

PIÑATA RENTER BENEFITS TERMS

These Renter Benefits Terms are an agreement between you and **Piñata Rent, Inc.** They cover the rent reporting and rent rewards benefits that Piñata provides to renters who use RentSpree. RentSpree makes these benefits available to you and pays for them; it is not a party to these Terms.

These benefits are free to you. There is no fee, subscription, or charge of any kind.

By accepting these Terms you agree to them and to the Piñata Privacy Policy. If you do not agree, do not accept them; you can keep using RentSpree without these benefits.

WHAT ACCEPTING THESE TERMS DOES. It enrolls you in positive-only rent reporting to all three major credit bureaus — Experian, Equifax, and TransUnion — to help you build credit history from the rent you already pay, and in Piñata rent rewards. Late, partial, and missed payments are never reported. If your date of birth is already on file with RentSpree, reporting begins with the next reporting cycle; if not, you are enrolled but nothing is reported until you provide it. It also lets Piñata email you about its features, programs, rewards, and brand partners, serve you brand content, and present partner offers. You can opt out of marketing communication and stop rent reporting at any time by emailing support@pinata.ai. See Sections 4, 10 and 12.

THESE TERMS INCLUDE A MANDATORY ARBITRATION PROVISION, A CLASS ACTION WAIVER, AND A JURY TRIAL WAIVER, WITH A 30-DAY RIGHT TO OPT OUT (SECTION 15).

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1. Who These Terms Are Between

These Renter Benefits Terms are an agreement between you and **Piñata Rent, Inc.** (“Piñata,” “we,” “us”). They govern the rent rewards and rent reporting benefits that Piñata provides to renters who use RentSpree (the “Benefits”).

RentSpree is not a party to these Terms. RentSpree, Inc. is Piñata’s partner: it makes the Benefits available to you and pays for them. These Terms do not cover your use of RentSpree itself, including paying your rent — that is governed by your agreement with RentSpree. Questions about your rent payments, your lease, or your RentSpree account go to RentSpree. Everything about your rent reporting and your rewards is between you and Piñata.

RentSpree is protected by parts of these Terms. RentSpree, Inc. and its affiliates, directors, officers, employees, and agents are intended third-party beneficiaries of Section 14 (Disclaimers; Limitation of Liability; Indemnification) and Section 15 (Arbitration; Class Action Waiver; Governing Law), and may rely on and enforce those Sections directly, as if RentSpree were a party. No other person or entity is an intended third-party beneficiary of these Terms.

Other Piñata Terms That Apply

These Terms are the operative agreement for the Benefits. The following also apply and are incorporated by reference, except where they conflict with these Terms, in which case **these Terms control**: the Piñata Renter Terms of Service (pinata.ai/terms-of-service-renters), the Piñata Privacy Policy (pinata.ai/privacy-policy), and the Piñata Rewards Rules (pinata.ai/terms-points-rewards).

Everything you are agreeing to in order to receive the Benefits is set out in these Terms. You do not need to read the incorporated documents to understand what you are consenting to here; they cover Piñata’s wider services, which you may or may not use.

2. Who Can Participate

The Benefits are available only to individuals who are at least eighteen (18) years old, who reside in the United States, who can form a legally binding contract, and who have an active renter account on RentSpree. By accepting these Terms you confirm that you meet these requirements.

The Benefits are not directed to anyone under eighteen, and Piñata does not knowingly collect personal information from, or direct advertising to, anyone under eighteen.

3. What You Get, and What It Costs

Accepting these Terms enrolls you in all of the following:

- **Rent reporting.** Piñata reports your on-time rent payments to all three major credit bureaus — Experian, Equifax, and TransUnion — to help you build credit history from the rent you already pay. Reporting is **positive-only**: late, partial, and missed payments are never reported. Up to twenty-four (24) months of your prior on-time payments may be reported when reporting begins. See Sections 4 to 10.

- **Rent rewards.** A Piñata reward account, points earned on on-time rent payments made through RentSpree, a redemption catalog, brand-partner offers, and entry into giveaways Piñata or RentSpree may run from time to time. See Section 11.
- **Credit-score access and progress tracking.** Piñata obtains your credit score and related attributes by soft inquiry, which does not affect your score, so you can see your progress and so that anonymized aggregate reports can be produced. See Section 8.

You are not charged anything. RentSpree pays for these Benefits. There is no fee, subscription, or charge of any kind to you, now or later. Nothing is added to your rent, deducted from your rent payment, or taken from your security deposit. Because you are never charged, nothing about the Benefits can become a debt you owe.

Participation is not a condition of your tenancy, your lease, your rental application, or your use of RentSpree to pay rent. Your landlord does not decide whether you participate. You can stop at any time under Section 10.

4. Rent Reporting: Enrollment and Your Date of Birth

Accepting these Terms enrolls you in rent reporting. There is no separate sign-up.

Your Date of Birth

The credit bureaus require your date of birth in order to match your rent tradeline to your credit file rather than to someone else's. If your date of birth has been provided to RentSpree and you have accepted these Terms, you authorize Piñata to receive and use it for rent reporting. If your date of birth has not been provided, or you have not accepted these Terms, Piñata will not receive or use it for rent reporting.

When Reporting Begins

If your date of birth is already on file, reporting begins with the next reporting cycle. If it is not, you are enrolled, but nothing about you is furnished to any credit bureau until you provide it. Once reporting begins, a new tradeline typically appears on your credit file within thirty (30) to forty-five (45) days, though the timing is set by each bureau and is outside Piñata's control.

What You Authorize

By accepting these Terms you authorize and instruct Piñata to furnish your rent payment information to the credit bureaus as described in Section 5, and to obtain your credit information from them by soft inquiry as described in Section 8. This is your direct written instruction to Piñata for the purposes of the Fair Credit Reporting Act, 15 U.S.C. § 1681b(a)(2). You also authorize Piñata to receive from RentSpree the information Piñata needs in order to do so: your name, rental address, email address, phone number, date of birth, and rent payment records.

5. How Rent Reporting Works

Piñata is an authorized data furnisher with Experian, Equifax, and TransUnion. Piñata furnishes your rent payment information to those bureaus as the furnisher of record and is the party responsible for its accuracy and for investigating any dispute about it.

Positive-Only

Only on-time rent payments are reported. Late, partial, missed, and charged-off payments are **never** reported, and no negative tradeline is created. If you do not pay on time in a given period, nothing is reported for that period — there is no adverse consequence to your credit file from a late or missed rent payment under this program.

What Is Furnished

Piñata may furnish your name, rental address, date of birth, rent amount, payment dates, payment history, and account open and close dates. Your rental address will appear on your credit report as the property associated with your rent tradeline. This information may appear on your consumer credit report and may affect your credit report and credit score.

No Guarantee

Credit score improvements are not guaranteed. Credit scores are calculated by third parties using models Piñata does not control, and many factors unrelated to rent affect them. Piñata does not provide credit repair services and will not remove, dispute, or alter accurate information on your credit file.

State Rent Reporting Laws

Some states — for example California (Civil Code § 1954.07) and Maryland (HB 315 / SB 335) — have laws requiring larger landlords to offer rent reporting on stated conditions. Those laws place obligations on landlords, not on Piñata. Whether or not any such law applies to your landlord, all of the following are true here: participation is never a condition of tenancy; only positive information is reported; you are never charged; you may stop at any time with no waiting period before starting again; and exercising a legal right to repair-and-deduct or to withhold rent will not be reported as a late or missed payment, because no late or missed payment is ever reported. Where such a statute does apply to your landlord, its requirements control over this Section and nothing here waives any right it gives you.

6. Historical Rent Reporting (Up to 24 Months)

When your reporting begins, Piñata may report up to twenty-four (24) months of your prior rent payment history alongside your ongoing payments, at no cost to you.

Where the history comes from. Piñata draws it solely from the record of rent payments you made through RentSpree. If that record is shorter than twenty-four months, only what is available is reported.

Positive-only applies to history too. Only on-time payments in that period are reported. Any late, partial, or missed payment is not reported and will not appear.

What it means for your credit file. A tradeline including prior history may appear when reporting begins. Adding a tradeline can move a credit score in either direction, and no particular outcome is guaranteed. Your dispute rights under Section 9 apply to historical data exactly as they apply to ongoing reporting.

7. If Your Rent Was Previously Reported by Another Provider

If your rent was previously reported to the bureaus by a provider other than Piñata, that provider furnished its own tradeline, which Piñata does not control. The tradeline Piñata furnishes is separate from it.

Piñata will request that the prior provider stop furnishing. You may also contact that provider directly, and you may dispute anything you believe is inaccurate or duplicative with the bureau reporting it. Piñata cannot delete or correct a tradeline furnished by another company.

8. Credit-Score Access and Program Impact Reporting

Your enrollment also authorizes Piñata to obtain, periodically, your credit score, score history, score factors, and related attributes from the bureaus. This is a soft inquiry, which does not affect your credit score.

Piñata uses this to (a) show you your own credit standing and progress; (b) operate and improve the Benefits; and (c) create de-identified, aggregated statistics and impact reports — for example, average credit-score change across enrolled renters — that may be shared with RentSpree only in aggregate and anonymized form. Your individual credit score and credit information are never disclosed to RentSpree, to your landlord, or to anyone else except in de-identified and aggregated form, and no one will attempt to re-identify any individual. Piñata does not use your credit information to make, or help anyone make, any decision about your tenancy, lease renewal, rental application, or eligibility for housing.

To opt out, email support@pinata.ai. Opting out stops future credit-score access. It does not affect your rent reporting or your rewards, and there is no charge and no waiting period. If you stop rent reporting under Section 10, credit-score access stops with it. De-identified or aggregated data already created cannot be associated with you and is not removed.

9. Disputes About Your Rent Reporting Information

If you believe any rent payment information Piñata has furnished about you is inaccurate or incomplete, email support@pinata.ai, or write to Piñata Rent, Inc., 379 West Broadway, Suite 251, New York, NY 10012, Attn: Rent Reporting Disputes.

Piñata will investigate consistent with its obligations as a furnisher under the Fair Credit Reporting Act, 15 U.S.C. § 1681s-2, and will respond within the timeframes the law requires. Those obligations apply to any tradeline Piñata furnishes about you — not only to negative information — and apply equally to the historical data described in Section 6. There is no charge for submitting a dispute or for the investigation.

To help the investigation, include your name, the rental address, the account or lease information, and a description of what you believe is wrong, with any supporting documents. You may also dispute directly with the bureau that reported the information. Nothing in these Terms affects any right you have under the FCRA or other law.

10. Stopping Rent Reporting

You may stop rent reporting at any time, for any reason or none, by emailing support@pinata.ai or through your account settings. There is no waiting period, no fee, and no charge. Furnishing stops within thirty (30) calendar days, and usually sooner. Stopping also stops the credit-score access described in Section 8.

Stopping does not affect your rewards or your RentSpree account.

Information already furnished before you stopped is not automatically removed and remains subject to each bureau's retention and removal policies. If you believe something already furnished is inaccurate, dispute it under Section 9.

11. Rewards and Giveaways

Your Reward Account

Accepting these Terms opens a Piñata reward account in your name, using the email address associated with your RentSpree account. You become a Piñata customer through that account. Points may be earned on on-time rent payments made through RentSpree, by engaging with brand offers, through referrals, and through incentives Piñata or RentSpree funds. Points have no monetary value, cannot be redeemed for cash, are non-transferable, and are subject to expiration and forfeiture under the Rewards Rules. Your points balance is not a liability of Piñata, RentSpree, or your landlord. Any welcome offer or gift card is subject to availability and to the Rewards Rules. Reward values and earn rates described anywhere in the program are estimates based on current design and typical participation, not a promise of any particular amount.

When you redeem a reward or claim a brand offer, only the information needed to fulfil it — typically your name, email address, and shipping address — goes to that brand or merchant, after which your relationship with them is governed by their own terms and privacy policy. Piñata is not the seller of, and does not warrant, anything a brand or merchant provides.

Giveaways

Piñata or RentSpree may run giveaways, sweepstakes, or contests. Each is governed by its own official rules, made available with the promotion, which control over these Terms for that promotion and state eligibility, entry period, odds, prizes and their approximate retail value, and how winners are chosen. No purchase or payment is necessary to enter or win, and no purchase improves your chances. Promotions are void where prohibited. Winners may need to complete an affidavit, a release, and tax forms; prizes may be taxable income and may be reported to tax authorities, and you are responsible for any tax on a prize you accept.

12. Communications, Brand Content, and Partner Referrals

Communications from Piñata

By accepting these Terms you agree that Piñata may contact you by email — and by SMS, if you provide a phone number and opt in to text messaging — about your Piñata account and your rent reporting, and about Piñata's features, programs, rewards, deals, offers, and brand partners. Messages about your account, the status of your reporting, and anything the law requires are part of the service and continue while you participate.

You may unsubscribe from marketing and promotional email at any time using the link in any such message or by emailing support@pinata.ai, and you may stop text messages by replying STOP. Unsubscribing from marketing does not stop account, service, or legally required messages. Message and data rates may apply to text messages.

Brand Content

Brand content, sponsored content, and reward experiences are part of the rewards experience, and Piñata may serve them to you within the Piñata and RentSpree experiences and by email. With your permission, Piñata may use device identifiers (including Apple's IDFA and Google's AAID), app and email engagement data, and inferred-interest signals to select, deliver, cap, and measure that content, and may share those identifiers and that engagement data with advertising and measurement providers for those purposes only. Sponsored content is clearly labeled. You may withdraw this permission at any time by emailing support@pinata.ai, without affecting your rent reporting or your rewards; you may still see non-personalized brand content.

Partner Referrals

Piñata works with third-party partners offering products and services renters commonly need, including housing, moving and storage, insurance, and financial services. Piñata may present those offers to you, and may share limited information about you with a partner so that relevant offers can be identified and presented. When you express interest in an offer or ask to be connected, Piñata transmits the contact and other information the partner needs in order to follow up with you.

Piñata may receive a referral fee, commission, or other compensation in connection with these referrals. Once your information reaches a partner, that partner's own terms and privacy policy govern how it uses your information and communicates with you, and you should contact that partner directly to stop its communications. You may tell Piñata to stop including you in partner referrals at any time by emailing support@pinata.ai, and doing so does not affect your rent reporting or your rewards.

What Is Never Used for Brand Content or Referrals

Piñata does not use, and does not permit anyone else to use, any of the following for brand content, audience building, ad targeting, lookalike modeling, or partner referrals: your Social Security Number or other government identifiers; your financial account or payment card numbers; any credit report, credit score, score factor, or tradeline data; any information Piñata is required to maintain as a furnisher under the FCRA; any consumer report or tenant screening information Piñata receives about you; and any Sensitive Personal Information as defined under California law. That information is kept separate and used only for the purpose it was collected for.

13. Your Information and Your Privacy Choices

Piñata's collection, use, and disclosure of your information is governed by the Piñata Privacy Policy at pinata.ai/privacy-policy. This Section summarizes what matters most for these Benefits.

Piñata does not sell your individually identifying information. Piñata does not disclose your name, email address, phone number, postal address, or other individually identifying information to any third party without your permission, and does not sell it for consideration. Your permission is what enables the parts of the Benefits that depend on it — rewards and program emails, personalized brand content, partner referrals, and passing fulfilment details to a brand when you redeem something. Each of those is described in Section 12, and each can be turned off there.

Sale and Sharing under California law. Piñata treats the brand content and partner referral activity described in Section 12 as both a “Sale” and “Sharing” under the CPRA for the purpose of giving you opt-out rights, regardless of how it is ultimately characterized. Piñata does not Sell or Share precise geolocation, Sensitive Personal Information, FCRA-covered data, or tenant screening information, and does not knowingly Sell or Share the information of anyone under sixteen.

Your rights. Depending on your state, you may ask Piñata to tell you what information it holds about you, to correct it, to delete it (subject to legal exceptions, including FCRA recordkeeping), to give you a portable copy, to limit use of Sensitive Personal Information, and to opt out of Sale and Sharing. Email support@pinata.ai, or use the “Do Not Sell or Share My Personal Information” link in the Piñata Privacy Policy. A Global Privacy Control browser signal is honored as an opt-out. Requests are handled within the time the law allows, and you will not be treated differently for making one.

Electronic communications. You agree to receive notices about the Benefits electronically — in the Piñata or RentSpree experience, or by email — including any notice required under the FCRA. You can ask for a paper copy of any notice at no charge, and you can withdraw your consent to electronic delivery, in each case by emailing support@pinata.ai; if you withdraw it, legally required notices will be mailed to the address on file and some features may become unavailable.

14. Disclaimers; Limitation of Liability; Indemnification

This Section also protects RentSpree, as an intended third-party beneficiary under Section 1. References to Piñata in this Section include RentSpree and its affiliates, directors, officers, employees, and agents.

THE BENEFITS ARE PROVIDED “AS IS” AND “AS AVAILABLE.” TO THE MAXIMUM EXTENT PERMITTED BY LAW, PIÑATA DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED, OR STATUTORY, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. PIÑATA DOES NOT WARRANT THAT THE BENEFITS WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, AND DOES NOT GUARANTEE ANY PARTICULAR RESULT, INCLUDING ANY PARTICULAR CHANGE IN YOUR CREDIT SCORE.

TO THE FULLEST EXTENT PERMITTED BY LAW, PIÑATA WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, OR ANY LOST PROFITS, REVENUE, DATA, OR USE. PIÑATA’S TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS OR THE BENEFITS WILL NOT EXCEED THE GREATER OF (A) THE TOTAL AMOUNT YOU PAID PIÑATA IN THE TWELVE (12) MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR (B) ONE HUNDRED DOLLARS (\$100). THIS LIMIT APPLIES SEPARATELY AND INDIVIDUALLY TO EACH OF PIÑATA AND RENTSPREE, AND THEIR LIABILITY IS SEVERAL AND NOT JOINT. SOME JURISDICTIONS DO NOT ALLOW THESE LIMITATIONS, WHICH APPLY TO THE MAXIMUM EXTENT PERMITTED.

This cap does not limit your rights under the FCRA. It governs contract-based claims arising from these Terms. 15 U.S.C. § 1681n (willful noncompliance) and § 1681o (negligent noncompliance) give you a right to damages and attorney’s fees directly from a furnisher of information, regardless of any contractual limitation in this Section, and nothing here waives that.

Indemnification. You agree to defend, indemnify, and hold harmless Piñata and RentSpree, and their affiliates, directors, officers, agents, and employees, from claims, damages, losses, liabilities, costs, and expenses (including reasonable attorneys’ fees) arising out of your breach of these Terms or of applicable

law, your negligence or misconduct, information you submit, or your infringement of anyone's rights. Piñata or RentSpree may assume the exclusive defense of any such matter at your expense, and you may not settle it in a way that imposes any obligation on either without their written consent.

15. Arbitration; Class Action Waiver; Governing Law

Please read this Section carefully. It affects your legal rights, requires arbitration of most disputes, waives class actions and jury trials, and gives you 30 days to opt out.

This Section also protects RentSpree, as an intended third-party beneficiary under Section 1, and RentSpree may invoke and enforce it directly.

Informal Resolution First

Before starting arbitration, email support@pinata.ai with your name and contact information, a description of the dispute, and the relief you want. If it is not resolved within sixty (60) days, either side may proceed. Any limitations period is paused during that time.

Arbitration

EXCEPT FOR CLAIMS QUALIFYING FOR SMALL CLAIMS COURT, ALL DISPUTES ARISING OUT OF OR RELATING TO THESE TERMS, THE BENEFITS, OR YOUR RELATIONSHIP WITH PIÑATA OR RENTSPREE — WHETHER IN CONTRACT, TORT, STATUTE, FRAUD, MISREPRESENTATION, OR ANY OTHER THEORY — WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION UNDER ITS CONSUMER ARBITRATION RULES, IN NEW YORK, NEW YORK, OR BY VIDEO OR WRITTEN SUBMISSION AT YOUR ELECTION. THE FEDERAL ARBITRATION ACT GOVERNS INTERPRETATION AND ENFORCEMENT. YOU, PIÑATA, AND RENTSPREE EACH WAIVE THE RIGHT TO A JURY TRIAL.

Class Action Waiver

YOU, PIÑATA, AND RENTSPREE AGREE THAT EACH MAY BRING CLAIMS AGAINST ANOTHER ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS.

30-Day Opt-Out

You may opt out of arbitration and the class action waiver by writing to Piñata Rent, Inc., 379 West Broadway, Suite 251, New York, NY 10012, Attn: Legal, postmarked within thirty (30) days of first accepting these Terms, with your name, email address, mailing address, and a statement that you are opting out. Opting out affects nothing else in these Terms, and is effective as to both Piñata and RentSpree.

Governing Law and Exceptions

These Terms are governed by the laws of the State of New York, without regard to conflict-of-laws principles, and by federal arbitration law. Subject to the arbitration provision, any court action must be brought in New York County, New York. This does not displace any right you have under the FCRA or under a state consumer-protection or rent-reporting statute that applies to you by its own terms. Either side may bring a qualifying claim in small claims court, and either may seek injunctive relief in court to protect intellectual property or confidential information. Nothing here prevents you from raising an issue with a government agency.

16. General

Changes. Piñata may update these Terms and will post the updated version with a new date. Piñata will not expand what is furnished to the credit bureaus, change reporting from positive-only to any other track, or enroll you in a new data-sharing program without notice to you and, where required, your separate consent.

Ending your participation. You may stop participating at any time; stopping rent reporting is described in Section 10. If your RentSpree account closes or RentSpree stops offering the Benefits, the Benefits end and furnishing stops. Piñata may suspend or end your participation for fraud, misrepresentation, misuse, or legal or regulatory reasons. Piñata may retain information as the law allows and as FCRA recordkeeping requires. Information already furnished is handled as described in Section 10.

Marks. “Piñata” and the Piñata logo are trademarks of Piñata Rent, Inc. “RentSpree” and its logo belong to RentSpree, Inc. You may not use either without written consent.

Assignment; severability; waiver. Piñata may assign these Terms in its discretion; you may not without Piñata’s written consent. If any provision is unenforceable, the rest remain in effect and that provision is narrowed to the minimum extent needed. A failure to enforce a provision is not a waiver of it.

Time limit. Any claim arising out of these Terms or the Benefits must be brought within one (1) year after it arose, except any claim under the FCRA, which is governed by 15 U.S.C. § 1681p.

Entire agreement; survival. These Terms, together with the documents incorporated in Section 1 and any official rules for a promotion, are the entire agreement between you and Piñata about the Benefits. Provisions that should survive termination will. Headings are for convenience only. The Benefits are for use in the United States only.

17. Contact

- **Everything about rent reporting, rewards, disputes, privacy requests, and opting out:**
support@pinata.ai
- **By mail:** Piñata Rent, Inc., 379 West Broadway, Suite 251, New York, NY 10012
- **Your rent payments, your lease, or your RentSpree account:** contact RentSpree.

Consent Summary

The short version of what you are agreeing to. The sections above govern if there is any conflict.

Who you are contracting with: Piñata Rent, Inc. RentSpree makes these benefits available and pays for them, but is not a party to these Terms.

Cost to you: Nothing, ever. RentSpree pays. Nothing is added to your rent or taken from your deposit.

Rent reporting: Accepting these Terms enrolls you in positive-only rent reporting to all three major credit bureaus — Experian, Equifax, and TransUnion — to help you build credit history from the rent you already pay. Late, partial, and missed payments are never reported. Stop any time at support@pinata.ai, with no waiting period. See Sections 4 and 10.

Your date of birth: The bureaus need it to match your tradeline to your credit file. If it has been provided and you accept these Terms, Piñata uses it for rent reporting. If it has not, you are enrolled but nothing is reported until you provide it. See Section 4.

Historical reporting: Up to 24 months of your prior on-time payments made through RentSpree may be reported when reporting begins. See Section 6.

Communications, brand content, and referrals: Piñata may email you about your account, its features, programs, rewards, deals, and brand partners, and may serve you brand content. Piñata may also present partner offers — housing, moving, insurance, financial services — and share your information with a partner when you engage. Piñata may be paid for referrals. Unsubscribe from marketing, turn off personalization, or stop referrals at support@pinata.ai. See Section 12.

Credit-score access: Included, by soft inquiry, which does not affect your score. Used to show your progress and to build anonymized aggregate reports. Your individual credit information is never shared with RentSpree or your landlord. Opt out by emailing support@pinata.ai. See Section 8.

Rewards: You get a Piñata reward account. Points have no cash value and can expire. Your credit data, Social Security Number, and any tenant screening information are never used for brand content or referrals. See Sections 11 and 12.

Your FCRA rights: Piñata is the furnisher. Dispute anything inaccurate at support@pinata.ai, free of charge. Nothing in these Terms limits your rights under the FCRA. See Sections 9 and 14.

Disputes with us: Individual arbitration in New York under AAA rules, with class actions and jury trials waived. You have 30 days to opt out. See Section 15.