

Solidifi Privacy Notice

This website is owned and operated by Solidifi® US Inc. At Solidifi we are committed to providing you with financial products and services to meet your needs. Our commitment includes protecting personally identifiable information we obtain about you when you register to use one of our websites or become our customer (“Personal Information”). We want to earn your trust by providing strict safeguards to protect this information. This Solidifi Privacy Notice (“Notice”) describes how we collect, use and disclose Personal Information. This Notice applies to customers, former customers, and applicants.

Collection of Personal Information

We collect information from applications, questionnaires, and other forms you submit to us, such as your name, your job title, your company’s name and industry sector, your company’s location (country, state and zip code), and your contact information (address, email, and telephone number). We collect information from your transactions and interactions with us, such as your professional interests. We may collect information from credit bureaus if it is necessary for the delivery of the services we provide you, and we may access public sources of information, such as census data and real estate records, and private sources of information such as market research data.

Collecting Personal Information is necessary for performance of the services and functionalities offered on the website. If you decline to provide the requested Personal Information, we may not be able to process your inquiry or other requests. This website is hosted by a third party service provider on servers located in the United States or Canada. If you are located in a non-US jurisdiction, you may be sending your Personal Information to the United States or another jurisdiction that does not have laws that provide an equivalent level of data protection to the laws in your home country.

Use of Personal Information

We may use web-based tools when you visit our websites, such as “cookies” to track your online activities, including your registration, submissions, and information requests, in accordance with applicable law. Cookies are electronic files placed on your computer by a website server. The cookies track your online activities on this website, including the IP address from which you accessed the website, and may link that information with Personal Information you have provided us through online registration. We may also use your IP address to help diagnose problems with our server and to administer our website.

We use Personal Information to register you with the website and provide you with requested information or services. We may also from time to time use your contact information to send you information about Solidifi and marketing materials via telephone, automated email messages, and direct mail. These email messages may contain web beacons and other features that tell us you received and were able to open the message. At any time you may opt out of receiving

further email communications from us by clicking the unsubscribe link in the footer of all Solidifi email messages. You may also opt out of receiving any marketing solicitation from us, including email, direct mail, and phone solicitations, by calling us at 1.866.781.0184 at any time Monday through Friday. This website contains links to other websites: Solidifi is not responsible for the privacy practices or the content of other websites.

Your web browser may be set to accept cookies automatically, but can be changed to decline them. The Help section of the toolbar on most browsers will tell you how to set your browser to prevent accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Please note that if you decline to accept cookies, then you may be required to re-register each time you download or request materials from the website.

Disclosures of Personal Information

Solidifi may disclose Personal Information to third parties as required or permitted by law, under the following circumstances:

- We may disclose Personal Information to companies in our corporate group as necessary or appropriate to provide the product or service you requested, to contact you in connection with product or service offerings, or for other legitimate business purposes.
- We may disclose certain Personal Information to companies and individuals with whom we contract to perform business functions and services on our behalf. Such business functions may include hosting our web servers, analyzing data, providing legal, accounting and marketing services, and providing other support services.
- We may disclose certain Personal Information to other companies and individuals to help us market our products, including business partners in joint marketing agreements. We require all such parties to maintain the security and confidentiality of the Personal Information, and to process the data in accordance with our instructions.
- We may disclose Personal Information to the extent necessary or appropriate to government agencies, advisors, and other third parties in order to comply with applicable laws, or if such action is necessary to protect the rights or property of Solidifi or its affiliated companies. Personal Data Security and Confidentiality

We have up-to-date physical safeguards, such as secure areas in buildings; electronic safeguards, such as passwords and encryption; and procedural safeguards, such as customer authentication procedures to prevent ID theft. We restrict access to information about you to only those employees who need to know that information to provide products or services to you. We carefully select and monitor outside service providers, such as mail vendors, who have access to customer information, and we require them to keep it safe and secure. We do not allow them to use or share the information for any purpose other than the job they are hired to do. We train our employees on these security procedures, and we conduct regular audits to check on compliance with the procedures.

Personal Data Access and Correction

Solidifi will provide you access to Personal Information about you so you can correct or delete the Personal Information in accordance with applicable law. You may have additional rights in non-U.S. countries, such as objecting to and blocking the processing of your Personal Information. For security reasons, Solidifi will take steps to authenticate your identity before providing you with access to Personal Information.

Revisions to the Notice

If we change this Notice we will post the changes here and on the home page at www.solidifi.com with 30 days notice before the revised Notice becomes effective. In countries outside the United States, we will also take other steps as required by law, such as obtaining your consent or providing you with the opportunity to delete your Personal Information.

This Notice is effective as of March 1, 2009. If you have any questions about this website or the Notice itself, please contact us at:

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