Notice to Users of Consumer Reports: Obligations of Users under the FCRA

Purpose

This policy sets forth the obligations of the Customer under the Fair Credit Reporting Act (FCRA), the Consumer Financial Protection Bureau (CFPB) Appendix N to Part 1022, and other applicable federal, state, local, and international laws. It ensures lawful procurement, handling, and use of Consumer Reports and Investigative Consumer Reports obtained from Turn or any other Consumer Reporting Agency ("CRA").

Scope

This policy applies to all employees, contractors, and agents of [Company Name] who request, receive, review, store, or use Consumer Reports for employment purposes, as defined by the FCRA.

Definitions

Unless otherwise defined herein, all capitalized terms have the meanings assigned to them under the FCRA. Key terms include: - Consumer Report – As defined in 15 U.S.C. § 1681a(d). - Investigative Consumer Report – As defined in 15 U.S.C. § 1681a(e). - Permissible Purpose – A lawful reason under the FCRA for obtaining a Consumer Report.

Legal Compliance

Customer shall comply with all applicable laws and regulations in connection with the procurement and use of Consumer Reports, including but not limited to: - Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) - Driver's Privacy Protection Act (18 U.S.C. § 2721 et seq., "DPPA") - Gramm-Leach-Bliley Act - Title VII of the Civil Rights Act of 1964 - State and Federal EEOC Compliance Requirements - Americans with Disabilities Act (42 U.S.C. § 12101 et seq.) - PIPEDA (Canada) - European General Data Protection Regulation (EU 2016/679, "GDPR") - Any applicable state/local "ban-the-box" or privacy ordinances

FCRA Certifications

Permissible Purpose: Customer certifies that its permissible purpose for obtaining Consumer Reports is employment purposes, including evaluating a Consumer for employment, promotion, reassignment, or retention. Disclosure and Authorization: Before requesting a Consumer Report: 1. Disclosure – Provide a clear and conspicuous written disclosure in a standalone document that complies with the FCRA and applicable state/local law. 2. Authorization – Obtain the Consumer's written authorization to procure the report. 3. Equal Opportunity Compliance – Ensure the report will not be used in violation of any EEO law. 4. Ban-the-Box Compliance – Do not order reports before permissible time frames under applicable laws.

Adverse Action Procedures

Pre-Adverse Action: Before denying employment or taking adverse action based on a Consumer Report: - Provide a Pre-Adverse Action Notice including: • Copy of the Consumer Report • CFPB's "A Summary of Your Rights Under the FCRA" • Required state/local notices • CRA's (Turn's) name and contact details - Allow the Consumer reasonable time to dispute inaccuracies. Final Adverse Action: If proceeding with adverse action: - Provide an Adverse Action Notice including: • CRA's contact information • Statement that CRA did not make the employment decision • Consumer's right to dispute report accuracy • Consumer's right to request a free copy of the report within 60 days

Investigative Consumer Reports

If requesting an Investigative Consumer Report: - Provide written disclosure that includes the scope and nature of the investigation and a statement of the Consumer's rights. - Upon written request, supply the required disclosures within five (5) days.

State-Specific Certifications

California – Comply with ICRAA and CCRAA for California residents. Vermont – Comply with Vermont Fair Credit Reporting Statute § 2480e.

Data Use and Security Obligations

- Use reports only for the certified permissible purpose. - Maintain reports in strict confidence and do not disclose to unauthorized third parties. - Store securely and destroy in compliance with applicable retention policies. - Maintain written authorizations for at least five (5) years. - Prohibit harassment, threats, or intimidation based on report contents.

Specific Product Requirements

- Motor Vehicle Reports (MVRs) – Order only with written Consumer consent and in compliance with DPPA. - Criminal Repository Searches – Conduct county-level verification if adverse information is found. - International Searches – Obtain Consumer consent and acknowledge possible accuracy limitations. - UK DBS/DS/ANI Reports – Comply with relevant Code of Practice, disclosure rules, and storage policies.

Privacy and Data Protection

When handling personal data transferred from jurisdictions with enhanced data protection laws: - Use data only for the certified permissible purpose. - Implement reasonable and appropriate security measures. - Provide Consumers access to their data upon request, with limited exceptions. - Notify Turn if unable to meet these obligations and either cease use or remediate.

Notice Delivery by Turn

Turn will provide this User Responsibilities Notice to each partner at the time of contract signing. This notice will also be made available in the Turn dashboard for ongoing access and reference by partners.

Enforcement and Violations

Knowingly and willfully obtaining a Consumer Report under false pretenses is subject to criminal penalties under 18 U.S.C., including fines and imprisonment of up to two (2) years.

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