

# **Privacy Policy**

## **Section 1**

Capital MBS is serious about protecting the privacy of your personal information. By ensuring that you are aware of and understand our privacy policy, we are providing you with better service and experience.

### **Your Consent**

By using our site, you consent to our privacy policy. This provision does not apply Canadian residents and businesses.

## **Section 2**

### **Why do we collect your personal information?**

Capital MBS collects your personal information including but not limited to the following reasons:

- Offer our products and services.
- Communicate with you about our products or services.
- Provide effective customer support when required.

## **Section 3**

### **What information do we collect?**

- We collect personal information when you apply on our site for our services (directly or indirectly through a partner) or provide us in offline contacts that we may have with you.
- This information includes, but is not limited to, your name, e-mail address, mailing address, phone number, gross sales and credit card processing volume or other information. You may, also, use our site anonymously.
- We use “cookies” to enhance your experience and gather information about visitors and visits to our web sites.
- If you provide, or make available, any personal information about any business personnel, employees, owners, and other authorized persons you must first obtain their consent to disclose such information to us. You must inform all such other people how we process and what we do with personal information.

## **Section 4**

### **How do we use the information we collect?**

We may use or disclose the information we collect from you when you apply or use certain other site features in the following manners:

- To operate, maintain, improve, and provide our services to you.
- Verify your identity and conduct appropriate due diligence.
- Process your business' application and determine whether your business qualifies or does not qualify for business financing.
- To personalize your site experience and to allow us to deliver information about our products, services, and the type of content in which we believe may be of interest to you (your information helps us to better respond to your individual needs, and to send marketing communications).
- To quickly process your requests.
- Post and review your comments on our blog.
- To administer other site features.
- For internal purposes including, but not limited to, auditing, data analysis, and research to improve our marketing, product offering.
- To comply with our legal obligations, respond to subpoenas, court orders, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties.
- To fulfill any other purpose for which you provide it or for any other purpose with your consent; or in any other way we may describe when you provide us with the information.
- We may share "cookies" and other anonymous data about your traffic behavior or usage on our site with affiliated companies, their business partners or with third party advertisers or advertising networks that we choose to work with.
- We may also include third party advertising. These third parties' websites or the Internet advertising companies that work on their behalf, may use technology such as web beacons and cookies to send (or "serve") the advertisements that appear on our site directly to your browser. They automatically receive your IP address when this happens. At their discretion they may use cookies, Java Script, electronic images, and any other technologies they choose to use to deliver advertisements, and to collect information about the effectiveness of their advertising, and to collect anonymous information about your visits to our sites.

## **Section 5**

### **How do we protect visitors' information?**

We take security very seriously and have implemented security measures to protect the information we collect. Please note that you will never have to enter your social security number on our site, date of birth, nor provide any payment on our site.

While we strive to protect your personal information, no method of transmission over the Internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

We have procedures in place in the event of a suspected breach of your personally identifiable information, we will to the extent required by law, notify you so you can take the appropriate steps.

## **Section 6**

### **Do we disclose the information we collect to third-parties?**

We may disclose information that we collect to third-parties. Non-personally identifiable visitor information may be provided to third parties for advertising, marketing, or other uses.

We may use and disclose personally identifiable information that you provide or that we collect to one or more of the following:

- To our trusted third-party lenders, partners, and providers of products and services that you may require from us.
- To our subsidiaries and affiliates to provide financing and to further support the services we provide to you.
- To contractors, service providers, vendors, and other third parties we use to support business.
- To respond to subpoena requests, court orders, legal process, or to establish or exercise our legal rights or defend against legal claims.
- To IT service providers and website hosting partners to support our business
- To investors and other partners who assist us in the services that we provide to you.
- To prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to physical safety of any person, violation of our terms or agreements, or as otherwise required by law; and/or to a buyer or other successor in the event of a merger, reorganization, dissolution, restructuring, or other sale or transfer of some or all of our assets, whether as going concern or as part of bankruptcy, or other similar proceeding, in which your personal information is among the assets transferred.

## Section 7

### Third-Party Links

To provide additional value this website may include links to third party websites, plug-ins and applications whose privacy practices may be different than ours. We encourage you to carefully read the privacy policy of any website you visit. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to carefully read the privacy policy of any website you visit.

## Section 8

### Cookies

#### Do we use “cookies”?

Yes. Cookies are small files that a site or its service provider transfers to your computer’s hard drive through your Web browser (if you allow) that enables the site’s or service provider’s systems to recognize your browser and capture and remember certain information. They are also used to help us understand your preferences based on previous or current site activity, which enables us to provide you with improved services. We also use cookies to help us compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

Capital MBS and our partners (for example, our search engine optimization or marketing partners), affiliates, or analytics or other service providers, including live chat, marketing trackers, and survey service use cookies or some other similar technologies. These technologies are used in analyzing customer behavior, trends, to track users’ movement around the site and collect user demographic info about the user choices and preferences.

A cookie is a small text file that is stored on a user’s computer for record-keeping purposes. You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser settings. You can learn more about cookies or how to configure your browser by visiting [www.allaboutcookies.org](http://www.allaboutcookies.org).

## Section 9

### Testimonials

We display personal testimonials of satisfied customers on our site in addition to other endorsements. With your consent, we may post your testimonials along with your name. If you wish to update or delete your testimonial, you can contact us at [privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

## **Blog**

Our site offers publicly accessible blogs. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. To request removal of your Personal Information from our blog please email us at [privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

## **Social Media Widgets**

Our site includes social media features including but not limited to Facebook “Like” button. These features may collect your IP address, which pages you are visiting on our site, and may set a cookie to enable the feature to function properly. Social media features and widgets are typically hosted by a third party or hosted directly on our site. Your interactions with these features are governed by the privacy policy of the company providing it.

### **Section 10**

## **Children**

This Site is a general audience site and we do not knowingly collect personal information from children under the age of 13. By providing us with your data, you warrant to us that you are over 13 years of age.

### **Section 11**

## **California Residents**

This section supplements the information herein and solely applies to all visitors, users and others who reside in the State of California. We adopt this notice to comply with the California Privacy Act of 2018 (“CCPA”) and any terms and conditions defined in the CCPA have the same meaning when used in this section.

### **Sharing Personal Information**

We may disclose the following categories of your personal information:

- Personal Identifying Information- Your name, address, telephone number
- Protected Classification Characteristic – Your age
- Commercial Information – Annual Sales or monthly sales of your business, your credit score and time in business

Personal Information does not include publicly available information or information that has been de-identified, aggregated, or in a form that is not capable of being associated with or linked to you.

Further, this section does not apply to the personal information we collect that is exempt under California law that is already protected by federal privacy laws (such as the Fair Credit Reporting Act (“FCRA”) or the Gramm-Leach-Bliley Act (“GLBA”)).

### **Request to Delete**

You have the right to request the deletion of your personal information that we have collected, used, and disclosed about you within preceding 12 months. We may deny your request as permitted under CCPA. To submit a request to delete, you may call us at 215-688-5806 or email your request to [privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

Your request must:

- Provide sufficient information that allows us to reasonably verify your identity and that you are the person about whom we collect the personal information or an authorized representative of that person.
- Describe your request with sufficient detail that allows us to properly understand, evaluate and respond to it.

We may also deny your deletion request if retaining the information is necessary for us or our service providers to:

- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code Section 1546 seq.)
- Enable solely internal uses that are reasonably aligned with expectations based on your relationship with us.
- Comply with legal obligations, such as retaining personal information collected to verify/identify under federal anti-money laundering laws.

### **Request to Access**

You have the right to request what personal information we have collected, used, and disclosed about you within preceding 12 months. To submit a request to delete, you may call us at 215-688-5806 or email your request to [privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

We would not be able to respond to your request if we were not able to verify your identity. We normally do not charge a fee, unless your request is excessive, repetitive, or unfounded. If we determine that your request requires a fee, we will let you know the reason behind the fee and provide you with the cost estimate prior to completing your request.

**Request to Opt-Out.** If you are receiving our marketing emails or newsletter you can send a request to opt-out to [privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

## **Section 12**

### **Governing Law**

You agree that this policy is governed by and will be enforced in accordance with the laws of the State of New York without regard to conflict of laws hereof.

### **Changes to our Policy**

If we decide to modify or change our policy, we will post those changes on this page. Policy changes will apply only to information collected.

### **Contact Us**

If you have any questions about this Privacy Policy or wish to exercise one of your privacy rights, please contact us:

[privacy@capitalmbs.com](mailto:privacy@capitalmbs.com)

Phone 215-688-5806