

# Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to rateandterm.com and RATEANDTERM.COM and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to RATEANDTERM.COM include rateandterm.com. The RATEANDTERM.COM website is a Lender Match Service site. By using the RATEANDTERM.COM website, you consent to the data practices described in this statement.

## Collection of your Personal Information

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services available on the Site. These may include: (a) registering for an account on our Site; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services on our Site. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

## Use of your Personal Information

RATEANDTERM.COM collects and uses your personal information to operate its website(s) and deliver the services you have requested.

RATEANDTERM.COM may also use your personally identifiable information to inform you of other products or services available from RATEANDTERM.COM and its affiliates.

## Sharing Information with Third Parties

RATEANDTERM.COM does not sell, rent or lease its customer lists to third parties.

RATEANDTERM.COM may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. RATEANDTERM.COM may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to RATEANDTERM.COM, and they are required to maintain the confidentiality of your information.

RATEANDTERM.COM may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on RATEANDTERM.COM or the site; (b) protect and defend the rights or property of RATEANDTERM.COM; and/or (c) act under exigent

circumstances to protect the personal safety of users of RATEANDTERM.COM, or the public.

### **Automatically Collected Information**

Information about your computer hardware and software may be automatically collected by RATEANDTERM.COM. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the RATEANDTERM.COM website.

### **Links**

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

### **Security of your Personal Information**

RATEANDTERM.COM secures your personal information from unauthorized access, use, or disclosure. RATEANDTERM.COM uses the following methods for this purpose:

- SSL Protocol

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

### **Children Under Thirteen**

RATEANDTERM.COM does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

### **E-mail Communications**

From time to time, RATEANDTERM.COM may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our Services, we may receive a notification when you open an email from RATEANDTERM.COM or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from RATEANDTERM.COM, you may opt out of such communications by You may unsubscribe

from our email list any time by sending an email to [unsubscribe@rateandterm.com](mailto:unsubscribe@rateandterm.com).

### **Changes to this Statement**

RATEANDTERM.COM reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our site, and/or by updating any privacy information on this page. Your continued use of the Site and/or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

### **Contact Information**

RATEANDTERM.COM welcomes your questions or comments regarding this Statement of Privacy. If you believe that RATEANDTERM.COM has not adhered to this Statement, please contact RATEANDTERM.COM at:

RATEANDTERM.COM  
P.O. Box 28161  
San Diego, California 92198

Email Address:  
[info@rateandterm.com](mailto:info@rateandterm.com)

Telephone number:  
8587622774

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