# **Funding Experts USA LLC**

#### PRIVACY POLICY

This privacy policy applies to www.fundingexperts.com (the "Website") which is owned and operated by Funding Experts USA LLC Funding Experts and the Funding Experts marks are a trademark of Funding Experts USA LLC ("Funding Experts", "FE", "Us" or "We").

This Privacy Policy describes how Funding Experts collects and uses the personal information you provide when you interact with our website. This Privacy Policy does not apply to information collected through other sources or through third party sales organizations. Information security and protecting your privacy are fundamental to the way we do business at Funding Experts. All employees of Funding Experts and its affiliates are aware of the procedures that must be taken to safeguard customer information. This Privacy Statement sets forth our current privacy practices with regard to the information we collect when you interact with us.

### **Information Collected about you:**

Funding Experts is the sole owner of the information collected on this site. We only have access to collect information we receive from you on applications or other forms, including consumer reports you authorize us to obtain, information about your transactions with us and information that you voluntarily give us via email or other direct contact from you. We will not sell or rent this information to anyone.

When a customer visits the website we may log information about a customer's visit including but not limited to their state, internet protocol address, the link they followed to the site, the links clicked on the site, and the dates and times of their visits. None of this logged information will be available to third parties.

When you contact us voluntarily we will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

Unless you ask us not to, we may contact you via email or other mean including social media in the future to tell you about new products or services or to gather additional information as may be necessary for additional products or services, or changes to this privacy policy.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

## We may disclose your personal information:

- 1. As required by law, such as to comply with a subpoena, or similar legal process, including in a bankruptcy proceeding;
- 2. When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a request from a governmental entity;
- 3. If We are involved in a merger, acquisition, or sale of all or substantially all of our assets or equity, in which case, you will be notified; and
- 4. To any other third party with your prior consent to do so.

# Disclosure of non-public information about you:

We may disclose nonpublic personal information about you to our affiliates that provide services on our behalf. We also may provide information to affiliates that may offer products and services that we think you may be interested in. If you do not want us to share information to our affiliates for purposes of marketing products and services you may opt-out of such information sharing, by contacting us at:

Funding Experts USA LLC 633 W. Fifth Street, 26th floor Los Angeles, CA 90071

### **Monitoring our Computer Systems:**

Responsibility for ensuring that we have thorough security standards to protect our systems and your information against unauthorized access and use rests with our specialized Technology and Information Security Group. This group keeps up-to-date with ever-evolving security issues, tools and methodologies. They consult with all areas of Funding Experts to ensure that appropriate security controls are built into the Funding Experts procedures, systems and software. Constantly monitoring maintains the quality of our systems and provides our customers around-the-clock peace of mind.

#### Use of Secure Firewalls and Cookies:

Funding Experts uses secure firewalls to prevent unauthorized access to our internal systems. We have Internet firewalls designed to securely separate the Internet from our internal computer systems and databases. Data coming from customer computers via the Internet flows through a series of safety check points on its way to our internal systems so that only authorized messages and transactions enter our computer systems.

We use cookies as an additional security feature for customers. A "cookie" is a small text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you. There are two common types of cookies that we use, "session cookies" and "persistent cookies".

Session cookies store information only for the length of time that you are connected to a website – they are not written onto your hard drive. Once you leave the website, the originator of the cookie no longer has the information that was contained on it. For example, when you login to Funding Experts and are authenticated through your login id and password, a cookie will store the identification number of your browser. Throughout your session, the session cookie acts as a type of digital signature to identify your current session to the Web Server.

The information stored in "persistent cookies" is written onto your hard drive and remains there until the expiry date of the cookie. Funding Experts uses persistent cookies to store non-sensitive information that you are aware of and have agreed to. For example, if you choose the option on our login screen to remember your ID, the system will remember and automatically input your logon id each time you use the service top improve the ease of use of this site.

This Website may offer links to sites of partner companies or third party sites. While we make every effort to monitor the quality of content provided on the Website, these external sites are not subject to this Privacy Policy and we have no control over the content of these sites. Please carefully review the policies on these sites before providing them any personal information.

## **Changes to this Privacy Statement:**

Funding Experts has the discretion to occasionally update this privacy statement. When we do, we will also revise the "updated" date at the top of this privacy statement. We encourage you to periodically review this privacy statement to stay informed about how we are helping to protect the personal information we collect. Your continued use of the service constitutes your agreement to this privacy statement and any updates.