

PRIVACY POLICY

Effective as of May 6, 2014

This Privacy Policy applies to <http://www.zdsfinancial.com>, which is owned and operated by ZDS Financial LLC, a Utah limited liability company (“ZDS Financial,” “we”, “us” or “our”).

At ZDS Financial, we recognize and respect your privacy. This Privacy Policy explains how we collect, use, and disclose personally identifying information (“Personal Information”) gathered through our Site or through other means described in this Privacy Policy. We reserve the right to change this Privacy Policy from time to time without notice to you. You should check here periodically to review our current Privacy Policy, which is effective as of the revision date listed above. Your use of our Site and submission of Personal Information to us constitutes acceptance and understanding of the Privacy Policy as in effect at the time of your submission to or use of said Site(s). If you have questions about this Privacy Policy, you can contact us at info@zdsfinancial.com.

Types of Personal Information We Collect

You may browse our Site without submitting any Personal Information, however, you may submit Personal Information through the Site in order to apply for a cash advance or other product from ZDS Financial. In addition, we may request further Personal Information from you via email or facsimile, or over the phone.

We may collect the following types of Personal Information from you:

- Business owner contact information (such as name, address, zip code, email address, and phone number) and individual job information (such as job title).
- Business owner’s social security number for the purpose of accessing credit reports.
- Optional Personal Information you may wish to share in the furtherance of your application for a cash advance.
- Information to verify an individual’s identity (including social security number and other data elements such as driver’s license number and age or date of birth).
- Individual financial or credit bureau information (such as a business owner’s credit score, credit history, and bank account information).
- Personal Information contained in government filings or legal agreements (such as corporate formation agreements, business licenses, and business tax returns).
- Business TIN, bank statements, and credit card statements.
- Any other Personal Information you submit or upload through our Site, send to one of our email addresses or facsimiles, or provide to us over the phone.

Our cash advances and other products are not intended for anyone under the age of 18, nor does ZDS Financial knowingly collect or retain information in connection with our cash advances or other products from children under the age of 13.

We may also append to the Personal Information collected through our Site new or other data that we receive from other sources, such as public records, demographic information, and other background information supplied by information services or third parties.

Information We Collect From You and About You

Some information collected from you is required and some is optional; some will remain private and some will be shared with third parties as needed. Additional information may be gathered during your subsequent use of the Site and phone calls and emails with you, in each case whenever you choose to provide it.

Certain Personal Information must be supplied to approve cash advances and/or other products and to verify and guard against potential fraud.

We will use this information to request a credit report from a credit bureau to determine your creditworthiness as well as to help assess your request for a cash advance and/or other products. We will also use your required and optional information to facilitate activities and transactions that need to occur during the process.

Additional Uses of Personal Information

We use the Personal Information you provide to us and allow us to access for the following purposes:

- Respond to requests or inquiries, and for similar, customer-service-related purposes.
- Evaluate your business's or customers' eligibility for products provided by or through ZDS Financial, including, without limitation, cash advances.
- Effectuate or enforce a transaction or agreement.
- Adjust offerings or services provided by or through ZDS Financial to your business and to tailor the information we send or display to you.
- Provide you with information about our company or products—provided by or through ZDS Financial—that we believe you may find of interest, including marketing and promotional e-mails.
- Improve our Site, offerings or services provided by or through ZDS Financial.

Types of Disclosures of Personal Information

Except as specifically provided in this Privacy Policy, we will never share, sell, or rent any information we collect from you or your business, but we may sell or share aggregate, non-personal information with third parties for any legally permissible purpose.

We may disclose Personal Information to third parties for the following purposes:

- To provide you with information relating to products or services that we believe you may find of interest.
- As part of our internal underwriting process for cash advance and other transactions.
- In response to a subpoena or other legal process by a governmental entity or third party, or if otherwise required by law.
- To protect or enforce our rights or property.
- In the event of the sale or dissolution (bankruptcy) of assets, in whole or in part, of our business or any of its affiliates.

You and/or your business are required to follow this Privacy Policy. Our vendors maintain their own independent privacy policies that may or may not be consistent with this Privacy Policy. You are encouraged to review the privacy policies of such vendors.

Cookies and Analytics

When you interact with our Site, we strive to make your experience easy and meaningful. We or our third-party service providers may use cookies, web beacons (clear GIFs, web bugs), and similar technologies to track user activity and collect site data. We may combine this data with the Personal Information we have collected from you.

Cookies

We (or our third-party service providers) may use cookies to track visitor activity on the Site. A cookie is a text file that a website transfers to your computer's hard drive for record-keeping purposes. Cookies assign a random, unique number to your computer. They do not contain information that would personally identify you, although we can associate a cookie with any identifying information that is or has been provided to us while visiting our Site. We or our third-party service providers may use cookies that remain on your computer for a specified period of time or until they are deleted (persistent cookies). These cookies record clickstream information (data reporting the URLs, or names of the pages, on our Site that have been visited). We may also use cookies that exist only temporarily during an online session (session cookies). These cookies allow us to identify you temporarily as you move through the Site. Most browsers allow users to refuse cookies, but doing so may impede the functionality of some portions of our Site.

Web Beacons

Web beacons are tiny graphics with a unique identifier, similar in function to cookies, which are used to track the online movements of Web users. In contrast to cookies, which are stored on your computer's hard drive, Web beacons are embedded invisibly on web-pages and may not be disabled or controlled through your browser.

Third Parties

As noted, we may also engage third parties to track and analyze Site activity on our behalf. To do so, these third parties may place cookies or web beacons to track user activity on our Site. We use the data collected by such third parties to help us administer and improve the quality of the Site, analyze usage of the Site, and provide a more enhanced user experience on the Site, such as personalizing and delivering relevant offers and content based on user activity on the Site.

Third-Party Links

At times, our Site may contain links to other, third-party websites. Any access to and use of such linked websites is not governed by this Privacy Policy but, instead, is governed by the privacy policies of those third-party websites. We are not responsible for the information practices of such third-party websites.

Marketing Communications

We may send you emails from time-to-time about information that we (or third parties) believe may be of interest to you. We may also send you news and offers from us or other third parties, which may include our newsletter or information about special offers, products or offerings, or other items. If, at any time, you would like to stop receiving these promotional e-mails, you may e-mail us at info@zdsfinancial.com. Please note that it may take up to 10 business days for us to process opt-out requests. If you opt-out of receiving emails or promotions from us, we still may send you e-mails about your account, your application or any products or services you have requested or received from us, or for other customer service purposes.

International Users

The Site is hosted in the United States. If you are accessing the Site from outside the United States, by providing your information to the Site, you are consenting to and authorizing the transfer of your information to the United States for storage, use, processing, maintenance, and onward transfer of such information to other entities regardless of their location in accordance with this Privacy Policy. You are also consenting to the application of United States law in all matters concerning the Site.

Log Files

As is true of most websites, we gather information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data. We use this information, which does not identify individual users, to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole.

Do Not Track

When you and/or your business use one or more of our websites, we may receive "do not track" requests, whether via signals from Web browsers or other mechanisms. At this time, we do not respond to such "do not track" requests, although we may choose to do so in the future.

Security

ZDS Financial takes reasonable steps to safeguard your personal and sensitive information through vigorous physical, electronic, and operational policies and practices. Data can only be read or written through defined service access points, the use of which is password-protected. The physical security of the data is achieved through a combination of network firewalls (there is no direct communication allowed between the database server and the Internet) and servers with operating systems, all housed in a secure facility.

Access to the system is controlled

No method of transmission over the Internet, however, is 100% secure. Therefore, while we strive to protect our customers' personal information within industry standards, we cannot guarantee its absolute security. Finally, we subject our systems to periodic security audits to ensure that your information is thoroughly protected and secure.

Secure Hosting

We store all sensitive financial data such as social security numbers and bank accounts in a secure environment.

Protection of Account Numbers

When we contact you about your account or to confirm a funds transfer, [we only reference the last four digits of your social security number/bank account number/credit card account number]; this is done for your protection.

Manage Accurate Information

If your Personal Information changes, you can contact by email at info@zdsfinancial.com, or by telephone or postal mail at the contact information listed below, to assist you with changes to your account.

To the extent you and/or your business' account(s) close or become inactive, we will continue to protect such Personal Information as described in this Privacy Policy.

Business Transition

In the event that we go through a business transition, such as a merger, acquisition, or sales, your and/or your business' Personal Information will likely be among the assets transferred. You will be notified of any such change in ownership or control of their personal information.

Contact Us

Questions? You may contact us with any questions or concerns about this Privacy Policy at:

ZDS Financial, LLC

Telephone: (801) 475-5540

info@zdsfinancial.com