

Axos Mobile App Privacy Notice

This Privacy Notice (Notice) applies to anyone who downloads and registers to use the Axos Mobile App (App), regardless of the provider of the download. The term “Axos” (or “we,” “us,” “our”) in this Notice refers to any affiliates or subsidiaries of Axos Financial, Inc. that link to this Notice. This Notice describes how the App may be used to collect, use, and share information from or about you.

This Notice expressly covers the Axos Mobile App. The App may link to or be linked from other Axos online services, including Axos websites and Axos-branded social media sites or pages, as well as through Axos’s digital advertising campaigns. Please view the [Axos Bank Online Privacy Notice](#), the [Axos Clearing Privacy Notice](#), or the [Axos Advisor Services Privacy Policy](#) for privacy information covering these services.

Your use of the App constitutes your acceptance of this Notice, which we may change or modify at any time at our sole and absolute discretion. By using the App, you are agreeing to the terms and conditions of this Notice. Please read them carefully.

Our collection, use, and sharing of information from or about you through your use of the App will be governed by this Notice. If you have or have had a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our Privacy Notice, which offers you certain choices with respect to the use and sharing of your personal information.

Information Collected by Axos

When you use our App, we may collect personal information from or about you such as:

- Your contact information (for example, your name, email address, and mobile phone number)
- Your financial information (such as your Axos account information; information about your external accounts, such as savings, checking, investments, credit cards, and loans, that you link via the Plan section of the App; information necessary to transfer money, pay bills, or use mobile check deposit)
- Your Social Security number and other information that can be used to confirm your identity (such as an image capture of the front and back of your driver’s license)
- Sensitive information (such as captures of your voice, fingerprint, or face to enable biometric identification and data generated through your interactions with our customer support team)
- Identifiers (such as a username and password); and other information provided by you (such as your date of birth)

This data can be linked to your identity.

We also collect diagnostic data that is not linked to your identity. This includes crash data (such as crash logs), performance data (such as launch time and hang rate), and other technical diagnostic data that can be used for analytics and the maintenance and improvement of app functionality. We may also collect location data, which is not linked to your identity.

The App does *not* collect data that can be used to track you across apps and websites owned by other companies.

Information Collected by Pendo

Information is also collected by Pendo, a third-party partner of Axos. The Pendo SDK (Software Development Kit) is used to collect data from and about users of the App, including:

- Auto-generated App ID on device: This identifies the user's device and app to Pendo.
- Visitor ID: This is an ID that is unique to each visitor. The user chooses their visitor ID; they can choose an anonymized ID that cannot be tracked back to them, or they can send the string ANONYMOUS, in which case Pendo will create an anonymized ID for them.
- Generic usage analytics: Usage information is automatically sent to Pendo, including session start time, session end time, session duration, application in foreground, and application in background.
- Device data: Information about the user's device is automatically sent to Pendo, including device operating system (e.g., iOS, Android); device operating system version (e.g., iOS 16); device model (e.g., iPhone 14); device manufacturer (e.g., Samsung); device locale; default display language; device height and width; app version; screen dimensions; and device type (e.g., phone, tablet).
- Screen events: Screen data is automatically sent to Pendo, including the screen's structural elements and an optional hash of screen texts.
- Button clicks: Button click events are automatically sent to Pendo. Button data includes structural details for each element and an optional element text and its accessibility text label.

Information Collected by Experian

Credit Score Monitoring is a service provided by Axos in conjunction with a third-party partner, Experian. Experian collects personal information from third-party sources, such as Axos, through the provision of their services. Personal information collected by Experian may include contact and identity information, such as name, email address, and phone number; information and feedback provided by users with respect to the credit score monitoring service; and device information.

Experian uses personal information to verify identity and provide requested services, transmit credit information, and perform everyday business functions such as audits and product improvements.

Information Collected by Yodlee

Personal Finance Manager is a service provided by Axos in conjunction with a third-party partner, Yodlee. Yodlee powered services delivered through the App are governed by this Axos Mobile App Privacy Notice.

Protecting Children's Privacy Online

The App is not directed to individuals under the age of thirteen (13), and individuals under the age of eighteen (18) are prohibited from registering to use the App. Axos does not knowingly collect, use, or



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disclose personal information from or to children under the age of thirteen (13) without obtaining written, verifiable consent from a parent or legal guardian. The App may be accessed by the general public; however, registration is necessary to use the App's features.

The Children's Online Privacy Protection Act ("COPPA") protects children under the age of 13 from the online collection of personal information. For more information about COPPA, visit the Federal Trade Commission website at <https://www.ftc.gov>.

Why and How We Collect Information

Axos uses the information collected through use of our App for, among other purposes, app functionality, analytics, and product personalization. This information is obtained directly from you upon registration to use the App, as well as from your device when you install, use, or uninstall the App. Information may also be collected from online services linked from or to the App, including Axos websites, Axos-branded social media sites or pages, or our joint marketing partners.

Please carefully read our [Privacy Notice](#), [Online Privacy Notice](#), [Axos Clearing Privacy Notice](#), [Axos Advisor Services Privacy Notice](#), and [California Consumer Privacy Act of 2018 \(CCPA\) Notice](#) for comprehensive details on the collection of information and your privacy rights as regards all online services linked to or from the App.

How We Protect Your Information

It is important to Axos that your experience with our App is safe and secure. We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information.

We do not and will not share your App username or password.

Other ways we ensure your security when you use the App include:

- Biometric Identification
- 2-Step Authentication
- 128-Bit SSL Encryption
- Account Monitoring to prevent potential fraud
- Anti-Virus and Malware Protection
- Automatic Logout of idle sessions

To protect unauthorized access and use, we use security measures that comply with applicable federal and state laws. Please read our [Security Notice](#) for further information.

Changes to This Notice

This Notice is subject to change at any time, at our sole and absolute discretion. It is your sole responsibility to review it periodically. If we modify the Notice, we will post the revised statement here and indicate the revision date at the top of the Notice. Any changes to this Notice will become effective immediately upon posting. Your use of the App following these changes constitutes your complete acceptance of this revised Notice.