

PRIVACY POLICY NOTICE - CALIFORNIA

[Exercise Your California Consumer Rights](#)

This SUPPLEMENTAL PRIVACY NOTICE IS FOR CALIFORNIA RESIDENTS intended to apply solely to visitors, users, and persons who are residents in the State of California ("consumers" or "you").

This notice is an addendum for information contained in the existing Privacy Policy of the Company and its affiliates (collectively, "we," "us," or "our").

We adopt this notice to comply with the California Consumer Privacy Act of 2018 ("CCPA") and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

Information We Collect -

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). We have collected the following Statutory Defined Categories of personal information from consumers within the last twelve (12) months:

Category: "Identifiers" - which may include: A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, or other similar identifiers.

Category: "Personal Information" - which may include: A name, signature, address, telephone number, education level, employment status, driver license status, birthdate, medical or health information. Some personal information included in this category may overlap with other categories.

Category: "Commercial Information"- Records of personal property owned and/or products or services purchased or considered for purchase.

Category: "Protected Classification Characteristics"- which may include: Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or

childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

Category: "Internet or Other Similar Network Activity"- which may include: Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

Category: "Professional or Employment-Related Information"- which may include employment status, ie. Employed, Self-Employed or Retired Status

Category: "Geolocation Data"- Location of Internet Service Provider
The above categories of personal information are obtained from the following categories of sources:

- Directly from you. For example, from your interaction on this platform and the information you provide on any forms this platform which you submit. In some instances we may also automatically collect certain information from you through the technology on the platform.
- Information you provide in connection with a product/service offered by our affiliates, partners or vendors.
- Information you provide the platform for communication permissions and consents.
- Indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing marketing or technology services to them.
- Directly or indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing services to them.
- From third-parties that interact with us in connection with the platform function or services we perform. For example, verification services used for state and federal permission and consent records.
- From service providers that interact with us in connection with the platform function or services we perform. For example, verification services used when required for legal compliance with state and federal permission and consent record laws. We use independent

third party technologies to document user's permissions to be contacted such as Jornaya and Active Prospect.

- ActiveProspect's TrustedForm Script is software used to independently document users' consent to be contacted. The TrustedForm Script is embedded on this website and collects the following information when you interact with the page(s) where the script is present: page URL, mouse movements and clicks, contact information inputted by the user, a snapshot of the page, including IP address of the user's computer, time on the page, date and time that the TrustedForm Script was loaded, as well as the date and time of the various user interactions with the page, and HTTP headers from the user's browser. For more information about ActiveProspect's data use and collection policies and practices, please review the ActiveProspect Privacy Policy, located at <https://activeprospect.com/privacy-policy/>..
- Jornaya's LeadiD script is used and embedded on this website which also collects information such as browser type, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, IP address and number of clicks and tracks users' movements around the site which provides visual snapshots of the user's activity on the site. To review Jornaya's data use and collection policies and practices, please visit: <https://www.jornaya.com/consumer-privacy-policy>. The information collected from this technology is combined with other aggregate data to issue a unique identifier for that site visit.
- Information you provide us through telephone and websites, customer service correspondence, and general feedback.
- In addition, we may receive information about you from other online or offline sources, including service providers from whom we validate consumer selfreported information, and verify information we already have about you.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To process an inquiry or request you provide. For example, if you provide us with your information to share with businesses who will contact you regarding a product or service you expressed interest in.
- To provide you with personalized email, SMS or tele communications concerning products or services, information or news, that you may be of interest to you through targeted offers and ads (with proper consents, where required by law).
- To carry out our obligations and enforce our rights arising from any contracts entered into between us and any affiliates, client network, and/or vendors.
- To improve our platform and the services offered.
- For testing, research, analysis and technological/product development.
- To help maintain and protect the rights, safety, security, and integrity of our platforms, products and services, databases and other technology assets.
- To respond to any law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.

We will not collect additional categories of personal information or use the personal information we collected for any other purpose than described herein without first providing you notice.

Sharing Personal Information

We may share your personal information with a third party for business purposes. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the services outlined in the contract.

In the preceding twelve (12) months, we have disclosed the following categories of personal information (as identified above) for a business purpose:

- Category: Identifiers
- Category: Personal information
- Category: Commercial Information
- Category: Protected classification characteristics
- Category: Internet or other similar network activity
- Category: Professional or employment related information
- Category: Geolocation Data

We share the above following categories of personal information for a business purpose to the following third parties:

- Our affiliates.
- Service providers.
- Data aggregators.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with the products or services you have expressed interest in.

Per California CCPA Section 1798.140(t): A business does not sell personal information when: A consumer uses or directs the business to intentionally disclose personal information or uses the business to intentionally interact with a third party, provided the third party does not also sell the personal information, unless that disclosure would be consistent with the provisions of this title.

In the preceding twelve (12) months, we have shared your information with providers of the services or products you have requested. We have also shared your information with third parties as described above.

Your Rights and Choices

Access to Specific Information and Data Portability Rights-

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will provide:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- If we disclosed your personal information for a business purpose, two separate lists disclosing the following will be provided:
 - Information you provided that was shared with third parties for the purposes set forth above and resulted in payment to us which will identify the personal information categories that the third party purchased; and
 - Disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights-

You have the right to request that we correct and/or delete any of your personal information you provided to this platform and retained, subject to certain exceptions. Upon receipt and confirmation of your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may retain your information despite your deletion request if retaining the information is necessary for us or our vendors/ service providers to perform any of the following:

1. Process your request for which you provided your personal information
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality of this platform/service.
4. Internal uses that are reasonably aligned with consumer expectations based on your engagement with the platform/services..
5. Comply with a legal obligation.
6. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Rights, Data Portability, and Deletion Rights-

To exercise your rights as described above, please submit a verifiable consumer request [here](#) or send an email to: ccpa-request@secureconsumerinfo.com.

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information or on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person (or authorized agent) who provided personal information on the platform.
- Describe your request with satisfactory detail that allows us to accurately understand, evaluate, and provide a response.

The above details are important. We will be unable to process/respond to your request or provide you with personal information if we cannot conclusively verify your identity or any authority to make the request and/or confirm the personal information relates to you.

We will only use the personal information provided in a verifiable consumer request to actually verify the requestor's identity or authority in order to process such request.

Response Timing and Format-

We will respond to a verifiable consumer request within 45 days of its receipt as required. If more time is required (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver a written response by mail or electronically, at your request. The information provided will cover a 12-month period preceding the verifiable consumer request's receipt. The response we provide may also explain the reasons we cannot process a request, if applicable. For requests made, we will select a format to provide your personal information that is readily useable.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination-

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny these services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of services. Please note: We do not charge consumers for use of these services.

- Provide you a different level or quality of services.

Changes to Our Privacy Notice-

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on this platform.

Contact Information-

If you have any questions or comments regarding this notice, please contact us at: team@newratehub.com or write to us with your specific instructions at: New Rate Hub - Attention: Consumer Services, 910 Pleasant Grove Blvd Roseville, CA 95678.