



## **Lending Solutions, Inc. Privacy Policy**

### **I. Introduction**

This Privacy Policy explains how Lending Solution Inc. (“LSI”) collects, uses, shares and safeguards Personal Data and Non-Personal Data on [www.belivelsi.com](http://www.belivelsi.com), mobile websites, microsites, mobile applications, LSI profiles on LSI social media sites and any other digital services and platforms officially operated or used by LSI from time to time (“Sites”), as well as by phone or by paper.

### **II. Changes to the Privacy Policy**

As LSI, its Client partnerships, products and services change from time to time, this Privacy Policy is expected to change as well. We reserve the right to amend the Privacy Policy at any time, for any reason. The date of the last revision to the Privacy Policy will be indicated by the "Effective Date" at the bottom of this page.

### **III. Types of Data We Collect**

#### **Personal Data**

We may collect information (whether online, by phone, or by paper) that enables LSI to identify or contact you (“Personal Data”) to carry out its business purposes. LSI Sites may collect this information for a variety of business reasons, including but not limited to, applying for employment, registering for an LSI event or program, partnering with LSI for its products or services, or otherwise interacting with LSI.

The types of Personal Data we may collect include, but are not limited to:

- General data (e.g., names, dates of birth, home and business addresses, email addresses, Internet protocol addresses and mobile/landline business/personal telephone numbers that are provided by our employees and Clients)
- Professional data
- Government-issued identification numbers (e.g., social security numbers, national identification numbers and tax identification numbers), for example from employees and independent contractors
- Other identification information (e.g., photographs)
- Financial information (e.g., credit and debit card numbers, credit reports, passwords and PIN numbers) for product sales or employment purposes
- Sensitive Personal Data (e.g., racial or ethnic origin, sexual orientation and disability data) for diversity or accessibility purposes

#### **Non-Personal Data**

We may collect information (whether online, by phone, or by paper) that does not directly identify you as you interact with our Sites (“Non-Personal Data”). The types of Non-Personal Data we may collect includes, but is not limited to:



- Site usage (e.g., browsing history, search terms, number of clicks, referring/exit pages, date/time stamp, time on Site)
- Products and services viewed, including advertisements for such products and services
- Computer type, operating system and platform type
- Internet service provider
- Your industry and business (e.g., company size and location, job functions and seniority levels)

#### **IV. How We Use Your Data**

In addition to the uses described above, we use your Personal Data, sometimes combined with Non-Personal Data, in a variety of ways including, but not limited to the below, in order to:

##### Personal Data

- Identify you when you visit our Sites
- Provide service communications
- Provide products, information and services you request or that we think you may be interested in
- Respond to your emails or online requests for products, services, or information
- Personalize and improve the usability of the Sites
- Tailor content, advertising and marketing to you

##### Non-Personal Data

We use Non-Personal Data to improve the usability of our Sites and for other business reasons. We do not provide Personal Data to third parties with whom we share your Non-Personal Data. Please note that, when you select an advertising link or other link that takes you to sites not operated by LSI, you may be subject to the privacy policies of these third-party sites.

#### **V. How We May Share Your Data**

We may share your Personal Data, sometimes combined with Non-Personal Data, in a variety of ways including, but not limited to the below:

- Share data with third parties to fulfill service requests and to perform business functions (e.g., LSI may contract with third parties to provide services on our behalf such as data hosting services; packaging, mailing and delivering services).
- Share data with third parties as required by law or to protect LSI in the good-faith belief that such action is necessary to: (a) conform to legal requirements or comply with legal process served on LSI; (b) protect and defend LSI's rights or property; or (c) protect the personal safety of LSI personnel or members of the public in appropriate circumstances.
- Share data with third parties if LSI and/or its assets (or a portion of its assets) are sold, assigned, transferred, or merged, or if LSI undergoes some other change including a change to its corporate form as part of a bankruptcy proceeding or otherwise; information may be transferred as part of that transaction or change.
- Share data with social media sites such as Facebook, LinkedIn, Twitter and others who may contact you with "targeted ads" relating to LSI's services.



- Share data with third parties under other unanticipated situations, but only with your consent.

## **VI. How You Can Manage the Processing of Your Data**

You can manage your profile and email preferences, including “opting out” of email by contacting us using the information in the “Contact Information” section below. If you prefer to receive hard copy mailings only from LSI, you can contact us and request to have your name and address removed from the list we provide to third parties. For California residents, please consult the “California Privacy Rights” section for additional considerations.

Our processing of your data is based upon your consent, contract performance (e.g., your purchase of products or renewal), legitimate business interest (e.g., direct marketing of goods and services), or compliance with law. You have the right to object to our processing of your data or to restrict our processing of your data. In addition, if you have consented to the processing of your Personal Data, you have the right to withdraw your consent at any time.

## **VII. California Privacy Rights**

In addition to the rights as explained in this Privacy Policy, under California’s “Shine the Light” law, California residents who provide personal information (as defined in the statute) to obtain products or services for personal, family, or household use are entitled to request and obtain from us, once a calendar year, information about the personal information we shared, if any, with other businesses for marketing uses. If applicable, this information would include the categories of personal information and the names and addresses of those businesses with which we shared such personal information for the immediately prior calendar year (e.g., requests made in the current year will receive information about the prior year). To obtain this information please contact us at the address listed below in the “Contact Information” section.

## **VIII. Children**

We do not knowingly collect Personal Data from, or market to children under the age of 13.

## **IX. How We Protect Personal Data**

LSI implements commercially reasonable security measures to help protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of data. Except the sharing of information as set forth in this Privacy Policy, we restrict access to Personal Data to only those entities who need the data to operate, develop, or improve our services. These individuals or partner organizations are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution, if they fail to meet these obligations.

Unfortunately, no data transmission over the Internet or electronic storage is fully secure. Accordingly, and despite our reasonable efforts to protect your Personal Data from unauthorized access, use, or disclosure, LSI cannot guarantee or warrant the security of the Personal Data you transmit to us, or to or from our online Sites. If you have questions about this Privacy Policy, please contact us.



## **X. Linking to Other Internet Sites**

You should be aware that other Internet sites that are linked from the Sites or from an LSI email message may contain privacy provisions that differ from the provisions of this Privacy Policy. To ensure your privacy is protected, we recommend that you review the privacy statements of these other linked sites, applications, or other digital platforms.

## **XI. How You Can Access, Change and Delete Your Personal Data**

We rely on you to update and correct your Personal Data. If you are a user of our Sites, or purchaser of LSI products and services, you can review, update and correct your information by contacting us using the information in the “Contact Information” section below. Typically, we retain your Personal Data for the period necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law. This may include retaining your Personal Data indefinitely in order to provide you with future marketing opportunities and other purposes, as well as to comply with our legal obligations, resolve disputes, or enforce any of our agreements. Please note that you can request, at any time, that we delete your Personal Data. All requests must be directed to the contact in the “Contact Information” section below. We can decide to delete your Personal Data if we believe that the data is incomplete, inaccurate, or that our continued use and storage are contrary to our obligations to other individuals or third parties. When we delete your Personal Data, it will be removed from our active databases or anonymized so that the data is no longer identified with you, but the data may remain in our archives we determine that it is not practical or possible to delete it.

## **XII. Cookies and Other Web Devices**

Our website may send cookies (e.g., pieces of code or text placed on your computer by us or third-parties when you browse our Sites) to your web browser (if your browser’s preferences allow it) to collect data when you browse our Sites. Cookie settings can be controlled in your Internet browser to automatically reject some forms of cookies. If you view our website without changing your cookie settings, you are indicating your consent to receive all cookies from our Sites. If you do not allow cookies, some features and functionality of our Sites may not operate as expected. In addition to cookies, we may place technological tools (and allow certain third parties to place technological tools) such as tags and beacons (e.g., code scripts that are primarily used to track visitors’ activities on our Sites by web analytics software), Internet Protocol (IP) addresses, and other tools, to collect your data for the purposes listed in this Privacy Policy.

## **XIII. Right to Complain to Supervisory Authority**

You, as the data subject, have the right to lodge a complaint with a supervisory authority, in particular in the state of your habitual residence, place of work, or place of the alleged infringement, if you believe that the processing of your personal data does not comply with legal requirements.

## **XIV. Breach Notification**

In the event we determine the occurrence of a data security incident that impacts you, we will notify you as required by law.



## **XV. Contact Information**

If you have questions, comments, or complaints concerning our privacy practices or if you wish to change, access, or remove your Personal Data, please contact us as indicated below. We will attempt, where practical, to respond to your requests and to provide you with additional privacy-related information.

Lending Solutions, Inc.  
2200 Point Blvd.  
Elgin, IL 60123  
[www.belivelsi.com](http://www.belivelsi.com)  
888-574-6572

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