

# PRIVACY POLICY

## LIQUIDITY LENDING GROUP & AFFILIATES

### Introduction

Liquidity Lending LLC. and its affiliates (“Company,” “We,” or “Us”) respect your privacy and are committed to protecting it through our compliance with this policy. This policy describes the types of information we may collect from you or that you may provide when you visit the website [www.liquiditylendingllc.com](http://www.liquiditylendingllc.com) and related web pages (the “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On this Website.
- In email, text, and other electronic messages between you and this Website.
- Through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website.
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.

It does not apply to information collected by:

- Us offline or through any other means, including on any other website operated by us or any third party (including our affiliates); or
- Any third party (including our affiliates), including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use the Website. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time (see [Changes to Our Privacy Policy](#), below). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

### Children Under the Age of 18

Our Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect personal information from children under 18. If you are under 18, do not use or provide any information on this Website or through any of its features, register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website, or provide any information about yourself to us, including your name, address, telephone number, email

address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at: [underwriting@liquiditylendingllc.com](mailto:underwriting@liquiditylendingllc.com)

California residents under 16 years of age may have additional rights regarding the collection and sale of their personal information. Please see Your California Privacy Rights, below, for more information.

### **Information We May Collect About You and How We Collect It**

We may collect several types of information from and about users of the Website, including information:

By which you may be personally identified, such as name, postal address, e-mail address, telephone number, or any other identifier by which you may be contacted online or offline (“personal information”);

- That is about you but individually does not identify you; and/or
- About your internet connection, the equipment you use to access the Website, and usage details.

We may collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the Website. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, for example, our business partners.

### **Information You Provide to Us**

The information we collect on or through the Website may include:

- Information that you provide by filling in forms on the Website. This may include information provided at the time of registering to use the Website, subscribing to our service, posting material, or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with the Website.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.

- Details of transactions you carry out through the Website and of the fulfillment of your orders. You may be required to provide financial information before placing an order through the Website.
- You also may provide information to be published or displayed (hereinafter, “posted”) on public areas of the Website or transmitted to other users of the Website or third parties (collectively, “User Contributions”).
- Your User Contributions are posted on and transmitted to others at your own risk. Although we limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

### **Information We May Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with the Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to the Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). For information on how you can opt out of behavioral tracking on the Website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking, see How We Respond to “Do Not Track” Signals, below.

### **How We Use and Disclose Your Information, below.**

- Web Beacons. Pages of our the Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain Website content and verifying system and server integrity).

### **Third-Party Use of Cookies and Other Tracking Technologies**

Some content or applications, including advertisements, on the Website may be served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The

information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

For information about how you can opt out of receiving targeted advertising from many providers, see Choices About How We Use and Disclose Your Information, below.

### **How We Use Your Information**

We may use information that we collect about you or that you provide to us, including any personal information:

- To present the Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account, including expiration and renewal notices.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to the Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on the Website.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third-parties' goods and services that may be of interest to you if you registered for our newsletter upon sign-up. If we have sent you a promotional email, you may opt out of future promotional emails by clicking the "Unsubscribe" button in the body of the email. For more information, see Choices About How We Use and Disclose Your Information, below.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

### **Disclosure of Your Information**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by the Company about the Website users is among the assets transferred.
- To third parties to market their products or services to you if you have consented these disclosures by registering for our newsletter. We contractually require these third parties to keep personal information confidential and use it only for the purposes for which we disclose it to them. For more information, see Choices About How We Use and Disclose Your Information, below.
- To fulfill the purpose for which you provide it. For example, if you give us an email address to use a "refer a friend" feature of the Website, we may transmit the contents of that email and your email address to the recipients.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, regulation, rule, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Terms of Use, Terms of Service, and other agreements, including or billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- Disclosure of Your Information for Third-Party Advertising. If you do not want us to share your personal information with unaffiliated or non-agent third parties for promotional purposes, you can also always opt-out of future promotional emails by clicking the "Unsubscribe" button in the body of the email.
- Promotional Offers from the Company. If you do not wish to have your email address or other contact information used by the Company to promote our own or third parties'

products or services, you may opt out of future promotional emails by clicking the “Unsubscribe” button in the body of the email. This opt out does not apply to information provided to the Company as a result of a product purchase, warranty registration, product service experience or other transactions.

- Targeted Advertising. We do not currently engage in targeted advertising. In the future, if you have received a promotional email via targeted advertising, you may opt out of future promotional emails by clicking the “Unsubscribe” button in the body of the email. We do not control third parties’ collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative (“NAI”) on the NAI’s website.

California residents may have additional personal information rights and choices. Please see Your California Privacy Rights, below, for more information.

Nevada residents who wish to exercise their sale opt-out rights under Nevada Revised Statutes Chapter 603A may submit a request to this designated address: [underwriting@liquiditylendinggroup.com](mailto:underwriting@liquiditylendinggroup.com) However, please know we do not currently sell data triggering that statute’s opt-out requirements.

### **Accessing and Correcting Your Information**

You may send us an email at [underwriting@liquiditylendinggroup.com](mailto:underwriting@liquiditylendinggroup.com) to request access to, correct or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

If you delete your User Contributions from the Website, copies of your User Contributions may remain viewable in cached and archived pages or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including User Contributions, is governed by our Terms of Use.

California residents may have additional personal information rights and choices. Please see Your California Privacy Rights, below, for more information

### **How We Respond to “Do Not Track” Signals**

California law requires us to let you know how we respond to web browser Do Not Track (“DNT”) signals. Because there currently is not an industry or legal standard for recognizing or honoring DNT signals, we do not respond to them at this time. We await the result of work by the privacy community and industry to determine when such a response is appropriate and what form it should take.

## **Your California Privacy Rights**

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. Pursuant to California Civil Code Section 1798.83(c)(2), we do not share your personal information with third parties for their direct marketing use. If you are a California resident under the age of 18, and a registered user of any site where this policy is posted, California Business and Professions Code Section 22581 permits you to request and obtain removal of content or information you have publicly posted. To make such a request, please send an email with a detailed description of the specific content or information to [underwriting@liquiditylendinggroup.com](mailto:underwriting@liquiditylendinggroup.com). Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and that there may be circumstances in which the law does not require or allow removal even if requested.

## **Data Security**

We and our service providers have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on secure servers behind firewalls. The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like message boards. The information you share in public areas may be viewed by any user of the Website. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

## **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting the Website and this privacy policy to check for any changes.

## **Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, or to register a complaint or concern, please contact us at: [underwriting@liquiditylendinggroup.com](mailto:underwriting@liquiditylendinggroup.com)