

## **Privacy Policy**

800Creditnow.com is strongly committed to protecting your privacy when you interact with us, read our content or use our services. We provide this privacy policy to let you know about the information we collect and how we use, share and protect this information.

### **Personal Information We May Collect**

"Personal Information" is information that identifies you as an individual. In addition to Personal Information, Other Information (as defined below) may be collected in connection with the Services; the collection, use and disclosure of Other Information is addressed separately below, under the heading "OTHER INFORMATION".

We and our third-party service providers may collect the following Personal Information from you:

- Name.
- Postal address.
- Telephone number.
- E-mail address.
- Credit and debit card numbers.
- Other personally identifiable information about you and third parties that you may choose to transmit through the Services, including personally identifiable information contained within files, video or audio calls or text messages.

We do not request, solicit or intend to collect any other personally identifiable information, and you should not disclose any such information in connection with the Services. **IF YOU SUBMIT ANY PERSONAL INFORMATION OF OR RELATING TO THIRD PARTIES TO US OR OUR THIRD-PARTY SERVICE PROVIDERS IN CONNECTION WITH THE SERVICES, YOU REPRESENT THAT YOU HAVE THE AUTHORITY TO DO SO.**

### **How We May Use Personal Information**

We and our third-party service providers may use Personal Information:

- To respond to your inquiries and fulfill your requests, such as to send newsletters to you, complete your commercial transactions and operate the Services.
- To send to you administrative information, including information regarding the Services and changes to our terms, conditions and policies.
- To send to you marketing communications that we believe may be of interest to you, unless you opt-out in accordance with the "CHOICES AND ACCESS" section below.
- For our business purposes, such as quality assessment, data analysis, audits, developing new products, improving the Services, identifying usage trends and determining the effectiveness of our promotional campaigns.
- As we believe to be necessary or appropriate: (a) under applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to

requests from public or government authorities, including public or government authorities outside your country of residence; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our affiliates; (f) to protect our rights, privacy, safety or property, or that of our affiliates, service providers, you or others, including through credit-fraud protection and risk reduction; (g) at our discretion under emergency circumstances, to notify emergency services or your family members, personal representative or other individuals involved in your care of your location and condition; or (h) to allow us to pursue available remedies or limit the damages that we may sustain.

## **How Personal Information May Be Disclosed**

Your Personal Information may be disclosed:

- To our third-party service providers that may provide services such as hosting of the Services, data analysis, IT services and infrastructure, customer service, e-mail delivery, auditing, payment processing and other similar services. Please note that we may use cloud service providers in connection with the hosting of the Services and the storage of Personal Information, and we may have limited or no opportunity or ability to impose contractual restrictions on these and other service providers.
- By you, through messages (including files, video and audio calls and text messages), chats, message boards, forums, public profile pages, user directories and blogs and other functionality with which you are able to share or post information and materials. Please note that any information and materials that you post or disclose using such functionality will become public information, and may be available for other users of the Services and the general public to record, access, use, alter, manipulate or disclose to other individuals or social networking sites such as Facebook or YouTube. We are not responsible for such recording, access, use, alteration, manipulation or disclosure. We urge you to be very careful when deciding to disclose your Personal Information, or any other information, in connection with the Services.
- To a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceeding).
- As we believe to be necessary or appropriate: (a) under applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to requests from public or government authorities, including public or government authorities outside your country of residence; (d) to enforce our terms and conditions; (e) to protect our operations or those of any of our affiliates; (f) to protect our rights, privacy, safety or property, or that of our affiliates, service providers, you or others, including through credit-fraud protection and risk reduction; (g) at our discretion under emergency circumstances, to notify emergency services or your family members, personal representative or other individuals involved in your care of your location and condition; or (h) to allow us to pursue available remedies or limit the damages that we may sustain.

## **Other Information We May Collect**

"Other Information" is any information that does not reveal your specific identity, such as:

- Browser information
- Server log files
- Statistics concerning messages (including files, video and audio calls and text messages) sent or received through the Services, such as the length of such calls or messages, the IP Addresses involved and other technical parameters
- Information collected through cookies, pixel tags and other technologies
- Demographic information
- Aggregated information

## **How We May Collect Other Information**

We and our third-party service providers may collect Other Information in a variety of ways, including:

- Through your device: Certain information is collected automatically through your device, such as your operating system name and version, device manufacturer and model, language, and the name and version of the software application you are using. We may also generate a unique device identifier for use by 800Creditnow.com to operate the Services.
- Through server log files: Your "IP Address" is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user uses the Services, along with the time of the use and the pages or areas visited within the Services. Collecting IP Addresses is standard practice on the Internet and is done automatically by many websites. We and our third-party service providers use IP Addresses for purposes such as helping to calculate usage levels of the Services diagnose server problems and administer the Services.
- Using cookies: Cookies allow a server to transfer data to a device for recordkeeping and other purposes. We and our third-party service providers use cookies and other technologies to, among other things, better serve you with more tailored information and facilitate your ongoing access to and use of the Services, as well as for online tracking purposes. If you do not want information collected through the use of cookies, there is a simple procedure in most devices that allows you to decline the use of cookies. If you choose to decline cookies, some or all of the features, functionality and promotions available through the Services may not be available to you.
- Using pixel tags and other similar technologies: Pixel tags (also known as web beacons and clear GIFs) and other similar technologies may be used in connection with some pages and areas of the Services and HTML-formatted e-mail messages to, among other things, track the actions of users of the Services and e-mail recipients, measure the success of our marketing campaigns and compile statistics about usage and response rates of the Services.
- Physical Location: We may collect the physical location of your device by, for example, using satellite, cell phone tower or Wi-Fi signals. We may use your device's physical location to provide you with personalized location-based services and content. We may also share your device's physical location, combined with information about what advertisements you viewed and other information we collect, with our marketing partners

to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. In some instances, you may be permitted to allow or deny such uses and/or sharing of your device's location, but if you choose to deny such uses and/or sharing, we and/or our marketing partners may not be able to provide you with the applicable personalized services and content.

- From you: We may collect demographic information such as your location, as well as other information, such as your preferred means of communication, when you voluntarily provide such information to us. Unless combined with Personal Information, this information does not personally identify you or any other user of the Services.
- By aggregating information: Personal Information does not personally identify you or any other user of the Services. For example, we may aggregate Personal Information to calculate the percentage of our users who have a particular telephone area code.

### **How We May Use and Disclose Other Information**

Because Other Information does not personally identify you, we may use and disclose Other Information for any purpose. In some instances, we may combine Other Information with Personal Information (such as combining your zip code with your name). If we combine any Other Information with Personal Information, the combined information will be treated by us as Personal Information as long as it is so combined.

### **Third-Party Advertisers**

We may use third-party advertising companies to serve ads when you visit the Services. Please note that these companies may use information about your use of the Services to provide advertisements about goods and services that may be of interest to you. In the course of serving advertisements to the Services, these companies may place or recognize a unique cookie on your browser.

### **Security**

We seek to use within 800Creditnow.com reasonable organizational, technical and administrative measures to protect Personal Information under our control. Unfortunately, no data transmission over the Internet or data storage system is guaranteed to be 100% secure. Please also be aware that we may use third-party cloud service providers that provide hosting, data storage and other services pursuant to standard terms and conditions that are generally non-negotiable; accordingly, although we seek to conduct reasonable due diligence on such service providers, we may be unable to impose contractual obligations on them with respect to the measures they use to protect Personal Information. We are not responsible for the data security measures of any third parties.

If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us in accordance with the "CONTACTING US" section below.

## **Choices and Access**

### **Your choices regarding our use and disclosure of your Personal Information for marketing purposes:**

We give you many choices regarding our use and disclosure of your Personal Information for marketing purposes. You may opt-out from:

Receiving marketing-related e-mails from us based upon your Personal Information: If you no longer want to receive marketing-related e-mails from us on a going-forward basis based upon Personal Information collected pursuant to this Privacy Policy, you may opt-out of receiving such marketing-related e-mails by accessing the "E-mail Subscriptions" page on the Site, or by clicking the "unsubscribe" link that is included at the end of such marketing-related e-mails.

We will try to comply with your request(s) as soon as reasonably practicable. Please note that if you opt-out as described above, we will not be able to remove your Personal Information from the databases of third parties with which we have already shared such information (i.e., to which we have already provided such information as of the date that we implement your opt-out request). Please also note that if you do opt-out of receiving marketing-related e-mails from us, we may still send administrative messages to you; you cannot opt-out from receiving administrative messages.

### **How you can access your Personal Information**

If you would like to review or update your Personal Information that has been previously provided to us, you may do so by logging into your account within the Services, or, for certain Personal Information that is not reviewable through the Services, you may contact us in accordance with the "CONTACTING US" section below.

We will try to comply with your request to update your Personal Information as soon as reasonably practicable. We are not responsible for changing information from the databases of third parties with whom we have already shared your Personal Information.

### **Use of the Services by Minors**

The Services are not directed to individuals under the age of thirteen (13), nor are such individuals permitted to use the Services; accordingly, we request that such individuals do not provide Personal Information in connection with the Services. If you are the parent or guardian of such an individual who has disclosed Personal Information to us in connection with the Services, please contact us in accordance with the "CONTACTING US" section below, and we will exercise commercially reasonable efforts to remove such information from our databases and storage systems; we are not liable, however, for any consequences of such information, including any delay or failure to remove such information.

**Retention Period**

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or allowed by law.

**Contacting Us**

If you have any questions about this Privacy Policy, please contact us by sending an e-mail to [info@800creditnow.com](mailto:info@800creditnow.com). Please note that information you submit through e-mail may not be secure; so please do not include credit card information or other sensitive information in your messages to us.