Privacy and Cookie Statement

LendLeap B.V.

Version November 2026. This statement was last updated on 6 November 2026 and replaces the version of 29 October 2026.

This is an English translation of the Dutch Privacy- en cookieverklaring of LendLeap B.V., provided for convenience. In the event of any discrepancy or dispute, the Dutch version prevails.

This is the privacy and cookie statement of LendLeap B.V. (Chamber of Commerce no. 96834137), located at Hullenbergweg 113, 1101 CL Amsterdam, the Netherlands. It explains which personal data we process about you, why, for how long, and what rights you have.

In short

We comply with the General Data Protection Regulation (GDPR). This means that we:

- define our purposes before we process your personal data;
- do not process more data than necessary for those purposes;
- ask for your consent where the law requires it, and that consent can always be withdrawn;
- take appropriate security measures and impose the same requirements on parties that process data for us;
- respect your rights, such as access, rectification and erasure.

Two roles: controller and processor

LendLeap provides a software platform (the LendLeap Platform) to lenders and mortgage providers for processing credit and mortgage applications. If your data is processed through that platform because you submitted an application to a lender that uses our platform, that lender is the controller and LendLeap processes your data solely on behalf of and in accordance with the instructions of that lender. Questions about that processing, and requests for access, rectification or erasure, are best addressed to your lender. If we receive such a request, we forward it within two working days and let you know.

This statement covers the processing for which LendLeap itself is responsible: our website, contact with (prospective) customers, suppliers and job applicants, and our own business operations.

What we use your personal data for

Contact, demo requests and complaints

If you email or call us, fill in the contact or demo form on the website, or contact us in any other way, we process your name, position, company, email address, telephone number and the content of your message. Messages sent via the contact or demo form on the website, together with the page on which you filled in the form and the campaign data in the link (UTM), are received in our relationship management system (Clay, managed by Scaler Company as our processor). There we may supplement your data with public business information about your organisation and position, so that we can respond to you in a targeted way. A notification of your

message is sent to our internal messaging environment (Slack). You will receive an automatic confirmation by email. Clay and Slack are US services; see Transfers outside the EEA. After your message we may also contact you with information about our services; you can always object to this or unsubscribe. Legal basis: performance of a (prospective) contract or our legitimate interest in responding to your message. We retain this data as long as necessary for handling your request and for a maximum of 2 years after the last contact. The contact form is protected by Cloudflare Turnstile against automated abuse.

Customers, partners and suppliers

For contact persons at our customers, partners and suppliers we process name, position, business contact details, correspondence and contract data in order to enter into and perform agreements, invoicing and relationship management. Legal basis: performance of the contract and our legitimate interest in sound business operations. Contracts, invoices and correspondence, including minutes of meetings, are retained for 7 years after the end of the relationship, under the Dutch tax retention obligation and for possible claims. We delete your contact details in our customer relationship management system (CRM) no later than 2 years after the end of the relationship.

Newsletter and product updates

If you subscribe to our newsletter we process your email address and, if you provide it, your name. Legal basis: your consent. Every email contains an unsubscribe link; after unsubscribing we delete your data. We also delete addresses that have not responded for two years. We use Twilio SendGrid for sending (see Transfers outside the EEA).

Working at LendLeap

If you apply for a job we process your name, address, contact details, CV, motivation, salary indication, references and anything else you send, in order to assess your application and, where applicable, prepare an employment contract. We retain your data for up to 4 weeks after the end of the procedure, or with your consent for up to 1 year. If you join us, the data is transferred to your personnel file. A review of public internet and social media sources may be part of the procedure (legitimate interest); we never ask for access to restricted profiles and we discuss the outcome with you.

Website and analytics

When you visit lendleap.com we process technical data (IP address, browser, device, pages visited) for the operation and security of the website and, only with your consent, for statistics via Google Analytics 4. If you consent to marketing cookies, we also use a script from Clay. Based on your IP address and browser data, it determines which organisation the visit belongs to and, where possible, who the visitor is in a business capacity (name, position, business email address and LinkedIn profile), and which pages were viewed. Clay obtains this data from specialised providers of business contact and company data. We use this to decide whether to approach you or your organisation with information about our services. Part of the processing takes place in the United States (see Transfers outside the EEA). Legal basis: your consent, which you can withdraw at any time via the cookie settings. If we approach you, you can always object or unsubscribe. We retain this data for a maximum of two years. On request we will tell you which data we hold about you and from which source. See the Cookies section.

Business development and outreach

We also approach business contacts at organisations for which our services may be relevant, such as lenders and financial service providers. For this purpose we collect business data from

public sources, such as company websites, the trade register and professional networks such as LinkedIn: name, position, employer, business email address and telephone number. We have this data enriched and processed by a specialised party acting as our processor, using tools for data enrichment and drafting messages. Part of this processing takes place in the United States, on the basis of the European Commission's Standard Contractual Clauses. Legal basis: our legitimate interest in bringing our services to the attention of business parties. We only approach you in your professional capacity and every message contains an easy way to unsubscribe. You can object at any time; we will then stop immediately and delete your data, except for a minimal record that prevents us from contacting you again. We retain data of prospects with whom no relationship follows for a maximum of two years after the last contact.

Meetings and recordings

When you meet with us, we take notes or minutes. We record some meetings, after announcing this at the start, with a transcription service (Wispr Flow) in order to produce complete and accurate minutes. This involves processing your voice, what you say and your name. If you object, we do not record. We do not record meetings in which loan files of borrowers are discussed in substance. Legal basis: our legitimate interest in complete and efficient minutes. The audio recording is deleted automatically after 7 days. We delete the transcript once it is older than 90 days, in our clean-up that takes place every quarter. We keep the summary with our customer and contract records (see Customers, partners and suppliers). The transcription service processes the data in the United States (see Transfers outside the EEA).

Who we share your data with

We share personal data only with parties that work for us, where the law permits or requires it. Parties that process personal data on our behalf (processors) do so under a data processing agreement. The main categories: hosting and infrastructure (Amazon Web Services, EU region; website: Vercel), email and documents (Microsoft 365, EU), notes, tasks and documentation (Notion, Todoist), customer relationship management (HubSpot, EU), email delivery (Twilio SendGrid), website analytics (Google), website security (Cloudflare), accounting (Exact Online), internal communication (Slack), meeting recording and transcription (Wispr Flow), AI assistance in drafting documents and messages (Anthropic), business development, relationship management and outreach (Scaler Company and the tools it uses, including Clay), and, for the LendLeap Platform, the sub-processors set out in the data processing agreements with our customers. A current overview is available on request.

Transfers outside the EEA

Data in the LendLeap Platform stays in the European Economic Area (EEA). For our own business operations we also use suppliers that process data in the United States or have a parent company there, such as Clay, Slack, Notion, Twilio SendGrid, Wispr Flow and Anthropic. We share data with such parties only if they are certified under the EU-US Data Privacy Framework, or on the basis of the European Commission's Standard Contractual Clauses (SCCs), supplemented where necessary with additional measures such as encryption and storage in the EU. If you would like to know which safeguards apply to a specific party, or receive a copy of the SCCs, please contact us.

Cookies

Cookies are small files stored on your device when you visit a website. Some services use similar technologies instead, such as your browser's storage; these are also covered by this statement. We use:

Type	Cookie or technology and party	Purpose	Retention
Functional	Cookie preference (first party); Cloudflare Turnstile (Cloudflare, Inc.)	Remembering your cookie choice; protecting the contact form against bots	Up to 1 year
Analytical	_ga and _ga_<id> (Google Analytics 4, Google Ireland Ltd.), loaded via Google Tag Manager	Distinguishing unique visitors, measuring page views and session duration, with IP anonymisation	Up to 13 months
Marketing	Clay script (Clay Labs Inc., US), loaded via Google Tag Manager; stores a device and session ID and hashed characteristics of your browser in your browser's session storage (claydar_device_id, claydar_session, radar_sn_*)	Identifying the organisation and, in a business context, the individual behind the website visit, and recording which pages were viewed	Until you close the browser tab (session storage)

We use analytical and marketing cookies and similar technologies only after your consent via the cookie notice; if you decline, the website works normally with functional cookies only. You can change your choice at any time via the cookie settings at the bottom of the website or by deleting cookies and other site data in your browser (see the instructions for Chrome, Firefox, Edge or Safari).

Social media

Our website contains a link to our LinkedIn profile. This is a plain link, not an embedded script; no data is shared with LinkedIn unless you click through. LinkedIn's privacy statement applies on LinkedIn.

Security

We take appropriate technical and organisational measures to protect your data against loss and unlawful processing, including encryption, access control with multi-factor authentication, logging and periodic testing. Our information security management is organised in accordance with ISO/IEC 27001.

Automated decision-making

We do not take decisions about you based solely on automated processing, such as profiling, that produce legal or similarly significant effects. The LendLeap Platform supports lenders with tasks such as reading documents; the assessment of and the decision on an application remain with the lender.

Children

Our services are aimed at organisations and are not intended for persons under the age of 16. We do not knowingly process personal data of children.

Your rights

- Access to the personal data we process about you;
- Rectification of inaccurate or incomplete data;

- Erasure of your data;
- Restriction of processing;
- Portability of data you have provided yourself;
- Objection to processing based on legitimate interest, including direct marketing;
- Withdrawal of consent previously given.

You can send your request to floris.pierik@lendleap.com. We may ask you to verify your identity. We respond within one month; for complex requests we may extend this period by two months, in which case we inform you within the first month. If the request concerns data we process as a processor for a lender, we forward your request to that lender and inform you accordingly.

Questions or complaints

If you have questions or a complaint about how we handle your data, please email floris.pierik@lendleap.com. If we cannot resolve the matter together, you can lodge a complaint with the Dutch Data Protection Authority (Autoriteit Persoonsgegevens, autoriteitpersoonsgegevens.nl).

Changes

We update this statement when our services or the law change. The date at the top indicates the current version.

Contact

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