

Privacy Notice & Online Electronic Submission Disclosure

Note: This Privacy Notice and Online Electronic Submission Disclosure, herein "Terms & Privacy," applies to communications that we provide to you and/or your provide to Royal Loan Co., also herein "Lender," in connection with any or all of your consumer accounts and/or online inquiries, submissions, as well as products & services accessible with any websites within the Lender family of companies.

HOW WE COLLECT, USE AND PROTECT CLIENT INFORMATION

At Royal Loan Co. our client's trust and confidence is of utmost importance. We strive for every interaction with clients to be of the highest standard. This concept extends to the privacy policy of Royal Loan Co. Thus, it is our pledge to place a high priority on protecting and keeping consumer(s) personal information secure. Royal Loan Co. adheres to the following Terms & Privacy which apply to former as well as current consumers.

HOW WE COLLECT & TYPE OF CONSUMER INFORMATION WE COLLECT

We obtain consumer information from a number of sources such as: information we receive from consumers on the Vehicle Title Loan Application, herein "Application," or other documents listed on the Vehicle Title Loan Requirements, or documents requested by Royal Loan Co. to verify employment, rental status, income, debt, or identification, or online submission of information through Lender's website(s), herein "Documentation;" such as client's name, address, social security number, and telephone number; information Royal Loan Co. receives from others on consumer's behalf on the Application; information about the consumer's transactions with Royal Loan Co. or non-affiliated third parties such as consumer's account balance(s), payment history, and account activity; information Royal Loan Co. receives from a Consumer Reporting agency and other information relating to consumer's credit worthiness; information from outside sources such as motor vehicle dealers, employers, and others, related to vehicle financing information, verification of employment and/or rental status, account balance(s), and other account related activities.

PROTECTING CONSUMER INFORMATION & PARTIES TO WHOM WE DISCLOSE

Lender. considers protecting consumer information as an important aspect of the Vehicle Title Loan transaction, herein "Loan." Lender uses policies, procedures and systems to maintain the accuracy of consumer information and to protect it from improper use or loss. Only those persons who need to perform the job responsibilities in order to effect, administer, or enforce a consumer's account are authorized to have access to consumer information. Lender provides training and communication programs to educate staff about the meaning and requirements of this policy; maintains physical, electronic, and procedural security measures that comply with State and Federal regulations; does not disclose any non-public personal information about client's, past or present, to anyone, except as permitted by law.

HOW WE USE YOUR INFORMATION

The information Royal Loan Co. maintains helps identify consumers and helps prevent unauthorized persons from accessing information. Royal Loan Co. uses consumer's information to help administer accounts; does not disclose information to any affiliates, not affiliated third parties, or unrelated companies except as to the administration of accounts; does not disclose any information to be used on mailing lists or telemarketing for promotional offers; provides information to the credit reporting agencies, and may share information from them, such as credit history. If an account is paid in full, inactive, or is closed for any reason, Lender will continue to safeguard your information as described in Terms & Privacy. Royal Loan Co. strives to keep consumer files complete, up to date, and accurate; will tell consumers how and where to conveniently access their account information (except when we are prohibited to do so by law); how to notify Royal Loan Co. about errors. For purposes of credit reporting, verification and risk management, Lender may exchange information about clients with reputable reference sources and clearing-house services only. Consumer(s) clicking the Submit & Pre-Qualify button, acknowledge receipt of and confirm full understanding of Terms & Privacy and applicable policies described above.

OTHER DISCLOSURES

By submitting an application through Lender's website(s) and providing Lender your wireless and/or cellular telephone number, consumer expressly consents to receiving telephone calls and/or text messages from Lender concerning Loan, including calls to collect what consumer owes, as well as phone calls and/or text messages related to marketing of current and/or new products and/or solicitation of current and/or new services. Live calls may be made by one of Lender's employees. Calls may also be made by a Pre-Recorded, Autodialed voice or Text message. Consumer consent covers all types of calls. Lender does not charge consumer for such calls; consumers wireless carrier may charge for incoming calls and text messages according to plan and/or contract.