



Finanta: SMS Privacy Policy

Effective Date: March 3rd, 2026

Finanta and its subsidiaries are dedicated to maintaining the confidentiality and security of your data. This SMS Privacy Policy (the “Policy”) explains our practices regarding the Personally Identifiable Information we collect through our SMS Service (the “Service”), which is facilitated by a third-party provider. This Policy is integrated into and governed by our **Terms of Service**.

By engaging with the Service, you consent to the practices described herein. **Finanta and its subsidiaries** reserve the authority to modify this Policy at its discretion. Any updates will be effective immediately upon posting, and the "Effective Date" above will reflect the most recent revision. Your continued use of the Service signifies your acceptance of any changes.

1. Defining Personally Identifiable Information

“Personally Identifiable Information” refers to data that specifically identifies you. This includes:

- Your mobile telephone number.
- Your chosen user or screen name.
- Any private details you voluntarily include within the messages you send through the Service.

2. Information We Collect

Through our third-party service provider, **Finanta and its subsidiaries** collects:

- The mobile number used to send us text messages.
- The content of messages sent to other users or to us via the Service.
- Any feedback, comments, or screen names you provide in connection with the Service.

3. How We Use Your Information

We utilize your Personally Identifiable Information for the following purposes:

- **Service Delivery:** Operating and providing the SMS Service.



- **Support:** Processing and responding to your inquiries.
- **Improvement:** Analyzing usage to enhance the Service.
- **Communication:** Sending essential announcements or administrative messages.
- **Research & Reporting:** Conducting internal research and providing anonymized, aggregate reporting for partners and clients.

Note: We retain copies of messages sent through the Service. These are stored on servers and systems managed by third-party providers.

4. Disclosure of Information

Finanta and its subsidiaries do not rent or sell your Personally Identifiable Information. We only disclose your data under these specific circumstances:

- **Consent:** When we have your explicit permission.
- **Service Providers:** We share data with trusted businesses that process information on our behalf. These parties are contractually bound to follow our instructions and maintain strict confidentiality. If a third party fails to comply with these terms, **Finanta and its subsidiaries** are not accountable for any resulting liability.
- **Legal Requirements:** To comply with subpoenas, court orders, or legal processes, or to defend our legal rights.
- **Safety & Fraud:** To investigate or prevent illegal activities, suspected fraud, or threats to physical safety.
- **Business Transfers:** In the event of a merger, acquisition, or asset sale.
- **Corporate Affiliates:** Sharing with entities controlled by or under common control with **Finanta and its subsidiaries**.

5. Security and Third-Party Infrastructure

We implement industry-standard safeguards to protect your data. However, because SMS data travels through third-party carrier networks and delivery platforms beyond our direct control, we cannot guarantee absolute security against unauthorized access or hackers.

- **User Responsibility:** This policy does not cover information you choose to send to other users. **You should never transmit sensitive personal or financial identifiers to other users via SMS.**

6. Opt-In and Opt-Out Procedures



- **Opt-In Methods:** Users may enroll via online forms, paper applications, point-of-sale sign-ups, or by sending a "Mobile Originating" (MO) message with a specific keyword.
- **Opt-Out Methods:** You may cancel the Service at any time by texting "**STOP**" or "**QUIT**".
- **Administrative Messages:** We reserve the right to send non-marketing, service-related announcements (such as system updates) that may not be subject to opt-out.

7. Age Requirements and Intended Audience

- **Children:** This Service is not for children under 13. We do not knowingly collect their data. Users between 13 and 18 must have parental permission. By using the Service, you represent that you are at least 18, or at least 13 with parental consent.
- **Location:** This Service is intended exclusively for residents of the **United States**.

Questions or Concerns?

If you have questions regarding this Privacy Policy, please reach out to us at: **Email:** help@finanta.org