

WHEELS FINANCIAL GROUP, LLC DBA LOANMART

DETAILED US WEBSITE PRIVACY NOTICE

Information for US Residents

We collect Personal Data from US residents and comply with the consumer privacy laws of California, Utah, and Virginia (“US Privacy Laws”). In addition to our general Privacy Notice available at <https://www.800loanmart.com/legal-privacy-policy/>, this Detailed US Website Privacy Notice applies to US residents (“users,” “you,” or “your”).

For the purposes of this Detailed US Privacy Notice, “Personal Data” means information that is linked or reasonably linkable to a particular individual or household. However, the following categories of information are not Personal Data:

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

This Privacy Notice provides the following information to US residents:

- Categories of Personal Data we collect;
- Purposes for which we use Personal Data;
- Categories of Personal Data we disclose to third parties;
- Categories of third parties to which we disclose Personal Data; and
- How US residents can exercise their rights under US Privacy Laws:
 - The rights to access, correct, or delete Personal Data;
 - The right to obtain a portable copy of Personal Data;
 - The right to limit the use of sensitive Personal Data in certain circumstances;
 - The rights to opt out of targeted advertising, sales of Personal Data, or profiling; and

- The right to appeal our decisions about your requests.

Categories of Non-Sensitive Personal Data

The table below outlines the non-sensitive categories of Personal Data Wheels Financial Group, LLC dba LoanMart collects about US residents and whether and how they are disclosed to third parties.

We collect Non-Sensitive Personal Data from the following sources:

- Directly from our users
- Inferences from your activity using our services
- From our affiliates (“affiliates” are businesses that share common ownership with Wheels Financial Group, LLC dba LoanMart)
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)
- From our advertising partners
- From data brokers (“data brokers” are companies engaged in the business of buying or collecting Personal Information and selling it to other businesses)

Category of Personal Data:
Identifiers
Examples
Identifiers may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other 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 Period
Minimum 5 Years
Category of Personal Data:
Personal Characteristics
Examples
Personal Characteristics may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Personal Characteristics 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 Period
Minimum 5 Years
Category of Personal Data: Commercial Data
Examples
Commercial Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Commercial Data 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 Period
Minimum 5 Years
Category of Personal Data: Internet/Electronic Activity
Examples
Internet/Electronic Activity may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Internet/Electronic Activity 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 Period
Minimum 5 Years
Category of Personal Data: Imprecise Geolocational Data
Examples
Imprecise Geolocational Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Imprecise Geolocational Data 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 Period
Minimum 5 Years
Category of Personal Data:
Sensory Data
Examples
Sensory Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Sensory Data 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 Period
Minimum 5 Years
Category of Personal Data: Professional Data
Examples
Professional Data may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Professional Data 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 Period
Minimum 5 Years
Category of Personal Data:
Inferences
Examples
Inferences may contain the following: names, driver's license, state identification card, passport numbers, addresses, hashed email addresses, social security numbers, date of birth, consumer credit history, browsing history, app use, device ID, audio, visual, employment history, salary, and any other Personal Data inferences.

Purpose(s) for Collection
Complying with statutory requirements related to financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Inferences 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 Period
Minimum 5 Years

Categories of Sensitive Personal Data

The table below outlines the categories of Sensitive Personal Data Wheels Financial Group, LLC dba LoanMart collects about US residents and whether they are disclosed to third parties. Wheels Financial Group, LLC dba LoanMart obtains affirmative consent from US residents to process Sensitive Personal Data to the extent required by US Privacy Laws.

We collect Sensitive Personal Data from the following sources:

- Directly from our users
- Inferences from your activity using our services

- From our affiliates (“affiliates” are businesses that share common ownership with Wheels Financial Group, LLC dba LoanMart)
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)

Category of Sensitive Personal Data:	
Communication Data	
Examples	
	Communication Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.
Purpose(s) for Collection	
	Providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Targeted Advertising	
	We may disclose this information with advertising partners for targeted advertising purposes.
Sale	
	This information is not sold to third parties.
Other Disclosures	
	This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Communication Data to perform services under financial contracts with consumers.

Retention Period
Minimum 5 Years
Category of Sensitive Personal Data: Financial Data
Examples
Financial Data may contain the following: Communication data, financial data, government ID data, and precise geolocation data.
Purpose(s) for Collection
Providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Financial Data in order to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services.

Retention Period
Minimum 5 Years
Category of Sensitive Personal Data: Government ID Data
Examples
Government ID Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.
Purpose(s) for Collection
Providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Government ID Data in order to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services.

Retention Period
Minimum 5 Years
Category of Sensitive Personal Data: Precise Geolocation Data
Examples
Precise Geolocation Data may contain the following: communication data, financial data, government ID data, and precise geolocation data.
Purpose(s) for Collection
Providing financial services, compliance with statutory obligations, selling, targeted advertising, and improvement of financial services.
Targeted Advertising
We may disclose this information with advertising partners for targeted advertising purposes.
Sale
This information is not sold to third parties.
Other Disclosures
This information may be disclosed to Processors, Affiliates, and Business Partners. We disclose Precise Geolocation Data in order to enable our processors to provide financial services to consumers. Verifying customer information, etc.), debugging products and/or services, and conducting research and development to improve financial products/services and to perform services under financial contracts with consumers.

Retention Period
Minimum 5 Years

Use of Personal Data

We use Personal Data for the purposes described in our general Privacy Notice (see <https://www.800loanmart.com/legal-privacy-policy/>). Personal Data may also be used or disclosed as otherwise permitted or required by applicable law.

Disclosing Personal Data

We share Personal Data with the following categories of third parties:

- **Processors:** We use processors to securely handle Personal Data on our behalf and only on our instructions. These companies may not use your Personal Data for their own purposes.
- **Affiliates:** We may disclose your information to our affiliates, subsidiaries, and representatives as part of providing our services.
- **Our Analytics and Advertising Partners:** We use analytics services to collect and process certain data and to provide you with relevant advertising. These services may also collect information about your use of certain other websites, apps, and online resources.
- **Our Business Partners:** We may disclose relevant personal data to our business partners to provide you with exclusive offers for products and services that may interest you.

See the tables above for more details about how different categories of Personal Data are disclosed.

We do not sell Personal Data to anyone.

Exercising Your Personal Data Rights

US residents have the following rights under US Privacy Laws:

- The rights to access, correct, or delete Personal Data;
- The right to obtain a portable copy of Personal Data;

- The right to limit the use of Sensitive Personal Data in certain circumstances;
- The rights to opt out of targeted advertising, sales of personal data, or profiling;
- The right not to receive discriminatory treatment for exercising your privacy rights; and
- The right to appeal our decisions about your requests if you disagree with them.

If you are a US resident, you can submit a request to exercise your personal data rights under US Privacy Laws by visiting us at <https://www.requesteasy.com/64e6-8000> or calling our toll-free number at 1-855-422-7491. To submit an opt-out request, you may visit us at <https://www.requesteasy.com/64e6-8000> or calling our toll-free number at 1-855-422-7491. Wheels Financial Group, LLC dba LoanMart also processes opt-out requests sent by Universal Opt-Out Mechanisms (also referred to as “Opt-Out Preference Signals”) in compliance with US Privacy law. You can send an Opt-Out Preference Signal for our business to process by visiting our website using a device or browser that broadcasts commonly used and recognized Opt-Out Preference Signals, such as the [Global Privacy Control](#). We will apply the Opt-Out Preference Signals we receive to the browser or device that sent the signal, the user profile associated with that browser or device, as well as the individual consumer associated with that user profile.

To protect your privacy, we may need to authenticate your identity before we respond to your rights request. We will verify your identity by sending an email to your email address on file requesting that you complete an identity verification which includes a phone verification by providing the phone number associated with our records and may include document verification such as the production of a valid Driver License, State Identification Card or U.S. Passport Card and the last 4 digits of your social security number. If you do not complete the verification process, we may be unable to process your request. Any information you provide to authenticate your identity will only be used to process your rights request and not for any other purpose. Please be aware that we do not accept or process rights requests submitted through other means.

We will respond to your rights request within 45 days, though in certain cases we may inform you that we will need up to another 45 days to act on your request. 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.

Notice of Right to 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 visiting us at <https://www.requesteasy.com/64e6-8000> or calling our toll-free number at 1-855-422-7491.

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).

Notice of Right to Limit the Use of Sensitive Personal Information

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 are specified in the California Code of Regulations, Title 11, Section 7027(m).

Children's Data

We do not knowingly collect or use the Personal Information of children under 16. If you believe that we have collected the Personal Information of a child under 16, please contact us at compliance@800loanmart.com.

Authorized Agent Requests

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

If you have any questions or concerns regarding this Detailed US Website Privacy Notice, contact us at compliance@800loanmart.com.

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