

# Privacy Policy

**Update: October 22, 2019**

At SellersFunding Corp. we respect your privacy and are committed to protecting your personal information. This privacy policy applies to information we collect as you interact with our websites <https://www.sellersfunding.com>, <https://blog.sellersfunding.com>, and <https://www.sellerfundingapp.com> (our “**Website**”). Please read this privacy policy carefully. If you disagree with any aspects of this privacy policy, your choice is not to use our Website. By accessing or using this Website, you agree to this privacy policy as well as our [Terms of Use](#).

## **Individuals Under the Age of 18**

Our Website is not intended for individuals under the age of 18. We do not knowingly collect data from individuals under the age of 18 and, if we learn that we have received identifying information from a user under the age of eighteen, we will delete this information.

## **Information We Collect**

We collect the following personal information when you interact with our Website:

- Contact information such as name, mailing address, e-mail address and telephone number.
- Information we request in order to verify your company’s eligibility for financing and your ability to act as a guarantor, such as your Social Security Number or Social Insurance Number, Driver’s License Number (and in some cases, a copy of your Driver’s License) and Date of Birth.
- Information about your usage of our Website such as your IP address, internet connection, equipment, and usage details
- Information you authorize us to collect from third parties, such as your personal credit report and official public records.
- Unique identifiers such as user name, account number, password, internet connection, the equipment in use and usage details.

With your permission, we may also collect information about your business which you share with us or permit us to access such as your company’s name, address, telephone number, size, type of activity, bank account information, Federal EIN, Amazon ID number, Amazon MWS Account Access Token, Amazon rankings and reviews, Shopify Token, eBay Token, Magento Token, Endpoint Server URL, business financial data (such as Sales, Orders, Inventory, Payments, Transfers and Marketplace loans) and your Business Credit Report. (“**Business Information**”)

## **How We Collect Your Information**

We collect information about you, your company, and individual owners of your Company and/or individuals who may act as Guarantors of your funding (“**Owners and Guarantors**”) when:

- you create an account, you apply for funding on behalf of your business, and when your business is being funded by us.

- You have authorized our ongoing access to Business Information.
- You have authorized us to make initial and ongoing credit inquiries about your business and yourself (in the capacity of owner and/or guarantor).
- You contact us via e-mail, live chat, or through the Website.
- You respond to questions or surveys.
- You conduct search queries on the Website.

We may evaluate the information that you share with us along with information from third parties as we review your application and offer you services.

### **Additional Information We Collect Through Automatic Data Collection Technologies**

We may also use automatic data collection technologies to collect information about your equipment, browsing actions, details of your visits to our Website and information about your computer and internet connection such as your IP address, operating system, and browser type. The information we collect automatically may include personal information or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. The technologies we use for automatic data collection may include:

- **Browser Cookies.** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. We rely on cookies for the proper operation of our Website. If your browser is set to reject all cookies, our Website may not function properly.
- **Flash Cookies.** Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- **Web Beacons.** Pages of our Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

### **Information Collected by Third parties**

Some content on our Website is served by third-parties who may use cookies, web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. We recommend that you review the privacy and security policies of these third parties to determine how they handle information they may collect from or about you. For information about how you can opt out of receiving targeted advertising from many providers, see the section of this Privacy Policy called [Choices About How We Use and Disclose Your Information](#).

### **How We Use Your Information**

In general, we use your information:

- To present our Website and its contents to you.
- To allow you to participate in interactive features on our Website.

- To deliver the products and services you have requested and which we provide, including to verify your identity and current and ongoing creditworthiness, and determine your company's eligibility to receive offers of funding from us.
- To perform credit checks from time to time to verify your current and ongoing creditworthiness if you have authorized us to do so.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including in connection with the application process, billing and collection.
- On an aggregated basis to perform data analytics.
- To fulfill any other purpose for which you provide it.
- To communicate with you about our own and third parties' products and services that may be of interest to you.
- To display advertisements to our advertisers' target audiences.
- To understand the overall effectiveness of our online advertising, content, programming and other activities;
- To notify you about changes to our Website or any products or services we offer or provide through it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

### **Disclosure of Your Information**

We may disclose anonymous or aggregate information about our users, their business, and Owners and Guarantors that is not capable of directly or indirectly identifying any individual or business, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy, with your consent, or in the following circumstances:

- To our subsidiaries and affiliates as necessary to provide the products or services you have requested.
- To contractors, service providers (such as credit rating agencies, collection agencies, loan servicing, payment processors, cloud computing, and document management), and other third parties (such as consultants) which we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of SellersFunding Corp's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by SellersFunding Corp about our Website users is among the assets transferred.
- To third parties to market their products or services to you if you have not opted out of these disclosures.
- To third-party advertising companies, which may collect information about you and your online activities on our Website over time and across third-party websites and applications. These companies use the information they collect to help advertisers identify and serve ads to you that are more relevant to you.
- To fulfill the purpose for which you provide it.

- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Terms of Use and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of our company, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's [website](#). If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Promotional Offers from the Company.** You may choose to stop receiving our newsletter or marketing e-mails by following the unsubscribe instructions included in those e-mails or you can contact us [at contact@sellersfunding.com](mailto:atcontact@sellersfunding.com). You may also opt-out of our ongoing collection of credit and business information for the purpose of offering you funding opportunities by following the steps in our [Terms of Use](#). If you want to stop sending us data from your Marketplace Account, after you chose to link it, please refer to your company's corresponding Marketplace link directly below:
  - Link to Amazon Account Disconnection and Instruction: <https://amzn.to/2ngYSNV>
  - Link to Shopify Account Disconnection and Instruction: <https://bit.ly/2IKR5Hz>
  - Link to Magento Account Disconnection and Instruction: <https://bit.ly/2mL9qUY> (then 1. Go to system > Extensions > Integrations and remove the integration you desire)
  - Link to eBay Account Disconnection and Instruction: <https://ebay.to/2nfylg> (then 1. Go to Account Settings, 2. Click My eBay - Account tab - Site Preferences, 3. Scroll down to find the Third Party Authorizations, 4. Put a checkmark next to each of the Authorizations you want to remove, 5. Click Hit apply to remove the applications).
- **Opt Out of Online Behavioral Advertising.** We do not control third parties' collection or use of your information to serve interest-based advertising. For information about opt out programs that third-party advertising companies participate in, and to opt out of the use of website browsing data for interest-based advertising by companies that participate in these programs, you can visit <http://www.youradchoices.com> to learn more. You can also visit the DAA Consumer Choice Page at <http://youradchoices.com> and download AppChoices free of charge to enable desktop data collection control. Please note that when using the ad industry opt-out tools described above, we may still collect some data about your online activity for operational purposes and you may continue to receive ads but

those ads will be less relevant because they won't be tailored to your interests. In addition, if you use multiple browsers or devices you may need to execute this opt out on each browser or device.

- **Accessing and Correcting Your Information**. If there are any changes or updates to your account information, or if you would like to access or delete the personal information an Owner, Guarantor, or your company, you may contact us at [contact@sellersfunding.com](mailto:contact@sellersfunding.com). Please note: (i) certain federal, provincial and state regulations require that we maintain a record of your information for certain periods of time (ii) we will not be able to delete aggregated data from our database; and (iii) once data has been provided to our Credit Agency, Experian ("Experian") for the purposes of a credit check, storage and destruction of that data will be governed by Experian's privacy policy located at <https://www.experian.com/privacy/index.html>.
- **Visiting this Website from Outside the United States**. This Website is designed for individuals in the United States. If you are visiting this Website from outside the United States or are not a US resident, please be aware that your information will be transferred to, stored, and processed in the United States where our servers are located and our central database is operated. Our contractors and service providers may also be located in the United States or in other countries such as United Kingdom, Canada, Australia, Brazil and Colombia. The information protection laws of the United States or other countries where our contractors or service providers are located might not be as comprehensive or protective as those in your country. By using this Website and our services, you understand that your information may be transferred to our facilities and to third parties as described in this Privacy Policy.

### **Your California Privacy Rights**

California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [contact@sellersfunding.com](mailto:contact@sellersfunding.com) or write us at: 43 W 23 Street, Floor 2, New York, NY 10010.

### **How We Respond to Do Not Track Signals**

Your browser settings may allow you to automatically transmit a "Do Not Track" signal to websites and online services you visit. We currently do not recognize browser "Do Not Track". Please use the following link to learn more about DNT: <http://www.allaboutdnt.com>.

### **Data Security**

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. Authorized employees, representatives and agents will have access to your personal information as necessary for the purposes described in this privacy policy.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

### **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through our Website. We encourage you to periodically visit our Website and this privacy policy to check for any changes. If we make changes to this privacy policy we will revise the revision date at the top of the privacy policy. Your

continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

**Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, contact the Information Security Officer or the Chief Compliance Officer via e-mail at [privacy@sellersfunding.com](mailto:privacy@sellersfunding.com), or by mail at 43 W 23 Street, Floor 2, New York, NY 10010.