## **Privacy Policy**

Last reviewed: September, 2023

This Website is powered by iQQ (the "Website"), which is owned and operated by Allied Solutions, LLC or, in California, Allied Solutions Insurance Services, LLC ("Allied" "We" "Us" or "Our"). We value your privacy and are committed to protecting it through Our compliance with this Privacy Policy (the "Policy"). This Policy describes the types of information We may collect and Our practices for collecting, using, and disclosing that information.

Please read this policy carefully. If you do not agree with Our policies and practices, your choice is not to use Our Website. Instead, you may contact iQQ support at (800) 981-5689 or <u>CSSC@alliedsolutions.net</u>. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time. Your continued use of this Website after We make changes is deemed to be acceptance of those changes, please check the policy periodically for updates.

## **Scope Of This Policy**

#### This policy applies to information We collect:

- On this Website;
- In email, text, and other electronic messages between you and this Website;
- From Our business partners

#### It does not apply to information collected:

- By Us offline or through any other means, including on any other website operated by Allied or any third party (including Our affiliates and subsidiaries); or
- except as expressly provided herein, by any third party (including Our affiliates and subsidiaries), including information collected through any third party application or website that may link to or be accessible from or on the Website.

# What Information We Collect

We collect several types of information from and about users of Our Website including:

- **Identifiers:** This is any information by which you may be personally identified, such as name, postal address, e-mail address, telephone number;
- Commercial Information: this includes information about your personal property.
- Internet Activity: about your internet connection, the equipment you use to access Our Website, and usage details.

We collect this information in three ways:

1. **Directly from you:** The information We collect from you may include:

- **Registration Information**: This is information you provide to Us by which We establish a user profile for you. This may include personal information including your name, address, phone number, email address and other contact details.
- **Quote Information**: This is information you provide by filling in forms on the Website to request a quote or to issue a quote. Information that may be requested includes your contact details along with information about your collateral, and information about your collateral loan.
- **Correspondence:** This includes records and copies of your correspondence (including email addresses), if you contact Us.
- 2. Information We Collect Through Automatic Data Collection Technologies. As you navigate through and interact with Our 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 Our Website, including recordings of on-screen user Website interaction, 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.

The information We collect automatically may include personal information or We may maintain it or associate it with personal information We collect in other ways or receive from third parties.

The technologies We use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of Our Website. Unless you have adjusted your browser setting so that it will refuse cookies, Our system will issue cookies when you direct your browser to Our Website.
- Flash Cookies. Certain features of Our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on Our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see Choices About How We Use and Disclose Your Information.
- 3. **From Third-Party Providers**. When you deal directly with Our third-party providers on quotes or sales provided through the Website or your financial institution through whom We distribute Our products, those third-party providers may share that information with Us as necessary to facilitate the transaction or service.

# How We Use Your Information

We use information that We collect about you or that you provide to Us, including any personal information:

- To present and improve Our Website and its contents to you.
- To complete requested transactions through quotes, sales, and documentation
- To accurately compensate Lenders, Providers, and Allied
- To administer and service quotes and sales on behalf of and in conjunction with Lender, Buyer, Provider, Brokers
- To record historical data regarding transactions through full life cycle recall and assist in troubleshooting reported issues by Lenders, Consumers. LOS API Partners, Brokers, Allied Sales Reps & Field Reps
- To facilitate incentive recognition
- To facilitate Reporting, Tracking, and Data Analytics
- To illustrate product need and value
- To notify you about changes to Our Website or any products or services We offer or provide though it.
- In any other way We may describe when you provide the information.
- For any other purpose with your consent.

## **Disclosure of Your Information**

We may disclose aggregated information about Our users 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 and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which We disclose it to them.
- 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 Allied Solutions, LLC's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Allied Solutions, LLC about Our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- 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, or legal process, including to respond to any government or regulatory request.
- and other agreements, including for billing and collection purposes.

• If We believe disclosure is necessary or appropriate to protect the rights, property, or safety of Allied Solutions, LLC, Our customers, or others.

### **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:

- Choice/Opt-Out. 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.
- Access to Personal Information. You can access and correct your information via the account set-up screen, by accessing your saved quotes, and by contacting Us as provided below.

## **California Privacy Rights**

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

#### Access to Specific Information and Data Portability Rights

You have the right to request that We disclose certain information to you about our collection and use of your personal information over the past 12 months.

#### **Deletion Request Rights**

You have the right to request that We delete any of your personal information that We collected from you and retained, subject to certain exceptions.

#### Personal information sale prevention (opt-out/opt-in) rights

Allied does not sell your personal information.

#### Non-discrimination rights, including financial incentive offers

If you exercise your rights under the CCPA, Allied will not deny you goods or services, charge you different prices, or provide you different quality of good or services.

#### How to Exercise your CCPA Rights

If you would like to request access to or deletion of your personal information pursuant to the California Consumer Privacy Act, the EUs General Data Protection Regulation, or other source of these rights, you may do so through one of the following means:

- 1. Via Our toll-free number: 800.826.9384
- 2. Via email: privacy@alliedsolutions.net
- 3. Via website: https://www.alliedsolutions.net/solutions/request

### **Data Security**

We maintain an information security program in compliance with Federal laws and regulations governing the privacy and security of financial institution customer information, including, but not limited to the Gramm-Leach-Bliley Act. We will continue to maintain an information security program in compliance with these laws and regulations and will adjust Our information security program as necessary, due to changes in technology, changes in the sensitivity of the information We maintain or have access to, or changes in law or regulation. 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 Our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

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 Our 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.

## Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 is instructed to provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features. If We learn We have collected or received personal information from a child under 13 without verification of parental consent, We will delete that information. If you believe We might have any information from or about a child under 13, please contact Us at:

350 Veterans Way Carmel, IN 46032

info@alliedsolutions.net 800.826.9384

# **Contact Information**

To ask questions or comment about this privacy policy and Our privacy practices, contact Us at:

350 Veterans Way Carmel, IN 46032

info@alliedsolutions.net