that reveals your Social Security number, driver's license, or financial account information.

Purposes for Processing Personal Information. We use the personal information we collect about you for the business purposes described above in the section titled, "[Use of Personal Information](#)". We do not process sensitive personal information without obtaining your consent and only process sensitive personal information for the purposes outlined above and to the extent permitted under applicable law.

Categories of Personal Information Sold or Shared (for cross-context behavioral advertising). Your personal information is not (i) "sold" or (ii) "shared" (for purposes of targeted advertising) by us, nor do we have actual knowledge of any such activity involving the personal information of minors under 16 years of age.

Retention of Personal Information. The above section titled, "[Retention of Personal Information](#)", outlines the criteria we utilize for determining how long to retain your personal information.