



# World Acceptance Privacy Policy

Updated: 4/14/2025

Your privacy is important to us. This privacy policy (“Privacy Policy”) describes how we collect, use, and share information collected about you during visits to the Site. Please read this Policy carefully.

## Definitions

“Site” means and includes any and all websites, including (<https://apply.cardsbyworld.com>), interactive features, widgets, plug-ins, applications, content, downloads, and/or other services maintained by World Acceptance Corporation, its affiliates, assigns or successors.

The terms “we,” “us,” “our,” or “World Finance,” as used on this Site, mean and include World Acceptance Corporation, its affiliates, assigns, or successors.

The terms “you” or “your” mean and include you as an individual person and, if you are an employee or representative of another person or entity, such person or entity.

## Terms of Use and Consent

Please review the Terms of Service, which govern your use of the Site. By continuing to use the Site, you consent to this Privacy Policy, the Terms of Service and our collection, use, disclosure and storage of your information as described by this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not provide us with any Personal Information and *do not use this Site*.

## Type of Information We Collect

Personal information provided by you on the Site, we may ask you to provide us, or our service providers, with information that identifies you as an individual or relates to you as an identifiable individual (“Personal Information”), such as your:

- Full name
- Date of birth
- Relationship status
- Home address and telephone number
- E-mail address
- Social security number

- Driver's license number
- Bank account and/or payment card information
- Employment information
- Information about your assets, debts and income
- Username

We may collect this information, as voluntarily provided by you, through various forms and in various places on the Site, including if you apply to prequalify for a loan, apply for a loan, through "Contact Us" forms, or when you otherwise interact with the Site. You are responsible for ensuring that any personal information you provide to us through the Site is truthful, accurate and current.

### **Device and Usage Information**

We and our third-party service providers may use a variety of tracking technologies that automatically or passively store or collect certain non-personal information whenever you visit or interact with the Site ("Usage Information"). This Usage Information may be stored or accessed using a variety of technologies that may be downloaded to your personal computer, browser, laptop, tablet, mobile phone or other device (a "Device") whenever you visit or interact with our Site. This Usage Information may include:

- Your IP address, Unique Device Identifier/UDID or other unique identifier ("Device Identifier"). A Device Identifier is a number that is automatically assigned to your Device used to access the Site, and our systems identify your Device by its Device Identifier;
- Your Device functionality (including browser, operating system, hardware, and mobile network information);
- The areas within our Site that you visit and your activities there, for example remembering you and your preferences, and the pages, screens, or other displays of information looked at by you;
- Your Device location;
- Your Device characteristics;
- Certain other Device data, the time of day, date, length of your visit(s), frequency of your visits, and patterns of use among other information;
- Domain name you use to access the Internet and other information obtained from Web page headers (i.e., type of Device and type and version of web browser);
- Internet address from which you linked to the Site; and
- Information contained in or relating to any communication that you send to us, or that is sent through the Site, including the content of the communication and metadata associated with it.

This Privacy Policy does not apply to:

- Data we receive from third-parties, unless we combine such data with Personal Information (defined above) that we have ourselves collected under this Privacy Policy;
- Our data collection activities offline or otherwise outside of our Site (unless otherwise

stated in this Privacy Policy); or

- The data practices of third-parties that may interact with our Site, such as social media sites and websites where we advertise.

### **Privacy Notice**

Please see our Privacy Notice, which we provide to all our customers, for a comprehensive explanation of how we collect, use and share Personal Information and what you can do to limit the use and sharing of your Personal Information.

### **How We Use Collected Information**

We and our service providers may use your information that is subject to this Privacy Policy:

- To process transactions such as your prequalification or loan application(s);
- To underwrite your prequalification application;
- To underwrite your loan;
- To provide you with information about special offers or promotions, including letting you know about new products, services or upcoming events;
- For identity verification and fraud prevention;
- To create your account;
- To communicate with you about your transactions, such as to provide customer support
- To offer you products and services;
- To communicate with you about your account and collect amounts you owe;
- To customize your experience on the Site or to serve you with specific content or ads that are relevant to you;
- To improve the Site, our marketing and our Site offerings;
- For internal business purposes;
- For other purposes that are disclosed at the time you provide your information or as otherwise set forth in this Privacy Policy; and
- To the extent necessary to enforce the Terms of Service.

### **Your Obligation For Security Protection**

To protect the security of Your information, World may require you to authenticate your identity (i.e., prove that you are who you say you are) to conduct certain transactions on this Site. To conduct certain activities and functionalities of the Site, You may need to register for an account, which includes creating access credentials, such as an email address and password. You are solely responsible for:

- monitoring, controlling access to, and maintaining the strict confidentiality of your access credentials;
- not allowing another person to use your access credentials; and
- any charges or damages that may be incurred because of your failure to maintain the strict confidentiality of your access credentials.

World is not responsible for any harm relating to the theft of access credentials resulting from Your actions, Your disclosure of access credentials, or Your decision to allow another person or entity to access and use the site using your access credentials. You agree that You are solely responsible for maintaining the security of the devices you use to access the Site.

You must immediately notify World regarding any unauthorized use of Your account or access credentials or any other concerns that You have about the misuse or security of your account by emailing [customercareunit@worldacceptance.com](mailto:customercareunit@worldacceptance.com). Until World receives this notification from You, You may be held liable for any harm resulting from the improper use of Your device or access credentials.

### **Cookies, Web Beacons and other Tracking Technologies**

World Finance uses tracking technologies, such as Cookies and Web Beacons, on our Site to collect and store Usage Information whenever you visit or interact with the Site. A “Cookie” is a small file containing alphanumeric characters that stores information about the user or records the user’s browsing activity. Cookies are stored on your Device’s hard drive. A “Web Beacon” is an electronic image located within a certain web page that allows the Site to record the simple actions of the user opening the page. Cookies, Web Beacons, and other tracking technologies (e.g., HTML5 and Flash local storage, embedded scripts, and e-tags/cache browsers) may be active on our Site. There may be other tracking technologies now and later devised and used by us in connection with the Site.

World Finance may send one or more tracking technologies to your Device when you visit the Site, or other sites where World Finance ads appear. We may send tracking technologies for a variety of purposes, including:

- To allow you to access and use the Site’s functionality;
- To monitor your experience on the Site;
- To allow us to improve the Site to better serve our customers and other users;
- To improve security on the Site;
- For identity verification and fraud prevention;
- To analyze traffic and transactions on this Site;
- Keeping track of your specified preferences, such as the presentation of content on our Site; and
- To market our products and services, including delivering content relevant to your interests on our Site and third-party services based on how you interact with our content.

We may also work with data providers who may collect or store web log data from you, such as your IP address and information about your browser or operating system. We may place a data provider’s unique cookie, that recognizes your browser or mobile device and enables you to receive customized interest-based ads or content. These cookies contain no personally identifiable information; they may contain or reflect demographic or other interest-based data in a de-identified form. The information in these cookies may be linked to data you have voluntarily submitted to us, such as your name, postal address or email, which we may share

with a data provider in hashed or encrypted form. To opt-out of these data provider cookies, please go to the Digital Advertising Alliance (“DAA”) website at <https://optout.aboutads.info/>.

### **Aggregated Information**

World Finance also uses depersonalized, aggregated Usage Information to assess and maximize the performance of the Site. This depersonalized Usage Information may be provided to other companies to assist us with these objectives, including, but not limited to, third-party advertisers, analytics providers, and other service providers. Depersonalized Usage Information does not include any Personal Information that can be used to identify individuals.

Your browser should allow you to manage tracking technologies. However, if your browser’s settings are too restrictive you may not be able to use all of the features of this Site. In cases where you may enter this Site from a third-party site, such as a search engine or referral site, those sites may use tracking technologies to monitor their own site performance, traffic, etc. You must review the privacy policy of each third-party site in order to determine what information about you is collected and how that information is used.

### **Interactions with Third-Party Services**

The Site may include functionality that allows certain kinds of interactions between the Site and a third-party website or application. The functionality may involve the third-party operator providing certain information, including Personal Information, to us. For example, if you click on social media icons on the Site (such as for Facebook, Twitter or Instagram), those actions may be associated with, and we may have access to, your Personal Information you provided on those third-party sites or applications. If so, we will then treat it as Personal Information under this Privacy Policy, since we are collecting it as a result of your accessing and interacting with our Site.

In addition, we may provide third-party sites’ interfaces or links on the Site to facilitate your sending a communication from the Site. For example, we may use third-parties to facilitate emails, tweets, or Facebook postings. These third-parties may retain any information used or provided in any such communications or other activities and these third-parties’ practices are not subject to our Privacy Policy. We may not control or have access to your communications through these third-parties. Further, when you use third-party sites or services, you are using their services and not our services and they, not we, are responsible for their practices. You should review the applicable third-party privacy policies before using such third-party tools on our Site.

### **Advertising**

Data about your activities online may be collected on our Site for use in providing advertising tailored to your individual interests. We may use third-parties such as network advertisers and ad exchanges to serve advertisements across the Internet and may use third-party analytics service providers to evaluate and provide us and/or third-parties with information about the use

of these ads on third-party websites and viewing of ads and of our content.

Third-parties may offer you a choice as to whether or not to have your information collected for that purpose. This section of the Privacy Policy provides details and explains how to exercise that choice.

You may see certain ads on other third-party websites and services across the Internet because we participate in advertising networks administered by third-parties. These networks track your online activities over time and across third-party websites by collecting information through automated means, including through the use of the tracking technologies described elsewhere in this Privacy Policy, and they use this information to show you advertisements (including our ads) that are tailored to your individual interests. The information they collect includes information about your visits to our Site, such as the pages you have viewed. These third-party tracking technologies may be set to, among other things:

- Help deliver advertisements to you that you might be interested in;
- Prevent you from seeing the same advertisements too many times; and
- Understand the usefulness to you of the advertisements that have been delivered to you.

You acknowledge and agree that associated technology may access and use your Device and may set or change settings on your Device in connection with the associated operations. This collection and ad targeting take place both on our Site and on third-party websites that participate in the ad network, such as websites that feature advertisements delivered by the ad network. This process also helps us track the effectiveness of our marketing efforts. For example, third-party service providers, including Google and Microsoft, may show you our ads on the Internet. Third-party vendors, including Google, use tracking technologies to serve ads after a user visits our Site. The tracking technologies say: “This person visited this page, so show them ads relating to that page.”

Microsoft Advertising may collect or receive personal data from us. You may opt out of Microsoft Advertising by visiting <https://privacy.microsoft.com/en-us/privacystatement>.

You may opt out of Google’s use of cookies by visiting the Google advertising opt-out page: <https://www.google.com/settings/u/0/ads/authenticated?hl=en>. We are not responsible for the effectiveness of or compliance with any third-parties’ opt-out options, including Google’s opt-out.

World Finance uses the following Google Analytics advertising features:

- Remarketing with Google Analytics
- Google Analytics Advertising Reporting Features
- Google Analytics Demographics and Interest Reporting
- Google Ads Remarketing
- Google Ads Similar Audiences
- Google Ad Manager Audience Extension, and
- User ID extension for Google Analytics

Third-party analytics and other service providers may set and access their own tracking technologies on your Device and they may otherwise collect or have access to information

about you, which may include Personal Information. For example, on the Site, visitor traffic is connected with Google's advertising network where we manage our ads through Google's Ads Similar audiences. Google will collect, store, and use this information to create statistical reports, marketing and remarketing advertisements, and create unique identifiers from multiple sessions arising from your use of the Site. You can opt-out of the Google Analytics Advertising Features through their Ads Settings or any other available means. Google Analytics' currently available opt outs can be found at: <https://tools.google.com/dlpage/gaoptout>. We are not responsible for the effectiveness of or compliance with any third-parties' opt-out options, including Google's opt-out.

Further, while we may use a variety of companies to serve advertisements on the website, you may wish to visit <https://optout.networkadvertising.org/?c=1>, which provides information regarding this practice by Network Advertising Initiative ("NAI") members, and your choices regarding having this information used by these companies, including the "opt-out" procedures of NAI members. Opting out of one or more NAI members only means that those NAI members no longer will be allowed under their own rules to deliver targeted content and/or ads to you, which will affect this and other sites, but does not mean you will no longer receive any targeted content and/or ads. Also, if your browsers are configured to reject cookies when you visit this opt-out page, or you subsequently erase your cookies, use a different device or change web browsers, your NAI opt-out may not, or may no longer, be effective. Additional information is available on the NAI's website accessible by the above link.

You may also be able to opt-out of receiving third-party behavioral ads by visiting the DAA website at <https://optout.aboutads.info>. Similar limitations may apply to the DAA opt-out. We are not responsible for effectiveness of or compliance with any third-parties' opt-out options.

### **Sharing of Information**

We may share non-Personal Information, such as aggregated user statistics, with third-parties. We may share your Device Identifiers with third-parties along with data related to you and your activities. However, data obtained through the short code program will not be shared with any third-parties for their marketing reasons/purposes.

Please refer to our [Privacy Notice](#), which explains what Personal Information we may share with third-parties. In addition, we may share the information we have collected about you, including Personal Information, as disclosed at the time you provide your information and as described below or otherwise in this Privacy Policy. We may disclose your information, including Personal Information, as follows:

- For any purpose to which you expressly consent;
- To protect or enforce our rights or the rights or safety of others;
- As permitted or required by applicable law, regulation, subpoenas, governmental requests or legal process;
- In connection with a merger, acquisition, restructuring, asset transfer, or other operational or corporate changes to our company, including during the course of any due diligence

process;

- To our parent, subsidiaries and affiliates; and
- To our third-party service providers who may only use shared information in accordance with this Privacy Policy and only provide the services we request.

We may use third-party service providers to perform certain services on behalf of us or the Site, such as: (i) to assist us in Site operations; (ii) to process your transaction and/or maintain your account; (iii) to manage a database of customer information; (iv) hosting the Site; (v) designing and/or operating the Site's features; (vi) tracking the Site's activities and analytics; (vii) enabling us to send you special offers or perform other administrative services; and (viii) other services designed to assist us in maximizing our business potential. We may provide these service providers with access to user information, including Device Identifiers and Personal Information, to carry out the services they are performing for you or for us.

### **Email and Text Messaging**

You may cancel any e-mail marketing communications you receive from us by following the instructions contained within our promotional e-mails. This will not affect subsequent subscriptions and if your opt-out is limited to certain types of e-mails the opt-out will be so limited. If you subscribe to text messages from us, you can terminate a particular text message subscription by reply texting "**STOP.**" If you experience issues with the messaging program you can reply with the keyword **HELP** for more assistance, or you can get help from our Team at 1-877-620-0070 or email us at [customercommunication@worldacceptance.com](mailto:customercommunication@worldacceptance.com). Subsequent or different subscriptions will be unaffected. Please note that we reserve the right to send you certain communications relating to your account or use of our Site, such as administrative and service announcements and these transactional account messages may be unaffected if you choose to opt-out from receiving our marketing communications. For more details, please review our [SMS Terms](#).

### **Mobile Information**

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging origination opt-in data and consent; this information will not be shared with any third parties.

### **Other Sites**

This Privacy Policy is for customers and visitors, and only applies to this Site. This Site only includes its home page and pages hereunder operated by World Finance. This Privacy Policy does not apply to any linked site or any site provided by a third-party. You must consult the privacy policy of such third-party sites, in order to determine what information about you is collected and how that information is used.

### **Online Tracking and Do Not Track Disclosures**



The Site is not currently configured to respond to Do Not Track Signals.