Sezzle State Privacy Policy

Last update: November 9, 2026; Effective date: November 23, 2026

This State Specific Privacy Policy ("State Policy") supplements the information contained in Sezzle's Privacy Policy and applies solely to all visitors, users, and other natural persons who reside in the States of California and Connecticut ("consumers" or "you"). This State Policy applies to our online and offline privacy practices, including but not limited to www.sezzle.com and the Sezzle App. We adopt this State Policy to comply with the privacy laws of the foregoing states.

1. Personal Information

Overview

This State Policy gives you information about the categories of personal information we collect about you, the sources from which we have obtained that information, the purposes for which we collect it, and a description of who we disclose personal information to.

Personal Information

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information"). Personal information does not include:

- Publicly available information;
- Deidentified or aggregated consumer information; and
- Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), or California Financial Information Privacy Act (CalFIPA). See our

  U.S. Consumer Privacy Notice

  for details on how personal information subject to GLBA is handled.

AS A COURTESY, THE DISCLOSURES PROVIDED IN THIS STATE POLICY INCLUDE INFORMATION THAT IS EXEMPT FROM STATE PRIVACY LAWS. THE COURTESY DISCLOSURES ARE MADE WITH A RESERVATION OF ALL RIGHTS THAT WE HAVE UNDER THE RESPECTIVE STATE PRIVACY LAWS.

Personal Information We Collect

Catrgory	Examples	Collected
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.	YES
B. Other Personal Information	A name; signature; social security number; physical characteristics or description; address; telephone number; passport number, driver's license or state identification card number; education, employment, or employment history; bank account number, credit card number, debit card number, or any other financial information; health data (that unidentified services were obtained from a medical provider). Some personal information included in this category may overlap with other categories.	YES
C. Protected Classification	Age (40 years or older); sex (including gender, gender identity, gender expression), veteran or military status.	YES
D. Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric Information	If you schedule or sign up for one of our services, we may use data collection and verification services provided by third-party providers, including Plaid, to collect and verify such information in order to comply with our legal obligations and protect against fraud and abuse. Plaid or other applicable vendors may use a combination of machine-learning tools and optical scans to verify your identity document and may use facial recognition technology to produce a unique biometric identifier based on facial geometry that can be used to compare your selfie to the image on the identity document you provide to determine the likelihood that the images are a "match." We do not receive the biometric identifier generated from the images. It is generated and held by the vendor we work with for verification purposes until we inform them that the biometric identifier is no longer needed for the purposes described in this paragraph and must be destroyed. For identity verification and security purposes, we will have access to [the selfie image and will receive the information extracted from the scan of the government ID document as well as the results of the verification process]. We may use this process and associated information to verify your identity and your identity documents, comply with legal obligations and protect against fraud and abuse. We do not use, disclose or retain your biometric information for any other commercial purpose. Our third-party providers, including Plaid, process this information on our behalf strictly in accordance with our contractual agreements. For more information on our	YES

	provider's data processing practices, please view their Privacy Policy: https://plaid.com/legal/#biometric-policy-and-release .	
F. Internet or Network Activity	Browsing history, search history, and information regarding a consumer's interaction with an internet website application, or advertisement.	YES
G. Geolocation Data	Physical location or movements.	YES
H. Sensory Data	Audio, electronic, visual, or similar information.	YES
I. Professional or Employment-Related Information	Current or past job history or performance evaluations.	YES
J. Non-Public Education Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO
K. Inferences	Drawn from other personal information such as profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, abilities, and aptitudes.	YES
L. Sensitive Personal Information	A social security number; driver's license; state identification card; passport number; a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; citizenship or immigration status; biometric data; data concerning an individual's status as a victim of crime.	YES

How We Obtain Your Personal Information

We obtain the categories of personal information listed above from the following sources:

- ***Directly from you***

  . You enter or provide us with information, whether online or by email, phone, or document upload. For example, your contact information that you provide, your application for credit in order to shop with us, or documents you provide to verify your identity.

- ***From third-party data and data analytics providers, vendors, and social networks, and other third-party service providers***

  . For example, credit bureaus, wireless carriers, fraud service providers, financial service providers, social media, other service providers, and vendors that provide data we use in providing you services or in protecting you and our products from fraud and identity theft.

- ***Directly and indirectly from you based upon website interaction***

  . From submissions or usage of our website or app.

- ***Public Record Sources***

  . For example, applicable government documents or sources.

Use of Personal Information

We may use your personal information for one or more of the following purposes:

Sezzle Services: Providing our products and services to you in a secure, efficient, and customized experience; processing your transactions; collecting payments and fees; troubleshooting problems; and providing customer or merchant support (collectively "Services").

Analytics: Measuring the performance of our Services and improving these Services or the user experience.

Marketing: Providing pertinent marketing and advertising regarding products and services from Sezzle, Sezzle's affiliates, and Sezzle's referral associates; and delivering promotional offers based on your communication preferences.

Communications: Providing notices to you about your transactions and Service updates; and contacting you as authorized in the User Agreement by voice call, text (SMS) or email message.

Detecting and preventing fraud: Verifying your identity at account creation and thereafter; preventing unauthorized payments or other prohibited or illegal activities; and protecting our information technology infrastructure.

Complying with applicable law: Disclosing information to comply with applicable local, state or federal laws and regulations, including any card, lending or banking rules that may compel Sezzle to share your personal information with outside parties; providing personal information when required by subpoenas, court orders, and legal actions, or when we, in our sole discretion, believe is appropriate under exigent circumstances in response to a perceived threat to the personal safety, property, or rights of any person or organization.

How Long We Retain Your Personal Information

The personal information we collect will be retained for as long as reasonably necessary for the purposes described in this State Policy, consistent with our retention policies, and in accordance with applicable laws. When determining these retention policies, we take into account the length of time personal information is required to be retained to provide the services; to address any complaints regarding the services, to satisfy legal and compliance obligations, and for audit purposes. Some information such as emails and vendor agreements may be kept indefinitely.

Disclosure of Personal Information

We may disclose your personal information to service providers and co-controllers for the following purposes:

Category of Recipient	Purpose for Disclosure	Categories of Personal Information
Core Business Vendors	We may disclose certain personal information with vendors that perform services to support our core business functions and internal operations including: providing credit for purchases made on the website, analyzing operation of our website and improving its functionality, fulfilling orders, delivering packages, complying with your request for the shipment of products to or the provision of services by a third party intermediary, sending, e-mails and text messages, analyzing customer data, providing marketing assistance, supporting beacons, processing credit card and debit card payments, investigating fraudulent activity, and conducting customer surveys. Examples include payment processors, credit reporting agencies, fraud prevention services, marketing companies, software providers, data analytics providers, and data providers.	A, B, C, D, E, F, G, H, I, K, L
Law Enforcement, Government Entities, and Regulatory Agencies	We may disclose personal information when required by law, or to comply with relevant laws and regulations. We may also disclose personal information to protect the safety, property, or rights of our company, employees, customers, or for other purposes.	A, B, C, D, E, F, G, H, I, K, L
Business Transfers	We may disclose personal information with another company that buys some, or all, of the assets or stock of Sezzle, and that company may use and disclose personal information for purposes similar to what is described in this State Policy. We may also share personal information with prospective purchasers to evaluate the proposed transaction.	A, B, C, D, E, F, G, H, I, K, L
Our Affiliates	We may disclose personal information with our affiliates for marketing purposes.	A, B, D, F, G, K
Our Advisors	We may disclose personal information with our advisors including but not limited to lawyers, accountants, auditors, consultants, bankers, and insurance companies.	A, B, C, D, E, F, G, H, I, K, L
Other Reasons We May Describe to You	We may also disclose your personal information for other purposes as disclosed at the time you provide your information, or otherwise with your consent.	A, B, C, D, E, F, G, H, I, K, L

Sale and Sharing of Personal Information

We may sell your information as that term has been traditionally defined, including to Our Affiliates or Advertising and Marketing Providers.

- Categories of personal information that we sell include: A, B, D, F, and K.

The California privacy law defines "sharing" as renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating a consumer's personal information by the business to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration. Some of the technology that our site uses may constitute "sharing" under the California privacy law. Other state privacy laws describe this use as "targeted advertising.

- Categories of personal information that we "share" with Advertising Providers: A, B, F, G, and K.

2. Description Of Your Rights

Sezzle provides you with the following privacy rights: the Right to Know, the Right to Delete, the Right to Correct, the Right to Opt-Out, The Right to Limit the Use of Sensitive Personal Information, and the Right to Non-Discrimination. This section describes those rights and explains how to exercise those rights, if applicable.

Right to Know

You have the right to request that we disclose certain information to you about our collection, use, and disclosure of your personal information ("Request to Know"). Once we receive and verify your Request to Know, we will disclose to you either:

- California Residents: Categories of personal information collected, disclosed, sold, and/or shared.
- Connecticut Residents: Third parties with whom your personal information was sold.
- California and Connecticut Residents:

  The specific pieces of personal information we collected about you.

Right to Delete

You have the right to request that we delete your personal information ("Request to Delete"). Once we receive and verify your Request to Delete, we will delete your personal information from our records, unless an exemption or exception applies.

Right to Correct

You have the right to request that we correct your inaccurate personal information ("Request to Correct"). Once we receive and verify your Request to Correct, we will use commercially reasonable efforts to correct your inaccurate personal information in our records.

Right to Limit the Use of Sensitive Personal Information

You have the right to direct a business that collects your sensitive personal information to limit its use to uses which are necessary to perform the services or provide the goods reasonably expected. However, we only use sensitive personal information to provide the goods and services requested by you; to prevent, detect, and investigate security incidents; to resist malicious, deceptive, fraudulent, or illegal actions and to prosecute those responsible for such actions; to ensure people's physical safety; to perform services on our behalf; to verify or maintain the quality or safety of our products, services, and devices.

Right to Opt-Out

You have the right to opt-out of 1) the sale of your personal information, 2) the "sharing" of your personal information for cross-context behavior advertising (or use in targeted advertising), and 3) for use in automated decision making / profiling.

The right to opt-out of the use of automated decision-making technology or profiling applies to its use in making decisions about the consumer's work performance, economic situation, health, personal preferences, interests, reliability, behavior, location, or movements. However, we do not use automated decision-making technology with personal information that is not exempt under FCRA, GLBA, and CalFIPA for the aforementioned purposes.

Right to Non-Discrimination

We will not discriminate against you for exercising any of your privacy rights. Unless permitted by the state privacy laws, we will not:

- Deny you goods or services.

- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Large Language Models

We do not collect, use, or sell personal information for the purpose of training large language models.

3. Submitting A Request to Know, Request To Delete, or Request To Correct

To make a Request to Know, Request to Delete, or Request to Correct as described above, please submit a verifiable consumer request to us by one of the following methods:

- By using our online

  Privacy Request Form

- By phone: 1 (888) 540-1867

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. When you submit a request, we will take steps to verify your request by requiring you to log into your account or by matching the information provided by you with the information we have in our records.

Requests must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Given the sensitivity of your personal information that we collect and retain, we will need to verify your identity with at least 3 separate pieces of information such as name, address, date of birth, last 4 of your Social Security Number, phone number, etc. We may ask you for additional information as needed to ensure we properly verify your identity and protect your personal information.

- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

- Identify your relationship with Sezzle.

Authorized Agents

Before we can respond to a Request to Know, Request to Delete, or Request to Correct submitted by an authorized agent, we need to confirm not only that person or entity's authority to act on behalf of a consumer and verify the identity of the authorized agent. If you are authorized to submit a request on behalf of someone else, please email us at privacy@sezzle.com and provide the following information:

1. To verify your authorization, please attach a copy of one or more of the following to your request email:

written permission from the person who is the subject of the request, or

power of attorney

2. To verify your identity, please attach copies of the following to your request email:

Valid Government Issued ID (not expired) and

a utility bill, bank statement (redacted), or similar documentation to verify your name and address.

3. You may also be required to verify the identity of the person for whom you are submitting the request.

Response Timing and Delivery Method

We will acknowledge receipt of a Request to Know, Request to Delete, or Request to Correct within 10 business days and will respond within 45 days. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. The response we provide will also explain the reasons we cannot comply with a request, if applicable. You may also request to appeal a response you received from us about your request. We will acknowledge receipt of your request to appeal and respond within a reasonable timeframe.

We do not charge a fee to process or respond to your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

4. Submitting A Request To Opt Out Of Selling Or Sharing

Opt Out of Online Sharing, including the App (Targeted Advertising)

To opt out of "sharing" for cross-contextual behavioral advertising or targeted advertising, in a frictionless manner, you may use the Global Privacy Control (GPC) for your browser. Each browser and device will need to be setup separately. GPC has been recognized by some of the state Attorneys General as a universal opt-out mechanism. To learn more about how to enable GPC in participating browsers, visit **www.globalprivacycontrol.org/**.

Within the App, you can update your privacy choices by using the toggles in Account Settings > Privacy.

Opt Out of Offline Selling

- By using our online

  Privacy Request Form

- By phone: 1 (888) 540-1867

5. Right to Appeal

In certain cases, you have the right to appeal if we deny your privacy request. Please contact privacy@sezzle.com if you wish to appeal. We will consider your request and applicable law and notify you of our decision.

6. Do Not Track Signals

Do Not Track is a web browser setting that requests websites and applications to disable their tracking of an individual user. Our site does not honor traditional Do Not Track settings in your browser. We do honor Global Privacy Control ("GPC") signals though. See Section 4 above on how to enable GPC.

7. Changes to Our State Policy

We reserve the right to amend this State Policy at our discretion and at any time. Please check our website periodically for changes. We will post the date our State Policy was last updated.

8. Additional Information for California Employees and Job Applicants

If you are a resident of California, and are an owner, officer, director, contractor, vendor, current or former Sezzle employee, emergency contact, beneficiary, or have applied for a job with Sezzle, you can find out about the personal information we collect about you, and your privacy rights by referring to our California Employee Privacy Policy.

9. Contact Information

If you have any questions or comments about this State Policy, the ways in which Sezzle collects and uses your personal information, or your choices and rights regarding such use, please do not hesitate to contact us at:

Email: privacy@sezzle.com

Postal Address:

Sezzle Inc.

Attn: Privacy Requests

700 Nicolet Mall, Suite 640

Minneapolis, MN 55402