

Introduction

We at “new vision funding” take your privacy seriously and are committed to protecting your personal information. This privacy policy outlines how we collect, use, and disclose your personal information. We are dedicated to maintaining the trust of our clients and visitors to our website, and we adhere to all relevant data protection laws and regulations. This policy applies to all of our services and interactions with you, whether you visit our website, apply for a loan, or contact us in any other way.

We believe that transparency is key when it comes to your privacy, and we want you to be informed about how we collect, use, and protect your personal information. We encourage you to read this policy carefully before using our website or services. By using our website and services, you agree to the terms of this policy and the collection, use, and disclosure of your personal information as outlined below.

Information we collect

We collect personal information that you provide to us when you apply for a loan, including your name, contact information, employment information, financial information, and other information necessary to process your loan application. This information may include:

- Name, address, email address, and phone number
- Employment information, such as your employer name and job title
- Financial information, such as your income, expenses, and credit history
- Other relevant information, such as your social security number, date of birth, and government-issued identification

We collect this information through our online application form, by phone, email, or in-person. We may also collect personal information from third-party sources, such as credit bureaus and financial institutions, in order to verify the accuracy of the information you provide to us.

We only collect personal information that is necessary for us to provide our services to you, and we use reasonable efforts to ensure that the information we collect is accurate, complete, and up-to-date. We may also collect non-personal information, such as information about your use of our website or services, through cookies and other tracking technologies. For more information about our use of cookies, please see our Cookie Policy.

How we use your information

We use your personal information to process your loan application, provide you with our services, and communicate with you regarding your account. Specifically, we may use your personal information for the following purposes:

- To evaluate your loan application and determine your eligibility for a loan
- To verify your identity and prevent fraud
- To communicate with you regarding your loan application or account
- To process payments and provide you with billing information

- To provide customer support and respond to your inquiries
- To send you promotional materials, newsletters, or other marketing communications
- To conduct surveys and research to improve our services and customer experience

We will only use your personal information for the purposes described in this policy or as otherwise disclosed to you at the time of collection. We will not use your personal information for any other purpose without your consent unless we are required or permitted by law to do so.

We may also share your personal information with our partners or service providers who assist us with providing our services, such as payment processors, credit bureaus, or marketing agencies. We will only share your personal information with these third parties to the extent necessary to provide our services, and we will require them to protect your personal information in accordance with this policy.

If you no longer wish to receive promotional materials from us, you may opt-out at any time by following the instructions provided in our communications or by contacting us directly.

Disclosure of your information

We may disclose your personal information to third parties in the following circumstances:

- **Service Providers:** We may share your personal information with our service providers, such as payment processors, credit bureaus, or marketing agencies, who assist us with providing our services. We will only share your personal information with these third parties to the extent necessary to provide our services, and we will require them to protect your personal information in accordance with this policy.
- **Legal Requirements:** We may disclose your personal information if we believe in good faith that such disclosure is necessary to comply with applicable laws, regulations, or legal proceedings, or to respond to a court order or subpoena.
- **Business Transactions:** We may disclose your personal information in connection with a business transaction, such as a merger, acquisition, sale of assets, or other corporate reorganization.
- **Your Consent:** We may disclose your personal information to third parties with your consent or at your direction.

We may also share non-personal information, such as aggregate or anonymized data, with third parties for any purpose. If we disclose your personal information to a third party, we will take reasonable steps to ensure that the third party uses your personal information only in accordance with this policy and applicable laws and regulations.

Please note that our website may contain links to other websites or services that are not owned or controlled by us. We are not responsible for the privacy practices of these third-party websites or services and recommend that you review their privacy policies before using them.

Security of your information

We take measures to protect your personal information from unauthorized access, disclosure, or modification. We implement and maintain appropriate technical and organizational measures, such as firewalls, encryption, and access controls, to safeguard your personal information. We also restrict access to your personal information to only those employees, agents, and service providers who need to know the information to provide our services.

However, please note that no security measures are foolproof and we cannot guarantee the security of your information. We cannot ensure or warrant the security of any information you transmit to us, and you do so at your own risk.

If we become aware of a security breach that affects your personal information, we will take reasonable steps to notify you in accordance with applicable laws and regulations. We will also cooperate with law enforcement agencies and regulators as required by law.

Please also note that you have an important role in protecting your personal information. You should never share your login credentials or password with anyone, and you should always log out of your account when you are finished using our website. If you believe that your account has been compromised, please contact us immediately.

If you have any questions or concerns regarding the security of your personal information, please contact us using the contact information provided at the end of this policy.

Cookies and tracking technologies

We may use cookies and similar tracking technologies to collect information about your use of our website. Cookies are small text files that are stored on your device when you access and use our website. We may also use other tracking technologies, such as web beacons, pixels, and tags, which are small graphic images or code snippets that allow us to track your use of our website and personalize your experience.

We use cookies and other tracking technologies to:

- Remember your preferences and settings, such as language and location preferences
- Improve our website and services, such as by understanding how users interact with our website and identifying areas for improvement
- Provide you with customized content and advertising that may be of interest to you
- Enable certain functions and features of our website, such as remembering your login credentials and facilitating the loan application process

We may also allow third-party service providers to place cookies and other tracking technologies on our website. These service providers may use cookies and other tracking technologies to collect information about your use of our website and other websites and

online services and to provide advertising and other services to us and to third-party advertisers. You can control the use of cookies and other tracking technologies through your web browser settings. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies or to notify you when a cookie is being placed on your device. Please note that if you decline cookies, some parts of our website may not function properly.

By using our website, you consent to the use of cookies and other tracking technologies as described in this policy. If you have any questions or concerns about our use of cookies and tracking technologies, please contact us using the contact information provided at the end of this policy.

Children's Privacy

Our website is not intended for use by children under the age of 13, and we do not knowingly collect personal information from children under the age of 13. If we become aware that we have inadvertently collected personal information from a child under the age of 13, we will take reasonable steps to delete such information from our systems as soon as possible.

We encourage parents and guardians to monitor their children's use of the internet and to help enforce our privacy policy by instructing their children to never provide personal information on our website or any other website without their permission.

If you believe that we may have collected personal information from a child under the age of 13, please contact us using the contact information provided at the end of this policy, and we will take reasonable steps to delete such information from our systems as soon as possible. Please note that some jurisdictions may have additional requirements regarding the collection and processing of the personal information of children, and we will comply with such requirements to the extent applicable.

Changes to this policy

We reserve the right to modify this privacy policy at any time, so please review it frequently. If we make material changes to this policy, we will notify you by email (sent to the email address specified in your account) or by posting a notice on our website prior to the change becoming effective.

Your continued use of our website and services after we make any changes to this privacy policy will constitute your acceptance of such changes. If you do not agree to the revised policy, please refrain from using our website and services.

We encourage you to periodically review this privacy policy to stay informed about our data practices. If you have any questions or concerns about this privacy policy, please contact us using the contact information provided at the end of this policy.

Contact us

If you have any questions or concerns about our privacy policy or our handling of your personal information, please do not hesitate to contact us. We take all inquiries and concerns seriously and are committed to addressing them as soon as possible.

To reach us, please use the following contact information:

1. New Vision Funding **[Company Name]**
2. 40 Wall Street 23rd Flr New York NY 10005 **[Address]**
3. 646-760-6614 **[Phone Number]**
4. submissions@newvisionfunding.com **[Email]**

Our customer support team is available to assist you with any questions you may have regarding your personal information or our privacy policy. If you wish to exercise any of your rights under applicable data protection laws, such as the right to access, rectify, or erase your personal information, or the right to object to or restrict certain processing of your personal information, please contact us using the contact information above.