



Privacy Policy and Notice of Collection

This Privacy Policy describes how Sekisui House U.S., Inc. ("SHUS") and all of its wholly owned subsidiaries (collectively, "Company," "we," "us," or "our") collect, use, protect, and disclose personal information. This Privacy Policy also tells you about your rights and choices with respect to your personal information, and how you can reach us to get answers to your questions.

Scope Of This Privacy Policy

In addition to applying to your access to and use of our Sites as provided in the Terms of Use, this Privacy Policy applies whenever expressly referenced in, incorporated into, or linked from our mobile applications, online and offline forms, sales documentation, phone system greetings and menus, social media, employment postings and applications, and any of our other oral and written communications with you.

Information We Collect

We collect information about you in a variety of ways depending on how you interact with us and our websites and services, including:

- Directly from you when you provide it to us, such as when you register for an account, sign up to receive communications from us, fill out a form, apply for a financial product or service, or contact us by phone, email, through our website, or by any other means.
- Automatically through the use of cookies, server logs, web beacons, and other similar technologies when you interact with our websites, advertisements, and emails.
- From other sources, including, for example, our affiliates, business partners, service providers, online social media networks, other third parties, or publicly available sources.

The following provides examples of the type of information that we collect in a variety of contexts and how we use that information.

Context	Types of Information	Primary Purpose for Collection and Use of Information
Account Registration	We collect your name and contact information when you create an account. We also collect information relating to the actions that you perform while logged into your account.	We collect this information to administer your account, provide account-related functionalities, and to communicate with you about your account.
Cookies and First-Party Tracking	Our websites use "cookies" and other tracking mechanisms to collect your browser data and browsing behavior. "Cookies" are small pieces of information that a website sends to a computer's hard drive while a website is viewed.	We use cookies to ensure that our websites operate efficiently, to provide you with more customized offers and information. We may use cookies to customize our website to match your personal preferences. For more information about the cookies

		we use, please see our Cookie Preference Center by clicking the “Cookie Preferences” link in the footer of the website you are using.
Cookies and Third-Party Tracking	We may place tracking technology on our website that collects analytics, records how you interact with our website, or allows us to participate in behavior-based advertising. This means that a third party uses technology (e.g., a cookie) to collect information about your use of our website so that they can report analytics to us or provide advertising about products and services tailored to your interests. That third party might also collect information over time and across different websites in order to serve advertisements on our website or other websites.	We collect this information to analyze how our website is being accessed and used, to improve user experience and the overall quality of our website, and to customize advertising and content. See our Cookie Preference Center by clicking the “Cookie Preferences” link in the footer of the website you are using for more information.
Email Interconnectivity	If you receive email from us, we use certain tools to capture data related to when you open our message or click on any links or banners it contains.	We collect this information to understand how you interact with our communications to you.
Inquiries, Comments, and Feedback	If you contact us, we collect your name and contact information, as well as any other content that you send to us.	We collect this information to respond to or follow-up on your comments, reviews, inquiries and other requests.
Investor Relations	We collect your name and employer if you attend webcasts.	We collect this information to identify webcast attendees and participants.
Job Applicants	If you apply for a job posting, we collect your name, email address, phone number, account login and password, address, resume or CV, demographic information, and any other information necessary to process your application. This may include, among other things, your social security number. Providing this information is required for employment.	We collect this information to process your application and communicate with you about your application. In some contexts, we are also required by law to collect information about applicants.
Mailing List	When you sign up for one of our mailing lists, such as our email alerts, we collect your email address.	We collect this information to share information about our products and services or other special offers that may be of interest to you. We also mail information to our customers.

Use of our Mobile Application	We collect your interactions when you use our mobile application.	We use your information to understand how you use our mobile application. Where required by law, or mobile platform, we base the use of third-party tracking technologies upon consent. Users should go to the settings menu in their mobile device for more information about changing mobile application preferences.
Customers	If you purchase a home or obtain a financial product or service from us, we may collect your name, contact information, information about your employment, assets and income, social security number, driver's license number, passport number and other information related to your transaction.	We collect this information to communicate with you about your home and to provide services to you.
Audio and Conversation Data	We may collect audio recordings of in-person or telephone communications between you and our representatives, along with transcripts, summaries, and analytics derived from those communications (such as conversational patterns, topics discussed, and interaction dynamics).	To monitor, analyze, and improve sales, customer service, and training through review of recorded communications, including the use of automated tools to generate transcripts, summaries, and performance insights. * Where required by applicable law, we will obtain consent prior to recording.
Surveys	When you participate in a survey, we collect information that you provide through the survey. If the survey is provided by a third-party service provider, the third party's privacy policy applies to the collection, use, and disclosure of your information.	We collect this information to understand your opinions and collect information relevant to our organization.
Website Interactions	We use technology to monitor how you interact with our website. This may include which links you click on or information that you type into our online forms. This may also include information about your device or browser.	We collect this information to understand how you interact with our website, to better improve it, and to understand your preferences and interests in order to select offerings that you might find most useful. We also collect this information for purposes of detecting and preventing fraud.
Web Logs	We collect information, including your browser type, browsing history,	We collect this information to monitor our networks and the visitors

	search history, operating system, Internet Protocol (IP) address (a number that is automatically assigned to a computer when the internet is used), domain name, click-activity, referring website, visitor date/time stamp, and/or other information about your interactions with our website and/or applications.	to our websites. Among other things, it helps us understand which of our products and services are the most popular.
Text/SMS Communications	When you sign up to receive text messages from us, we collect your mobile phone number and details about your consent including your text messaging preferences.	We will not share your mobile phone number with third parties for their own marketing/promotional purposes. All other information categories described in this Privacy Policy exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties, other than our third-party service providers who process this information on our behalf and for our benefit. Please note that, if you check the box on the consent form to receive text messages from our affiliate brands within the Sekisui House family of companies, your mobile phone number and consent information may be shared among those affiliates for the purposes you have consented to.

How We Use Information

In addition to the purposes and uses described above, we use information in the following ways:

- To identify you when you visit our websites.
- To better understand how our websites are being used and how we can improve your online experience.
- To adjust our product and service offerings and offer additional products and services that may be of interest to consumers.
- To adjust our technology and advertising to be more efficient and responsive to consumer demands and needs.
- To improve our services and product offerings.
- To conduct our daily business operations.

- To conduct analytics.
- To communicate with you, such as to respond to and/or follow-up on your requests, inquiries, issues, or feedback.
- To send marketing and promotional materials, including information relating to our products, services, or other special offers or those of our business partners.
- To process your job application, evaluate you in the recruitment and hiring process, including to assess your eligibility for available positions, and to conduct background checks (where permitted and in accordance with applicable law).
- To detect and protect against malicious, deceptive, fraudulent, or illegal activity, including violation of our policies and terms and conditions, security incidents, and harm to the rights, property, or safety of our company and our users, employees, or others.
- To debug, identify, and repair errors that impair existing intended functionality of our websites and services.
- To comply with our legal, regulatory, and/or contractual obligations, to demonstrate such compliance, to establish or exercise our rights, and to defend against a legal claim.
- For internal administrative purposes, as well as to manage our relationships.
- To identify persons who attend virtual meetings of our shareholders.
- For such other purposes as you may consent to (from time to time).

Although the sections above describe our primary purpose in collecting your information, in many situations, we have more than one purpose.

To the extent we maintain and use personal information in a deidentified form, we will not attempt to reidentify the information, except for the purpose of determining whether our deidentification processes satisfy our legal obligations.

How We Share Information

In addition to the specific situations discussed elsewhere in this Privacy Policy, we may disclose personal information in the following situations:

- **Affiliates.** We may share information with our corporate affiliates (e.g., parent company, sister companies, subsidiaries, joint ventures, or other companies under common control) for their everyday business purposes. In the context of an acquisition, sale or liquidation of a business unit, we may share information with another company, including during any negotiation stages.
- **Public.** Our websites may provide the opportunity to post comments, or reviews, in a public forum. If you decide to submit information on these pages, that information may be publicly available.
- **Service Providers, Contractors, and Third Parties.** We may share your information for our everyday business purposes with financial service providers such as insurance companies, banks, mortgage purchasers, and settlement agents. We may also share your information with non-financial companies such as consumer reporting agencies or service providers that help us to administer our website, manage surveys, conduct analytics, provide technical support,

provide software or other services, conduct sales training and performance improvement programs, or perform warranty service on your home.

- **Consumer Product Manufacturers.** If you have purchased a home from us, we may share your information with appliance manufacturers and other consumer product manufacturers to enable them to register your warranties and service plans, or to perform warranty service on the consumer products included with the sale of your home.
- **Other Disclosures without Your Consent.** We may disclose information in response to subpoenas, warrants, investigations, audits, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights, to prosecute or defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies, or to comply with your request for the provision of services by a third-party intermediary.
- **Other Disclosures with Your Consent.** We may disclose your information to other third parties when we have your consent or direction to do so.

We do not share your personal data with non-affiliates except as required or permitted by law. We do not share your personal data with non-affiliates for them to market to you, and we do not share your personal data for joint marketing with other financial companies.

Some jurisdictions require some SHUS affiliates to disclose whether the following categories of personal information are collected, “sold,” disclosed for a business purpose, and/or “shared” for purposes of cross-context behavioral advertising. We do not “sell” your personal information for money. We do engage in behavioral based advertising. If you wish to opt out of behavior-based advertising, please click on the [Cookie Preference Center](#) link in the footer of the website you are visiting. For details regarding how we use personal information, please see the [Information We Collect](#) section of this Privacy Policy. For information regarding how long we retain personal information, please refer to the [How We Protect And Retain Information](#) section of this Privacy Policy. The table below indicates the categories of personal data we collect and transfer in a variety of contexts.

Category of Personal Information	Category of Recipients	
	Disclosures for a Business Purpose	Targeted Advertising
Identifiers – this may include real name, alias, postal address, phone number, IP address, unique personal identifier, online identifier, email address, account name, or other similar identifiers.	• Affiliates • Data analytics providers • Other Service Providers • Professional services organizations, this may include auditors and law firms	• Advertising networks
Government issued ID – this may include social security number, driver’s license number, or passport number (if you apply for a job).	• Affiliates • Other Service Providers • Professional services organizations, this may include auditors and law firms	N/A

Protected characteristics – this may include age, sex, race, ethnicity, physical, or mental handicap, etc. (if you apply for a job).	• Affiliates • Other Service Providers • Professional services organizations, this may include auditors and law firms	N/A
Commercial information – this may include information about products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	• Affiliates • Data analytics providers • Other Service Providers • Professional services organizations, this may include auditors and law firms	• Advertising networks
Internet or other electronic network activity information – this may include browsing history, search history, and information regarding an individual's interaction with an internet website, application, or advertisement.	• Affiliates • Data analytics providers • Other Service Providers • Professional services organizations, this may include auditors and law firms	• Advertising networks
Professional/employment information – this may include education, occupation and employment history (if you apply for a job).	• Affiliates • Other Service Providers • Professional services organizations, this may include auditors and law firms	N/A
Inferences drawn from any of the information listed above.	• Affiliates • Data analytics providers • Other Service Providers • Professional services organizations, this may include auditors and law firms	• Advertising networks

Your Choices

Some jurisdictions give you a right to make the following choices regarding your personal information:

- **Access To Your Personal Information.** You may request confirmation that we process your personal information or access to your personal information, including certain information about how we process it. In certain limited circumstances, you may also request to receive access to your data in a portable, machine-readable format.
- **Changes To Your Personal Information.** You may ask us to correct information that is inaccurate or incomplete. Following receipt of your request, we will use commercially

reasonable efforts to correct your information, as directed by you. Note that we may keep historical information in our backup files as permitted by law.

- **Deletion Of Your Personal Information.** You may request that we delete your personal information. If required by law, we will grant a request to delete information, but you should note that in many situations we must keep your personal information to comply with our legal obligations, resolve disputes, enforce our agreements, or for other business purposes.
- **Opt-out Of Targeted Advertising.** You may opt out of online tracking-based targeted advertising (e.g., cookies) by using the Cookie Preference Center at the “Cookie Preferences” link in the footer of the website that you are visiting. Please note that if you change browsers or computers, or if you clear your browser’s cache, you may need to visit the Cookie Preference Center again to apply your preference. You may opt out of other forms of targeted advertising by submitting a request as described below. Where required by applicable law, we also recognize [Global Privacy Control \(GPC\) signals](#) broadcast from web browsers as a valid opt-out request. Please note that the GPC will apply only to your current browser. We do not recognize the “Do Not Track Signal.”
- **Promotional Emails.** You may choose to provide us with your email address for the purpose of allowing us to send free newsletters, surveys, offers, and other promotional materials to you, as well as targeted offers from third parties. You can stop receiving promotional emails by following the unsubscribe instructions in emails that you receive. If you decide not to receive promotional emails, we may still send you service-related communications.
- **Promotional Mailings.** If at any time you do not want to receive offers and/or circulars from us, you can remove yourself from our mailing lists by submitting a request (our contact information is below) with your name, address, and zip code. Please note that our mailings are prepared in advance of their being sent. Although we will remove your name from our mailing list after receiving your request, you may still receive mailings from us that had been initiated prior to your name being removed.
- **Promotional Text Messages.** If you receive a text message from us that contains promotional information you can opt-out of receiving future text messages by replying “STOP.”
- **List of Third-Party Recipients.** You may request a list of specific third parties to which we have disclosed personal information. Some jurisdictions also allow you to obtain a list of the categories of third parties to which we have disclosed personal information. You can find that information in the table above under the [How We Share Data](#) section.
- **Revocation Of Consent.** Where we process your personal data with your consent, you may revoke consent. Note, if you revoke consent for processing personal data, we may no longer be able to provide you with some types of services.

Please note that not all of the rights described above are absolute, and they do not apply in all circumstances. In some cases, we may limit or deny your request because the law permits or requires us to do so, or if we are unable to adequately verify your identity. We will not discriminate against individuals who exercise their privacy rights under applicable law.

Submitting Requests

You may exercise the rights described above by calling us or submitting a request on our website as follows:

- Call us at: 800.605.9010.
- Or submit a request through our Privacy Request Form at <https://shus.com/privacy-request>

To verify your request (other than an opt-out request), you will be asked to provide your name, address, phone number and other identifying information (or that of the consumer on whose behalf you are acting) pursuant to law. Depending on the type of request and the nature of the information, we may also ask you to sign a declaration under penalty of perjury that you are the consumer or the authorized agent of the consumer whose personal information is the subject of the request.

Some jurisdictions permit an authorized agent to submit a request on your behalf. When you use an authorized agent to submit a request, we may require that you: (1) provide the authorized agent written permission to submit the request; and (2) verify your identity directly with us. We may also require your authorized agent to submit proof that you have authorized them to submit a request on your behalf.

If you disagree with how we handled a request, you may appeal our decision by contacting us with the subject line "Appeal."

How We Protect And Retain Information

No method of transmission over the internet, or method of electronic storage, is fully secure. While we use reasonable efforts to protect your personal information from unauthorized access, use, or disclosure, we cannot guarantee the security of your personal information. These measures include computer safeguards and secured files and buildings. In the event that we are required by law to inform you of a breach to your personal information, we may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Some of our websites permit you to create an account. When you do, you will be prompted to create a password. You are responsible for maintaining the confidentiality of your password, and you are responsible for any access to or use of your account by someone else that has obtained your password, whether or not such access or use has been authorized by you. You should notify us of any unauthorized use of your password or account.

We retain your personal information for only as long as necessary to fulfil the purposes outlined in this Privacy Policy, including for the purposes of satisfying any legal, accounting, or reporting requirements, unless a longer retention period is required or permitted by law. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of the information, the purposes for which we obtained the information, and whether we can achieve those purposes through other means, as well as applicable legal requirements.

Third-Party Applications/Websites

For your convenience, we may provide links to websites and other third-party content or services that we do not own or operate. The websites and third-party content to which we link may have separate privacy notices or policies. Please note, we have no control over the privacy practices, websites, or services that we do not own. We encourage you to review the privacy policies of any third-party website or application for details about such third party's privacy practices.

Certain features on our websites employ Microsoft technologies to help us analyze and improve user experience. To understand how Microsoft uses the personal information collected by these tools, please reference the Microsoft Privacy Statement: <https://privacy.microsoft.com/en-us/privacystatement>.

Changes To This Privacy Policy

We may change our Privacy Policy and practices over time. To the extent that our Privacy Policy changes in a material way, the policy that was in place at the time that you submitted personal information to us will generally govern that information. Please refer to the legend at the end of this policy to see when this Privacy Policy was last updated.

Children

Our websites and online services are not intended for children under the age of 18 and we do not knowingly collect personal information from children under age 18. Children under the age of 18 should not provide their personal information to us.

Contact Information

If you have questions or concerns about our privacy policies or practices, or if you need to access this Privacy Policy in an alternative format due to having a disability, you can obtain additional information from us by calling us at: 800.605.9010 or submitting a request through our web page at: <https://shus.com/privacy-request>.

Additional Information For California Residents

California law requires us to disclose the following additional information related to our privacy practices. If you are a California resident, the following privacy disclosures apply to you in addition to the rest of the Privacy Policy.

- **California Shine the Light.** If you would like more information concerning the categories of personal information (if any) we share with third parties or affiliates for those parties to use for direct marketing, please submit a written request to us using the information in the **Contact Information** section above.
- **California Sensitive Information Disclosure.** We collect the following categories of sensitive personal information (as defined under California law): account log-in, in combination with any required security or access code, password, or credentials allowing access to an account. This information is collected in order to process transactions or provide you with services. If you apply for a job, we also collect social security, driver's license, state identification card, or passport number and racial or ethnic origin, or union membership. This information is collected in order to process your application, evaluate you in the recruitment and hiring process, including to assess your eligibility for available positions; and to comply with legal obligations. Note that we do not use such information for any purposes that are not identified within Cal. Civ. Code Section 1798.121. We do not "sell" or "share" sensitive personal information for purposes of cross-context behavioral advertising.
- **California Financial Privacy Act.** To the extent any of SHUS's affiliated companies is deemed a "financial institution" under the California Financial Privacy Act, those entities will not share your information with any of our affiliated companies or non-affiliated third parties except as permitted by law or otherwise directed by you.

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