

Cash Loans Experts Detailed Privacy Notice for US Website Users

Information for US Residents

At Cash Loans Experts (“we,” “us,” or “our”), we collect and use Personal Data in compliance with applicable consumer privacy laws, including those of California, Utah, and Virginia (“US Privacy Laws”). This notice supplements our general Privacy Policy, available at <https://cashloansexperts.com/privacy-policy>, and specifically applies to users residing in the United States (“you” or “your”).

For the purposes of this notice, “Personal Data” refers to any information that is linked or can reasonably be linked to an individual or household. This does not include:

- Publicly available data.
- Deidentified or aggregated information.
- Data excluded from the scope of US Privacy Laws.

This notice provides details on:

- Categories of Personal Data we collect.
- The purposes for which we use this data.
- Categories of Personal Data disclosed to third parties.
- Types of third parties to whom we disclose Personal Data.
- How US residents can exercise their privacy rights under US Privacy Laws, including:
 - Accessing, correcting, or deleting Personal Data.
 - Requesting a portable copy of your data.
 - Limiting the use of sensitive Personal Data in certain contexts.
 - Opting out of targeted advertising, data sales, or profiling.
 - Appealing decisions related to your data requests.

Non-Sensitive Personal Data

We collect the following categories of non-sensitive Personal Data from various sources, including direct interactions with you, affiliates, business partners, advertising partners, and data brokers:

1. Identifiers

- **Examples:** names, driver's license numbers, state identification card, passport numbers, addresses, social security numbers, date of birth, and browsing history.

- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

2. Personal Characteristics

- **Examples:** Employment history, salary and hashed email address.
- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

3. Commercial Data

- **Examples:** Consumer credit history, purchasing activity.
- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

4. Internet or Electronic Activity

- **Examples:** App usage, browsing data.
- **Purpose:** Compliance with statutory requirements related to financial services.

- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

5. Imprecise Geolocation Data

- **Examples:** General location information derived from IP addresses.
- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

6. Sensory Data

- **Examples:** Audio or visual data (e.g., recordings).
- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

7. Professional Data

- **Examples:** Job titles or professional affiliations.
- **Purpose:** Compliance with statutory requirements related to financial services.

- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

8. Inferences

- **Examples:** Insights derived from user activity.
- **Purpose:** Compliance with statutory requirements related to financial services.
- **Targeted Advertising:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Identifiers to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging financial products and/or services, and conducting research and development to improve financial products/services.
- **Retention:** At least five years.

Sensitive Personal Data

Sensitive Personal Data is collected by Cash Loans Experts with your explicit consent when required by law. We collect data from various sources, including direct interactions with you, interferences from your activity using our services, from our affiliates and business partners.

1. Communication Data

- **Examples:** Content of communications, financial details, government-issued ID data.
- **Purpose:** Compliance with statutory obligations, targeted advertising, and product improvement.
- **Targeted Advertisement:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** Shared with processors and affiliates but not sold to third parties.
- **Retention:** At least five years.

2. Financial Data

- **Examples:** Bank account details, credit information.
- **Purpose:** Compliance with statutory obligations, targeted advertising, and product improvement.
- **Targeted Advertisement:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** Shared with processors and affiliates but not sold to third parties.
- **Retention:** At least five years.

3. Government ID Data

- **Examples:** Passport or state-issued identification numbers.
- **Purpose:** Compliance with statutory obligations, targeted advertising, and product improvement.
- **Targeted Advertisement:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** Shared with processors and affiliates but not sold to third parties.
- **Retention:** At least five years.

4. Precise Geolocation Data

- **Examples:** GPS-based location data.
- **Purpose:** Compliance with statutory obligations, targeted advertising, and product improvement.
- **Targeted Advertisement:** We may disclose this information with advertising partners for targeted advertising purposes.
- **Disclosures:** Shared with processors and affiliates but not sold to third parties.
- **Retention:** At least five years.

Use and Sharing of Personal Data

We use Personal Data for the purposes described in our general Privacy Policy (see <https://cashloanexperts.com/privacy-policycffi>) and as permitted or required by law. Personal Data may be shared with:

- **Processors:** Entities handling data on our behalf in accordance with our instructions. These companies may not use your personal data for their own purposes.
- **Affiliates:** Our affiliates, subsidiaries, and representatives as part of providing our services.

- **Advertising and Analytics Partners:** For targeted advertising and user behavior analysis. These services may also collect information about your use of certain other websites, apps and online resources.
- **Business Partners:** For exclusive product or service offers.

We do not sell Personal Data to third parties.

Your Privacy Rights

US residents have the following rights under US Privacy Laws:

- **Access, Correction, and Deletion:** Request to view, update, or remove your data.
- **Data Portability:** Obtain a copy of your data in a portable format.
- **Limitations on Sensitive Data:** Restrict use of sensitive data to necessary purposes.
- **Opt-Out Rights:** Decline targeted advertising, data sales, or profiling.
- **Non-Discrimination:** Exercise your rights without facing discrimination.
- **Appeals:** Challenge decisions related to your requests.

To exercise your rights, submit a request by emailing contact@cashloanexperts.com or call (888) 812-1076. We may verify your identity through secure methods, including email and document verification. Requests will typically be processed within 45 days, with extensions communicated if needed.

If we suspect fraudulent or malicious activity on or from your account, we will delay acting on your request until we can appropriately verify your identity and the request as authentic. Also note that each of the rights are subject to certain exceptions. We reserve the right to decline to process, or charge a reasonable fee for, requests from a US resident that are manifestly unfounded, excessive, or repetitive.

Additional Notices

1. **Opt-Out of Sale/Sharing for Targeted Advertising:** US privacy laws give US residents the right to direct a business that “sells” or “shares” their Personal Information to stop selling and/or sharing their Personal Information at any time. As used here, “selling” means exchanging Personal Data with a third party for money or anything of value, and “sharing” means disclosing Personal Data to a third party for use in conducting “cross-context behavioral advertising,” also referred to as “targeted advertising.” An example of targeted advertising is displaying advertisements to a person where the advertisement is selected based on Personal Data obtained from their activities over time and across non-affiliated websites or applications to predict their preferences or interests. In certain situations, and as detailed above, we share for targeted advertising Personal Data with third parties. You can opt out of the sharing of your Personal Data by emailing us at contact@cashloanexperts.com or calling (888) 812-1076..

2. **Profiling:** “Profiling” as used in this Privacy Notice means any automated processing of Personal Data to evaluate, analyze, or predict personal aspects related to an individual’s economic situation, health, personal preferences, interests, reliability, behavior, location, or movements. We may engage in this kind of profiling with regard to your Personal Data. The law provides a right to opt out of profiling that is part of making decisions that produce legal or similarly significant effects (such as whether to provide financial services, housing, employment, healthcare services, or access to essential goods or services). You can opt out of this type of profiling as described above. Please be aware that we do not accept or process opt-out requests through other means (e.g., via fax or social media).
3. **Use of Sensitive Data:** You have the right to limit some uses of Sensitive Personal Data. In general, you may direct companies not to use Sensitive Personal Data except as necessary to provide goods or services you have requested or other exempt purposes. However, we only use Sensitive Personal Data for purposes that are exempt from this right, such as to provide you with goods or services you have requested, to detect and prevent security incidents, or verifying the quality of our goods and services. The full list of these exempt purposes is specified in the California Code of Regulations, Title 11, Section 7027(m).
4. **Children’s Data:** We do not knowingly collect or use the Personal Information of children under 18. If you believe that we have collected the Personal Information of a child under 18, please contact us at contact@cashloanexperts.com.
5. **Authorized Agents:** You may designate an authorized agent to make a rights request on your behalf. Your authorized agent may submit such a request by following the same methods described above in the section titled Exercising Your Personal Data Rights. We may require verification of your authorized agent’s authority in addition to the information we require for verification of your identity.

Contact Us

For questions or concerns about this notice, contact us at contact@cashloanexperts.com.

Last Updated: December 18, 2024