

PayPulse PRIVACY POLICY

Effective: February 26, 2018

This Privacy Policy (the “Policy”) applies to the PayPulse website (the “Website”). It tells users (“you”) of the Website and the services it provides about the information collected by the Website and how the Website uses and shares this information.

The Information PayPulse Information We Collect

PayPulse collects both information that may identify a particular individual (“Personally Identifiable Information”) and anonymous information that cannot be associated with a specific individual (“non-Personally Identifiable Information”) from or about users of its websites.

Personally Identifiable Information

PayPulse collects Personally Identifiable Information when you provide it through your use of the Website, such as by completing one or more stages of an online registration (a “Registration”) requesting a loan offer from a lender participating in PayPulse’s lender network (a “Lender Partner”) or by sending questions to PayPulse via the Website. The types of Personally Identifiable Information PayPulse collects include: name, physical address, telephone number, social security number, email address, date of birth, driver’s license number and state, information about home ownership, citizenship status, employment information, active military information, amount and frequency of pay checks, and information about your banking account.

Non-Personally Identifiable Information

The types of non-Personally Identifiable Information that PayPulse collects (either directly, through the use of “cookies” or through the use of a third party tracking system) include: the IP address of the computer making the request; your browser type and language; access times; information about areas of the site visited by users of the site; information about the links that users may select to visit on the site. IP addresses are not usually associated with your personal computer, but with a portal through which you accessed the Internet. IP addresses are not linked to Personally Identifiable Information. A “cookie” is a piece of information a website sends to your computer while you are viewing a website to remember who you are without personally identifying you.

PayPulse may share this non-Personally Identifiable Information with its suppliers and other third parties for the purpose of website statistical and trend analysis. This information is not linked to any Personally Identifiable Information.

Information Collected by Third Parties

PayPulse may allow third parties, including advertising partners and personal loan lenders, to display advertisements on the Website. These companies may use tracking technologies,

including cookies, to collect information about users of the Website who view or interact with these advertisements. PayPulse does not provide Personally Identifiable Information to these third parties.

How We Use Personally Identifiable Information

PayPulse uses the Personally Identifiable Information you provide through the Website in order to deliver the products or services you have requested; provide you with customer support; communicate with you by email, postal mail, telephone, and/or mobile devices (including through short messaging services, or "SMS") about products or services that may be of interest to you either from PayPulse, Lender Partners, other third party lenders, PayPulse's marketing partners, or other third parties; display advertising tailored to your interests or background; perform data and statistical analysis on use of the website; enforce PayPulse's terms and conditions, and perform any other functions otherwise described to you at the time PayPulse collects the information.

PayPulse may review and use your financial information and your social security number to connect you with Lender Partners or other third party lenders with whom PayPulse has a business relationship. PayPulse may also review your financial information and social security number to verify your identity and protect against possible fraudulent transactions.

Sharing Your Personally Identifiable Information

PayPulse may share your Personally Identifiable Information (including, without limitation, your financial account information and social security number) with Lender Partners and other third party lenders with whom PayPulse has a business relationship. These third party lenders may use your Personally Identifiable Information to offer you a personal loan or to communicate with you about other business or marketing offers. In addition, PayPulse may share your Personally Identifiable Information (including your financial account information and social security number) with unaffiliated third party marketers and list managers with whom PayPulse has a business relationship.

Any third parties with whom PayPulse shares Personally Identifiable Information may have their own policies which describe how they use and disclose your information. Those policies will govern the use, handling, and disclosure of your information once PayPulse has transferred or shared it with those third parties as described in this Policy or the PayPulse Terms and Conditions.

PayPulse will disclose your Personally Identifiable Information in response to a subpoena or similar investigative demand, a court order, or a request for cooperation from a law enforcement agency or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. PayPulse will disclose your Personally Identifiable Information when PayPulse believes disclosure is necessary to investigate, prevent, or take action regarding illegal activity, suspected fraud, or other wrongdoing; to protect and defend the rights, property, or safety of PayPulse's parent company, its employees, its website users, or others; or to enforce the Terms and Conditions or other agreements or policies.

In addition, PayPal may transfer Personally Identifiable Information to an entity acquiring all or substantially all of its parent company's stock or assets.

Links to Third Party Websites

PayPal may provide links or automatically redirect you to third party websites that do not operate under this Policy. For example, if you click on an advertisement presented on our site, you may be taken to a website that PayPal does not operate or control. You should review the privacy statements and terms of use of all third party websites you access. These third party websites may independently solicit and collect information from you. On occasion, those third party websites may provide PayPal with information about your use of those sites.

Changes

The Website's policies, content, information, promotions, disclosures, disclaimers and features may be revised, modified, updated, and/or supplemented at any time and without prior notice at PayPal's sole and absolute discretion. Changes to this Policy will be posted on the Website and PayPal will revise the "Effective" date at the top of this policy. You should review this Policy each time you access the Website. If PayPal makes any material changes in the way it collects, uses, and/or shares personal information that may impact you, PayPal will notify you by prominently posting notice of the changes on this website.

Children's Privacy

The Website is not intended for use by anyone under the age of 18 or the age of majority in your jurisdiction. PayPal does not knowingly collect Personally Identifiable Information from children under the age of 18.

Security

PayPal has put in place physical, procedural, and technological security measures to help prevent unauthorized access to and improper use of the information PayPal collects online. For example, only authorized employees and authorized third parties are permitted to access Personally Identifiable Information, and they may do so only for permitted business functions. No website or Internet network can be completely secure. Although PayPal takes steps to secure your information, PayPal does not guarantee, and you should not expect, that your personal information, searches, or other communications will always remain secure.

Accessing Your Personally Identifiable Information

If you would like to review and/or request changes to the Personally Identifiable Information that PayPal has collected about you through your use of the Website, please contact PayPal by writing or sending email to the addresses below.

Privacy Rights of California Residents: Companies that collect Personally Identifiable Information from California residents and disclose such information to third parties (including

affiliated entities) for marketing purposes must, in response to a request by a consumer, either (1) provide a list detailing the categories of information shared and the entities to which such information was provided, or (2) provide a mechanism by which a consumer may opt out of having his or her information shared with third parties. PayPal has elected the second option, and you may opt out by completing one or more forms on our Opt Out page.

California residents are also entitled to know that they may file grievances and complaints with California Department of Consumer Affairs, 400 R Street, Suite 1080, Sacramento, CA 95814; or by phone at 916-445-1254 or 800-952-5210; or by email to dca@dca.ca.gov.

Contact

If you have questions, comments, or concerns regarding our Privacy Statement, please write to us or click below to contact us.

1125 E. Broadway #545,

Glendale, California 91205

info@LendYou.com