

Privacy Policy

700Credit (“Company”) believes that privacy is important to the success and use of the Internet. This policy sets forth the Company’s Privacy Policy for this website and describes the practices the Company will follow with respect to the privacy of users of this site. From time to time, we may change this Privacy Policy. For example, as we update and improve our service, new features may require modifications to the Privacy Policy. Accordingly, please check back periodically.

To put it simply, we will not sell or share personal information that you provide to us except for the specific purposes for which you shared it.

What is personally identifiable information?

“Personally identifiable information” (PII) is information about you, such as name, address, e-mail address, user ID, credit card number, and social security number.

How is information collected, used, and disclosed?

We do not collect personally identifiable information unless you initiate a request (e.g., you click a button to submit your data). On some of our sites, we may request that you voluntarily supply us with information, including your e-mail address, street address, telephone number or other information so that we may enhance your site visit or follow up with you after your visit. Whether you provide any information is entirely up to you.

If you have voluntarily provided information, you consented to the collection and use of your personally identifiable information as described in this Privacy Policy. In some circumstances, the Company may share information you voluntarily provide us with trustworthy business partners. We do not sell or rent personally identifiable information collected through this site to anyone. Also, the Company may provide aggregate statistics about visitors to our sites, such as volume, traffic patterns, and related site information to reputable third- party vendors, but these statistics will include no personally identifiable information. The Company may also disclose information in special cases when we have a good faith belief that such action is necessary to: (a) conform to legal requirements or comply with legal process; (b) protect and defend our rights or property; (c) enforce the Website Terms and Conditions of Use; or (d) act to protect the interests of our users or others.

What are cookies and web beacons and how are they used?

Some Company sites, like many other commercial websites, may utilize a standard technology called “cookies” to collect information about how our site is used. Cookies were designed to help a website operator determine that a particular user had visited the site previously and thus save and remember any preferences that may have been set while the user was browsing the site. Cookies are small strings of text that websites can send to your browser. Cookies cannot retrieve any other data from your hard drive or obtain your e-mail address. If you are simply browsing Company informational site, a cookie may be used to identify your browser as one that has visited the site before.

We may also make use of memory-based cookies in support of authenticating the user of certain Company web applications. Similarly, if you are a registered user of a site providing service to Company clients (and have a user ID and password), we may use cookies so that we can provide personalized information based on preferences you have indicated while using the site. Although you have the ability to modify your browser to either accept all cookies, notify you when a cookie is sent, or reject all cookies, it may not be possible to utilize the Company services which require registration if you reject cookies.

A web beacon is an often-transparent graphic image, usually no larger than a 1×1 pixel that is placed on a web page or in an e-mail that is used to monitor the behavior of the user visiting the Website or receiving the e-mail.

What are your choices regarding collection, use, and distribution of your information?

If you have voluntarily provided information, you consented to the collection and use of your personally identifiable information as described in this Privacy Policy. If, in connection with your use of a particular service, we ask to use your data in a way not described in this Privacy Policy and you do not wish to permit that use, you can choose not to use the particular service.

If you have voluntarily provided personally identifiable information, we may, from time to time, send you mail or e-mail regarding products and services. If you do not want to receive such offers and mailings, you can easily indicate that by unsubscribing.

How do we protect your information?

We exercise great care to protect your personally identifiable information. This includes, among other things, using industry standard techniques such as firewalls, encryption, intrusion detection and site monitoring. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personally identifiable information, we cannot ensure or warrant the security of any information you transmit to us or receive from us. This is especially true for information you transmit to us via e-mail. We have no way of protecting that information until it reaches us. Once we receive your transmission, we make our best effort to ensure its security on our servers.

Internally, we will restrict access to your personally identifiable information to employees who need access to the information in order to do their jobs. These employees are limited in number and are committed to our privacy policies.

We will review our security arrangements from time to time as we deem appropriate.

Our Use of Information for Business Purpose

We collect your information primarily for the product and services we offer, such as providing, maintaining, evaluating, and improving our website and the products and services we offer and sell, to

collect credit card payments for subscription fees and other purchases you make, and to provide customer support. By providing your information, you consent to our use of your information as described above.

We use the non-personal information we collect to track the use of the website and to assist us in providing, maintaining, evaluating, and improving our website and the services and products we offer and sell.

How can you help protect your information?

If you are using a Company website for which you registered and chose a password, we recommend that you do not divulge your password to anyone. We will never ask you for your password in an unsolicited phone call or in an unsolicited e-mail. Also remember to sign out of the registered site and close your browser window when you have finished your work. This is to ensure that others cannot access your personally identifiable information and correspondence if others have access to your computer.

Access by Minors

You must be at least 18 years old to use this Site. Our policy is that we do not knowingly collect, use or disclose PII about minor visitors.

Other Sites

Company sites may contain links to other sites, including those of our business partners. While we seek to link only to sites that share our high standards and respect for privacy, we are not responsible for the privacy practices employed by other sites. This Privacy Policy does not apply when you access third party websites. We cannot control how third parties may use personal information you disclose to them, so you should carefully review the privacy policy of any third party website you visit before using it or disclosing your personal information to its provider.

If you have questions or concerns regarding this policy, contact us at GRC@700credit.com.

Your California Privacy Rights

Under the California Consumer Privacy Act (“CCPA”), effective January 1, 2020, if you are a California resident, you have the right to request certain information about how we collect, use, and disclose your Personal Information. You also have the right to request the deletion of Personal Information, and the right to non-discrimination for the exercise of your privacy rights. You may exercise your rights by sending your request to PO Box 101015, Pasadena, CA 91189 or emailing CCPA@700credit.com.

The Company will not deny services or provide different pricing or different levels of service because of your exercise of any of your rights under CCPA. In order to better protect you and safeguard your information, we take steps to verify your identity before granting access or making changes to your information.