

Privacy Policy

BIZ CREDIT EXPERT LLC KNOWN HEREIN AS, (“BCE” “we” or “us”) wants you to be familiar with what information we collect about you, how the information is being used and what choices you have regarding the collection and use of the information. This Privacy Policy (the “Policy”) describes our practices in connection with information that we collect through our websites (collectively, the “Site”).

By using the Site, you agree to the terms of this Policy. If you do not agree to the terms of this Policy, please do not use the Site. We reserve the right to change this Policy without prior notice. You agree to obtain annual notices of, and changes to, this Policy electronically by visiting this Site. You can determine when this Policy was last revised by referring to the “Last Revised” legend at the top of this page. Any changes to our Policy will become effective upon our posting of the revised Policy on the Site. Use of the Site following such changes constitutes your acceptance of the revised Policy then in effect. Therefore, we encourage you to review this Site from time to time for changes to our Policy.

WHAT TYPES OF INFORMATION DO WE COLLECT ABOUT YOU?

We collect personal information and non-personal information through the Site. Personal information is information that identifies you as an individual. Non-personal information is aggregated information, demographic information, IP addresses and any other information that does not reveal your specific identity.

Personal information. We may collect the following types of personal information:

- Information provided by you when ordering credit-related products through the Site. For example, you will be required to submit personal information such as your name, address, social security number, date of birth, telephone number and e-mail address.
- When you make a purchase through the Site, we may collect your credit card number or other payment account number, billing address and other information related to such purchase (collectively, “Payment Information”) from you.
- Information you provide us through customer service correspondence and general feedback.

Non-Personal information. When you visit the Site, we may collect non-personal information, such as a catalog of the Site pages you visit. Non-personal information is generally collected through the Site from the following sources: server log files, environmental variables, cookies, pixel tags and other similar LLC and information that you voluntarily provide.

- **Server Log Files.** Your Internet Protocol (IP) address is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP). This number is identified and logged automatically in our server log files whenever you visit the Site, along with the time(s) of your visit(s) and the page(s) that you visited. We use your IP address, and the IP addresses of all users, for purposes such as calculating Site usage levels, helping diagnose problems with the Site's servers, and administering the Site. Collecting IP addresses is standard practice on the Internet and is done automatically by many websites.
- **Cookies and Similar LLC.** We, our service providers, and/or non-affiliated Third-parties, may use "cookies" or similar LLC on the Site. Cookies are data that a web server transfers to an individual's computer for record keeping purposes. Cookies are an industry standard used by many websites and can facilitate your ongoing access to and use of a particular website; cookies do not cause damage to your computer systems or files. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to automatically decline cookies, or to be given the choice of declining or accepting the transfer of a particular cookie, or cookies from a particular website, to your computer.
- **Pixel Tags.** Our service providers, and/or non-affiliated Third-parties, may also use so-called "pixel tags," "web beacons," "clear GIFs" or similar means (collectively, "Pixel Tags") in connection with some Site pages and HTML-formatted e-mail messages to, among other things, compile aggregate statistics about Site usage and response rates. A Pixel Tag is an electronic image, often a single pixel (1x1), that is ordinarily not visible to Site visitors and may be associated with Cookies on the visitors' hard drives. Pixel Tags allow us to count users who have visited certain pages of the Site, to deliver branded services, to provide online advertising, and to help determine the effectiveness of promotional or advertising campaigns. When used in HTML-formatted e-mail messages, Pixel Tags can tell the sender whether and when the e-mail has been opened.

HOW DO WE USE THE INFORMATION COLLECTED?

Personal Information. We may use personal information we collect in the following ways:

- **Fulfillment of Requests.** We may use personal information collected about you to provide you with products, services or information that you request. Specifically, we may share your information with our affiliates and business partners to provide you with specific commercial finance products such as credit cards and loans.
- **Administrative Communications.** From time to time we may use personal information to send you important information regarding the Site, or changes to our terms, conditions, and policies. Because this information may be important to your use of the Site, you may not opt-out of receiving such communications.
- **Other Communications.** From time to time, we may use personal information to inform you of products, programs, services and promotions that we believe may be of interest to you. If you would prefer that we do not send such email marketing messages to you, please see the “Your Options” section below.
- **Purchases.** We may use personal information, including Payment Information in order to fulfill your purchase.
- **Internal Business Purposes.** We may also use personal information for our internal business purposes, such as data analysis and audits. In addition, we may also use personal information to enhance our information and to aid us in providing our customers with targeted promotions.
- **BCE Marketing and Joint Marketing.** We may share or make available anonymous or aggregate information that cannot be used to identify you with third parties for research, marketing and promotional purposes, and users of our services for purposes of comparison of their business financial situation relative to the broader community.

Non-Personal Information. Because non-personal information does not personally identify you, we may use such information for any purpose. In addition, we reserve the right to disclose such non-personal information to other third parties, for any purpose.

In some instances, we may combine non-personal information with personal information. If we combine any non-personal information with personal information so that it personally identifies you, the combined information will be treated by us as personal information as long as it is combined.

We may, along with our affiliates and marketing partners enhance and/or merge personal information about you with data collected from other sources and use it in direct and/or online marketing and, to the extent permitted by law, individual reference and look-up service programs. In the event we enhance and/or merge such personal information with data collected from other sources, we will take reasonable steps to maintain the integrity and quality of that information.

DO WE DISCLOSE INFORMATION TO THIRD PARTIES?

We may disclose information about you to affiliated and non-affiliated third parties.

- **Affiliates.** We may disclose the information that we collect to our affiliated companies to provide the products you request, to enhance our products to better suit your needs, and from time to time for marketing purposes.
- **Business Partners.** We may partner with other companies to offer you products or services or to fulfill the products or services that you order. We may disclose personal information, and/or non-personal or de-identified information collected about you to such third-party partners for the purposes described in this Policy.
- **Service Providers.** We work with third parties who provide services including but not limited to data analysis, order fulfillment, list enhancement and other administrative services. We may disclose personal information to such third parties for the purpose of enabling these third parties to provide services to us. Such services may include: marketing distribution, email list management services, advertising, certain product functionalities, customer support, web hosting, customer data management and enhancement, fulfillment services (e.g., companies that fill product orders or coordinate mailings), research and surveys, data analysis and email service.
- **Assignment.** We reserve the right to transfer any and all information that we collect from Site users to an affiliate or 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 without limitation in connection with any bankruptcy or similar proceedings).
- **Law enforcement; emergencies; compliance; other purposes permitted by law.** Notwithstanding any other provision of this Policy to the contrary, we reserve the right to disclose personal information to others as we believe appropriate (a) to comply with legal process; (b) to respond to governmental requests; (c) to enforce our Terms of Use; (d) to protect the rights, privacy, safety or property of BCE, Inc., our affiliated companies, you or others; (e) to permit us to pursue available remedies or limit the damages that we may sustain; and (f) for any other purpose permitted by applicable law.
- **Aggregate, Non-Personal, or De-identified Information.** We may share aggregated information (i.e., information about you and other customers collectively, but not specifically identifiable to you) and other non-personal, de-identified, or anonymous information we collect with third parties, including affiliates to develop and deliver targeted advertising on our Site and on the websites of third parties. If you would prefer that we do not utilize cookies with your website experience or would prefer to restrict the use of cookies with network advertising partners, please see the “Your Choices” section below.

YOUR OPTIONS

You have choices when it comes to updating your information, learning about new offers or products offered by us, our partners or affiliates. If you do not wish to receive offers of products from us, our partners or affiliates, here are the methods in which you can opt out:

- BCE LLC, Commercial Email. If you prefer not to receive emails from us about offers and Promotions, please unsubscribe via the unsubscribe link in an email or contact us at 877-351-1110.
- Cookies. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to automatically decline cookies, or to be given the choice of declining or accepting the transfer of a particular cookie, or cookies from a particular website, to your computer.

HOW DO WE PROTECT YOUR INFORMATION?

We have security measures and tools, such as firewalls, in place to help protect against the loss, misuse and alteration of the information under our control. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please notify us of the problem as soon as possible by contacting us in accordance with the Section "Contacting Us" below.

LINKS

The Site may contain links to third-party websites. These linked sites are not under our control and we are not responsible for the privacy practices or the contents of any such linked site, or any link contained in any linked site. We provide such links only as a convenience, and the inclusion of a link on the Site does not imply endorsement of the linked site by us. If you provide any personal information through any such third-party website, your transaction will occur on the third party's website (not the Site) and the personal information you provide will be collected by, and controlled by the privacy policy of, that third party. We recommend that you familiarize yourself with the privacy policies and practices of any third parties. PLEASE NOTE THAT THIS POLICY DOES NOT ADDRESS THE PRIVACY OR INFORMATION PRACTICES OF ANY THIRD PARTIES.

LOCATION

We control and operate the Site from the United States, and the Site is not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of the United States. We do not represent or warrant that the Site, or any part thereof, is appropriate or available for use in any particular jurisdiction. Those who choose to access the Site do so on their own initiative and at their own risk, and are responsible for complying with all local laws, rules and regulations. We may limit the Site's availability, in whole or in part, to any person, geographic area or jurisdiction we choose, at any time and in our sole discretion.

A SPECIAL NOTE REGARDING INDIVIDUALS UNDER 18 YEARS OLD

The Site is not directed to individuals under the age of eighteen (18), and we request that such individuals not provide personal information through the Site. If you are under 18 years of age, you may browse our Site; however, you may not provide personal information to us such as name, address, or email address, and you may not register for, enroll in, and/or make product purchases.

CONTACTING US

If you have any questions regarding this Policy, please contact us at 877-351-1110 or by email at info@bizcreditexpert.com. Please note that email communications will not necessarily be secure; accordingly, you should not include credit card information or any other sensitive information in your email correspondence with us.