

Financial Assistance, Inc.

Privacy Notice

This Privacy Notice sets forth the information gathering, use, and dissemination practices of Financial Assistance, Inc. ("FAI" or "Company") in connection with the World Wide Web site located at <https://www.faicollect.com> (its "Site"). This Privacy Notice addresses Company's practices regarding information collected only directly through or from its website - it does not address or govern any information gathering, use, or dissemination practices related to information collected other than directly through or from its website, including, without limitation, from or via telephone, facsimile, postal mail, personal delivery, or other or additional offline means or media.

What Do We Collect

Company collects, uses, and stores information on the domain you use to access its website, the Internet address of the site from which you linked directly to its website, and the date and time of your visit to its website. This information may be used to measure the number of visitors to the various pages on the Company website, to help make improvements to the information contained on the site, and to better serve site visitors through special marketing and service programs, among others. Company also collects, uses, and stores the e-mail addresses of users that communicate with Company via e-mail, information knowingly provided by website users, and information regarding which website pages users access.

Personal information contained in e-mail sent by individuals may be used by Company to answer questions, follow-up on suggestions or complaints, process requests or transactions, or improve the level of service Company provides.

Information you voluntarily provide;

Information automatically collected when you use our Site and services, including in our role as a payment processor;

Information collected by cookies and other tracking technologies when you use our Site; and

Information collected from third parties, including fraud monitoring providers

This Personal Information may include:

Contact information

Demographic information

National Identification information

Merchant or other Customer identification

Merchant or other Customer management

Payment transaction information

Financial and credit card information

Credit risk information

Technical information

Applications

Company **DOES NOT** share personally identifiable information obtained on its website or sell information with any company or marketing group external to Company. In no event shall any disclosure be made where prohibited by applicable law, rule or regulation, including but not limited to the Fair Debt Collection Practices Act, Fair Credit Reporting Act, Health Insurance Portability and Accountability Act, and the General Data Protection Regulation of the EU.

Company may disclose identifiable information (i) to another entity with which Company enters or reasonably may enter into a corporate transaction, such as, for example, a merger, consolidation, acquisition, or asset purchase, (ii) to a third party pursuant to a subpoena, court order, or other form of legal process or (iii) to a third party if determined by Company in its sole judgment that such disclosure is appropriate to protect the life, health, or property of Company or any other person or entity. (The foregoing is not intended to obviate or displace any legal obligations or duties applicable to Company.)

Cookies:

Company's Site (and some emails) use "cookies" and other technologies, which store small amounts of information on your computer or device to allow certain information from your web browser to be collected. Cookies (and similar technologies) are widely used on the Internet and allow a website/portal to recognize a user's device, without uniquely identifying the individual person using the computer. These technologies help to make it easier for you to log on and use the site, provide feedback to Company as to which parts of the website you visit (or whether particular emails have been read) or viewing preferences from a previous use of our site when you return to our site, so Company can assess the effectiveness of the site or communication, to provide a better user experience or to serve Company. Company may also use the aggregate information from these technologies to research and understand how the Site and services are used.

Company may offer certain features that are only available through the use of tracking technologies. Temporary cookies are used to enable you to navigate our websites and use their features. These are deleted when you close your browser. IP addresses are used in conjunction with cookies for the purpose of "remembering" computers or other devices used to access our websites.

Analytical or performance cookies collect anonymous information about how visitors use our websites. They allow us to analyze information such as the count of visitors to our websites, what search terms our visitors are using, what pages were viewed, and the last page visited. This information is based on visitor's IP address, and we cannot view individual activity tied to a single person.

Under this notice, information collected by cookies and similar technologies are dealt with as non-personal information. To the extent that Internet Protocol (IP) addresses (or similar identifiers) are clearly defined to be personal information under any local law and where such local law is applicable to Company services, Company will manage such identifiers as Personal Information.

Company's Site does contain a link to the website of the CalliPay partner network for the purpose of processing PCI Compliant Credit Card Transactions. This is an input only location and requires account number and CAPTCHA Code to access. If you follow this link or if you post information or content, such as commenting on content or participating in online forums or communities, or when you interact with our websites through social media sites, plug-ins or other applications, depending on your privacy settings, this information will not become public on the Internet. Please note that these websites have their own privacy notices and cookies policies and Company does not accept any responsibility or liability for these third party websites.

Under the EU's General Data Protection Regulation, individuals who reside in Europe are able to exercise rights regarding their Personal Information. These rights include:

the right to access;

the right to rectification;

the right to restriction;  
the right to erasure;  
the right to object; and  
the right to data portability.

If access cannot be provided within a reasonable time frame, Company will provide you with a date when the information will be provided. If for some reason access is denied, Company will provide an explanation of why access has been denied.

California's "Shine The Light" law permits California residents to annually request and obtain (free of charge) a list of certain categories of personal information disclosed to third parties for direct marketing purposes in the preceding calendar year. The list should include the names and addresses of such third parties, and any other information deemed necessary to give the customer a reasonable indication of the nature of the third parties' business. Please send any such request to the contact address below, and Company will respond within 30 days.

The laws of other territories applicable to your dealings with Company may also be relevant (and may also impact the above rights). Any such rights can be progressed through our customer services center or via the contact us section. However, all cardholder requests must first be requested to the relevant customer. Company will assist customers with such requests accordingly.

#### Your Opt-Out Choices:

You can remove yourself from receiving our promotional e-mails by emailing us at [unsubscribe@mapay.com](mailto:unsubscribe@mapay.com) or by clicking the "unsubscribe" button that appears on our promotional e-mails. If you wish to disable web beacons in our email messages, turn images "off" in your email client (e.g., Outlook or Outlook Express) as available. Please refer to the settings or options menu in your email client for more information. You can remove yourself from our postal mailings by emailing us at [support@mapay.com](mailto:support@mapay.com). You can also remove yourself by contacting us as described in the "How to Contact Us" section.

We will try to comply with any opt-out requests as soon as reasonably practicable but please understand that it may take us a few days to process any opt out request and that even if you opt out of receiving promotional correspondence from us, we may still send you non-promotional emails in connection with your relationship, activities, transactions, and communications with us. If you no longer want to receive third-party email offers, simply follow the advertiser's unsubscribe link or opt-out instructions that should be included in every commercial message you receive from them.

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#### Data Subject Requests:

You have the right to access, rectify, or erase any personal data we have collected about you through our services. You also have the right to data portability and the right to restrict or object to our processing of personal data we have collected about you through the services. In addition, you have the right to ask us not to process your personal data (or provide it to third parties to process) for marketing purposes or purposes materially different than for which it was originally collected or subsequently authorized by you. You may withdraw your consent at any time for any data processing we do based on consent you have provided to us.

We encourage you to review, update, and correct the personal data that we maintain about you, and you may exercise any of your rights by emailing us here: [customerforms@faicollect.com](mailto:customerforms@faicollect.com). Please specify in your message to us which right you intend to exercise. We will respond to your request within 30 days. We may ask you to verify your identity and to provide other details before we are able to provide you with any information, correct any inaccuracies, delete any information, or exercise your rights. Your rights may be limited, subject to the law of your jurisdiction or our legitimate interests to process the personal data. Your rights are subject to our records retention policies and applicable law, including any statutory retention requirements.

#### Data Controller:

EU data protection law makes a distinction between organizations that process personal data for their own purposes (known as "controllers") and organizations that process personal data on behalf of other organizations (known as "processors"). Financial Assistance, Inc. 1130 140<sup>th</sup> Ave NE #100-A, Bellevue, WA 98005 is the controller with respect to information you provide throughout the Site.

If you have any questions or concerns about this Privacy Policy, our data practices, or our compliance with applicable law please contact us via email at [customerforms@faicollect.com](mailto:customerforms@faicollect.com) or by writing to us at:

Financial Assistance, Inc.

1130 140<sup>th</sup> Ave NE, #100-A

Bellevue, WA 98005

#### Changes:

Company may change this Privacy Notice at any time. Notice of any new or revised Privacy Notice, as well as the location of the new or revised statement, will be posted on the website for at least 60 days after the change. It is the obligation of users visiting the website before the change to learn of changes to the Privacy Notice since their last visit. Any change to this Privacy Notice shall be effective as to any website user who has visited the website before the change was made.