

PRIVACY POLICY

Effective Date: November 1, 2025

INTRODUCTION

Quantm.One, Inc., doing business as QuantmRE ("QuantmRE," "we," "us," or "our"), is committed to protecting your privacy and safeguarding your personal information. This Privacy Policy explains how we collect, use, disclose, and protect information about you when you visit our website at www.QuantmRE.com (the "Site"), use our services, or interact with us.

This Privacy Policy applies to information we collect on our Site, through our mobile applications, in communications between you and QuantmRE, and when you interact with our advertising on third-party websites.

By accessing or using our Site or services, you agree to this Privacy Policy. If you do not agree, do not use our Site or services.

For California Residents: Please see our separate California Privacy Notice for additional information about your rights under the CCPA and CPRA.

1. INFORMATION WE COLLECT

We collect several types of information from and about users of our Site and services:

1.1 Personal Information

Identifying Information:

Full legal name, date of birth, Social Security Number, driver's license, passport number, email address, telephone number, physical address, citizenship and residency status

Financial Information:

Bank account numbers, credit/debit card information, investment accounts, income and employment information, credit history and scores, tax identification, financial statements, property ownership and mortgage information, home equity data

Property Information:

Property address and legal description, property characteristics and value, appraisal information, mortgage and lien details, property tax records, home improvement history, insurance information

Transaction Information:

Purchase records, transaction history, payment information, Home Equity Agreement terms, investment preferences

1.2 Technical Information

IP address, browser type and version, device information, unique identifiers, website usage data, pages visited, clickstream data, location information

1.3 Information from Third Parties

We receive information from:

Credit bureaus and reporting agencies

Identity verification services

Business partners (real estate professionals, appraisers, title companies, lenders)

Public records (property records, tax records, court records)

Financial institutions

2. HOW WE COLLECT INFORMATION

Directly from you: When you complete forms, create accounts, apply for services, upload documents, or communicate with us

Automatically: Through cookies, web beacons, server logs, and analytics tools when you use our Site

From third parties: From credit bureaus, verification services, business partners, public records, and financial institutions

3. USE OF YOUR INFORMATION

We use your information to:

Provide Services: Process applications, manage accounts, complete transactions, provide customer service

Legal Compliance: Verify identity (KYC), comply with AML requirements, meet legal obligations, maintain records

Fraud Prevention: Detect and prevent fraud, monitor security, manage risks, investigate incidents

Business Operations: Analyze trends, conduct research, develop products, improve quality, train employees

Marketing: Send promotional communications, provide targeted advertising, personalize experience

4. DISCLOSURE OF YOUR INFORMATION

We may share your information with:

Service Providers: Payment processors (including Dwolla, Inc.), technology providers, analytics services, marketing partners, professional advisors

Financial Partners: Banks, credit bureaus, underwriters, loan servicers

Business Partners: Real estate professionals, appraisers, title companies, insurance providers, referral partners

Affiliates: Companies owned or controlled by QuantmRE

Legal/Regulatory: Government agencies, law enforcement, courts (when required by law or to protect rights)

Business Transfers: In connection with mergers, acquisitions, or sales of assets

5. DATA SECURITY

We implement reasonable security measures including:

Administrative: Security policies, employee training, background checks, access controls, incident response procedures

Technical: Encryption (SSL/TLS), firewalls, multi-factor authentication, security updates, malware protection

Physical: Secure facilities, controlled access, surveillance, secure disposal of records

Important: No method of transmission over the Internet is 100% secure. We cannot guarantee absolute security.

6. DATA RETENTION

We retain information as necessary for purposes described in this Policy:

Active Accounts: Duration of relationship plus applicable retention periods

Closed Accounts: Typically 7 years after closure

Transaction Records: 7 years from transaction date

KYC/AML Records: Minimum 5 years, typically 7 years (as required by federal law)

7. YOUR PRIVACY RIGHTS AND CHOICES

Access and Correction: Request access to or correction of your personal information

Deletion: Request deletion of your information (subject to legal exceptions)

Marketing Opt-Out: Unsubscribe from marketing emails or update communication preferences

Targeted Advertising: Opt out via DAA (aboutads.info/choices) or NAI (networkadvertising.org/choices)

Contact: info@quantmre.com or (888) 612-3101

8. COOKIES AND TRACKING TECHNOLOGIES

We use cookies and similar technologies:

Essential Cookies: Required for Site functionality, security, and account access

Performance Cookies: Collect usage data to improve Site performance

Functionality Cookies: Remember preferences and provide personalized features

Advertising Cookies: Track browsing for targeted advertising (can be disabled)

Manage Cookies: Control cookies through browser settings or our cookie consent tool

9. THIRD-PARTY WEBSITES AND SERVICES

Our Site may contain links to third-party websites. We are not responsible for the privacy practices or content of third parties. Third-party sites have their own privacy policies. We encourage you to read them before providing information.

10. CHILDREN PRIVACY

Our Site and services are not directed to individuals under 18 years of age. We do not knowingly collect personal information from children under 18. If we learn we have collected information from a child without parental consent, we will delete it promptly. Parents who believe we have collected information from their child should contact us at info@quantmre.com.

11. INTERNATIONAL USERS

Our Site and services are based in the United States and governed by U.S. law. If you access our Site from outside the U.S., your information will be transferred to, stored, and processed in the United States. By using our Site, you consent to this transfer and processing under U.S. law.

12. CHANGES TO OUR PRIVACY POLICY

We may update this Privacy Policy from time to time. When we make changes, we will update the "Last Updated" date and post the revised policy on our Site. For material changes, we will provide at least 30 days' advance notice by email or prominent notice on our Site. Your continued use after changes constitutes acceptance of the updated Privacy Policy.

13. CONTACT INFORMATION

QuantmRE Privacy Office

Quantm.One, Inc.

150 Fayetteville St, Suite 300

Raleigh, NC 27601

Email: info@quantmre.com

Phone: (888) 612-3101

Hours: Monday-Friday, 9:00 AM - 5:00 PM EST

14. SPECIAL NOTICES FOR FINANCIAL SERVICES

14.1 Gramm-Leach-Bliley Act (GLBA) Notice

QuantmRE is subject to the Gramm-Leach-Bliley Act. We share your personal and financial information as necessary to conduct our business, including processing transactions, maintaining accounts, responding to legal inquiries, and reporting to credit bureaus. You have rights to limit some but not all sharing with affiliates and non-affiliates. See Section 15 for opt-out information.

14.2 Fair Credit Reporting Act (FCRA) Notice

We may obtain credit reports to evaluate applications, make credit decisions, review accounts, and collect debts. If we take adverse action based on a credit report, we will provide notice including the credit bureau's name and your rights under FCRA. You have the right to obtain a copy of your credit report, dispute inaccurate information, and limit pre-approved credit offers.

14.3 Equal Credit Opportunity Act (ECOA) Notice

We do not discriminate on the basis of race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or exercise of consumer credit protection rights.

14.4 Telephone Consumer Protection Act (TCPA)

By providing your telephone number, you consent to receive transactional and service-related calls and texts, including pre-recorded messages and autodialed calls. You may revoke consent at any time.

15. STATE-SPECIFIC PRIVACY RIGHTS

California Residents

California residents have specific rights under CCPA/CPRA including rights to know, delete, correct, opt out of sales/sharing, and limit use of sensitive information. See our separate California Privacy Notice for complete details.

Virginia, Colorado, Connecticut, Utah Residents

Residents of these states have rights to access, correct, delete, and obtain copies of personal data, and to opt out of targeted advertising, sales, and profiling. Contact info@quantmre.com to exercise these rights.

Vermont Residents

We will not share information about your creditworthiness with our affiliates without your authorization or consent, except as permitted by Vermont law.

Nevada Residents

Nevada residents may opt out of the sale of covered information. We do not currently sell covered information as defined by Nevada law.

ACKNOWLEDGMENT

By using our Site or services, you acknowledge that you have read and understood this Privacy Policy and agree to its terms. If you do not agree, please do not use our Site or services.

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END OF PRIVACY POLICY

FEDERAL PRIVACY NOTICE

Quantm.One, Inc.
Doing Business As QuantmRE
Revised: November 1, 2025

FACTS

What does Quantm.One, Inc. DBA QuantmRE ("QuantmRE") do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

Identification Information: Name, mailing address, email address, telephone number, date of birth, and Social Security number

Financial Information: Income, assets, liabilities, account balances, credit history, credit scores, payment history, and transaction history

Application Information: Employment information, property information, mortgage details, and other information provided in applications or agreements

Transaction Information: Account history, payment records, wire transfer records, and correspondence with QuantmRE

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons QuantmRE chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

Reasons we can share your personal information	Does QuantmRE share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

TO LIMIT OUR SHARING

Call us at: (888) 612-3101

Visit us online at: www.QuantmRE.com/privacy

Mail us at: QuantmRE Privacy Office, 150 Fayetteville St, Suite 300, Raleigh, NC 27601

Email us at: info@quantmre.com

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

QUESTIONS?

Call: (888) 612-3101

Email: info@quantmre.com

Visit: www.QuantmRE.com

WHO WE ARE

Who is providing this notice?

This notice is provided by Quantm.One, Inc. doing business as QuantmRE, and any affiliates or investors identified in your Home Equity Agreement or other transaction documents (collectively, "QuantmRE," "we," "us," or "our").

WHAT WE DO

How does QuantmRE protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, encryption, physical security controls, and employee training.

How does QuantmRE collect my personal information?

We collect your personal information, for example, when you:

- (a) Apply for a Home Equity Agreement or other financial product
- (b) Complete an application or provide financial information
- (c) Make a payment or contact us regarding your account
- (d) Visit our website or use our online services

We also collect your personal information from others, such as credit bureaus, identity verification services, public records, our affiliates and business partners, and third-party service providers.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- (a) Sharing for affiliates' everyday business purposes — information about your creditworthiness
- (b) Affiliates from using your information to market to you
- (c) Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See "State-Specific Privacy Rights" section.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with Quantm.One or QuantmRE in their name, and financial companies under common ownership or control.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial service providers, service providers, business partners, and other third parties that assist us.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial institutions, lenders, insurance companies, and other financial service providers.

CONTACT INFORMATION

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For complete details including state-specific rights, security measures, and additional notices, please see the full Federal Privacy Notice at www.QuantmRE.com/privacy