

## PRIVACY POLICY

### Dental Finance

This Privacy Policy applies to everyone who visits and uses our website:

#### INFORMATION COLLECTION, USE, AND SHARING

DentalFinance.com and its lending partners are the sole owner of the information collected on this site. We only have access to/collect information that you voluntarily give us via our website or other direct contact from you. Information we collect may include, but is not limited to:

- Name
- Phone Number
- Email Address
- Address
- Date of Birth
- Employment/Income Information

#### 1. Personal Information and Business Information

“Personal Information” as used in this Privacy Policy is information that we directly associate with a specific person or entity, such as name, address, payment information (including payment card number, expiration date, cardholder name and CVV code), mobile telephone number, and email address. Please note that any payment information we collect is not stored by us.

The Personal Information you provide will vary based upon the context, and we will not collect your Personal Information unless you make it available. You are not required to provide Personal Information at any time while visiting the Websites; however, you may be required to provide Personal Information to use certain Services. You may provide us with Personal Information by participating in online surveys, subscribing to newsletters and other recurring offerings through the Websites, and in connection with other products, services, features, or requests made available through the Websites.

For these purposes, we have defined “Business Information” as any information that identifies or may identify a company or an individual contact at a company or that allows others to contact a company or an individual contact at a company. DentalFinance.com collects the Business Information necessary to enable us to respond to your requests for our products and services and to send you information regarding our products and services from time to time. Since most of the users of our products and Websites are doing so in their capacity as employees or companies, most Business Information we collect will be in that capacity (rather than information about you individually, such as your personal tastes, interests, etc.).

#### 2. Social Security Number

We also collect any other personal information that you choose to provide when you visit this site. Your decision to provide additional information is entirely optional. However, we will not be able to process your application to sign up with us OR your application for financing if you don't provide us with certain necessary information we and our lending partners require to properly review and underwrite your application. We will not sell or rent this information to anyone. We will use your information to respond to you regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request, e.g. to fulfill your request for credit by submitting the credit application information you enter to one or more lenders. Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

#### 3. Your Access to and Control over Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via email at [legal@dentalfinance.com](mailto:legal@dentalfinance.com) or contact us via telephone at 1- 866-520-0912 to see what data we have about you (if any), change/correct any data we have about you, have us delete any data we have about you, express any concern you have about our use of your data.

#### 4. Security

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit application or financial data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon in your web browser or looking for “https” at the beginning of the address of the web page. Placement of this icon varies by website browser. While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, provider setup, credit request underwriting, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment and data is encrypted when stored at rest. If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 1-866-520-0912.

## 5. Registration

In order to use this website, a user must first complete the registration form. During registration a user is required to give certain information (such as name and email address). This information is used to contact you about the products/services on our site in which you have expressed interest. At your option, you may also provide demographic information (such as gender) about yourself, but it is not required.

## 6. Sharing

We partner with other parties to provide specific services. When the user signs up for these services, we will share names, or other information that is necessary for the third party to provide these services. These parties are not allowed to use personally identifiable information except for the purpose of providing these services. We may disclose your personal information as otherwise permitted or required by law.

## 7. Usage of Service by Children

DentalFinance.com, Inc. Websites and Services are not designed for use by children under the age of 18. As such, this Website is not directed at children under the age of 18 nor do we knowingly collect or maintain information from children under the age of 18 on this Website.

## 8. Links

This web site contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

## 9. Surveys & Contests

From time-to-time our site requests information via surveys or contests. Participation in these surveys or contests is completely voluntary and you may choose whether or not to participate and therefore disclose this information. Information requested may include contact information (such as name and address), and demographic information (such as zip code, age level). Contact information will be used to notify the winners and award prizes. Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site.

## 10. Privacy Rights Generally

We may retain your information for a period of time consistent with the original purpose of collection. For instance, we may retain your information during the time in which you have an account to use our Web sites or Services and for a reasonable period of time afterward. We also may retain your information during the period of time needed for us to pursue our legitimate business interests, conduct audits, comply with our legal obligations, resolve disputes and enforce our agreements.

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via email at [legal@dentalfinance.com](mailto:legal@dentalfinance.com) or contact us via telephone at 1- 866-520-0912 to see what data we have about you (if any), change/correct any data we have about you, have us delete any data we have about you, express any concern you have about our use of your data.

## 11. European Union Residents and the GDPR

We recognize that the European Union has enacted the General Data Protection Regulation (“GDPR”). DentalFinance.com does not handle material applicable under Article 3(2) of the GDPR. Accordingly, it does not have an Article 27 representative. Should circumstances change, this will be updated accordingly.

Data breaches will be reported to the applicable authority as soon as they’re discovered. Those with active accounts with our portal will be notified promptly and all steps required to protect their information will be taken. This may go so far as DentalFinance.com shutting down processes, applications, and programs to minimize the breach. We apologize in the event of such disruption but believe that when necessary, protection of your data is paramount.

To find out what information is retained by DentalFinance.com about you, please contact us, provide your information so that we may attempt to locate you in our system, and we will strive to comply in a timely manner, ideally within 30 days of receiving the necessary information to attempt locating you. Deletion of your information may be requested in a similar manner, with an affirmative statement acknowledging and accepting that such deletion is irreversible. Such deletion will be conducted within 30 days and will be performed as thoroughly as possible.

## 12. California Residents’ Privacy Rights

California Civil Code Section § 1798.83, permits our California based customers to request and obtain from us, once a year and free of charge, information about personal information we disclosed to third parties for direct marketing purposes and the names and addresses of all third parties with which we shared personal information in the immediately preceding calendar year.

To request a copy of such information, please contact us as described in the “Questions, Concerns or Complaints” section below, and we will respond within 30 days as required by law.

If you are under 18 years of age, reside in California, and have a registered account with the website, you have the right to request removal of unwanted data that you publicly post on the application. To request removal of such data, please contact us using the contact information provided below, and include the email address associated with your account and a statement that you reside in California.

Please be aware that the data may not be completely or comprehensively removed from our systems. We will do everything within our power to remove it.

Per California’s new AB 375 “The Consumer Privacy Act”, set to take effect in 2020, DentalFinance.com will remain open and honest in its dealings with California customers. We will update this section accordingly.

### **13. Cookies**

We use “cookies” on this site. A cookie is a piece of data stored on a site visitor’s hard drive to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in using a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Some of our business partners may use cookies on our site (for example, advertisers). However, we have no access to or control over these cookies.

You can disallow cookies by making the appropriate selection from your browser options. However, if you disallow cookies, you may limit the enhanced functionality that cookies allow including not being able to login to our site.

### **14. Third-Party Products**

DentalFinance.com may use your Business Information to inform you of special discounts or offers from other companies we have carefully selected and whose products and services may be of interest to you.

### **15. Public Forums**

Information (including personal and business information) that you submit, post or otherwise reveal in a public forum (such as comments to a blog or product discussion forum) is not subject to this Privacy Policy, will be seen by third parties not related to DentalFinance.com and may be used by them or DentalFinance.com to contact you for any purpose.

### **16. Registrations**

To access information (blogs, demos of our products, marketing materials etc.) on the Websites, a user may be required to register with DentalFinance.com. During registration a user is required to give certain information (such as name, email address, job title). This information is used to contact you about the products/services on our site in which you have expressed interest.

### **17. Orders**

We request information from you on our order form. To buy from us, you must provide contact information (like name and shipping address) and financial information (like credit card number, expiration date). This information is used for billing purposes and to fill your orders. If we have trouble processing an order, we’ll use this information to contact you.

### **18. Web Beacons**

Dentalfinance.com, Inc. may also utilize web beacons on our Websites. A “web beacon”, also known as an Internet tag, pixel tag or clear GIF, links web pages to web servers and their cookies and may be used to transmit information collected through cookies back to a web server. The information collected through these automated means may include information that we gather and store about your visit to, and use of, the Websites, such as your IP address, type of browser and operating system used, date and time you access the websites, pages you visit, and, if you linked to the Websites from another website, the address of that website. This data does not include Personal Information and is not treated as Personal Information under this Privacy Policy, but it may include the IP address of your device. We may link an IP address to information that is personally identifiable.

### **19. Third-Party Analytics**

We may also allow certain third-party analytics service providers to include cookies and web beacons within the pages of the Websites on our behalf and to retain and use the information received from such cookies and web beacons themselves. Third-party service providers that collect this data on our behalf may offer information about their data collection practices, and in some cases, an opt out on their respective websites which you can access here: <https://www.google.com/analytics>.

### **20. Do Not Track**

Currently, various browsers — including Microsoft Edge, Google Chrome, Internet Explorer, Mozilla Firefox, and Apple Safari — offer a “do not track” or “DNT” option that relies on a technology known as a DNT header, which sends a signal to Web sites’ visited by the user

about the user's browser DNT preference setting. We do not currently commit to responding to browsers' DNT signals with respect to the Company's Web sites, in part, because no common industry standard for DNT has been adopted by industry groups, technology companies or regulators, including no consistent standard of interpreting user intent. We take privacy and meaningful choice seriously and will make efforts to continue to monitor developments around DNT browser technology and the implementation of a standard.

## **21. Support**

We offer certain limited online support services. If you access our online support, you may be asked for information such as customer ID, product name, product version and other information to help us determine what the technical issues are and how best to help you resolve them.

## **22. Questions or concerns.**

If you have any questions about this privacy policy or the practices described herein, you may contact us via email at [legal@dentalfinance.com](mailto:legal@dentalfinance.com) or phone at 1-866-520-0912.

If you believe that we have not complied with this Privacy Policy with respect to your personal information, you should first contact us at by emailing us at [legal@dentalfinance.com](mailto:legal@dentalfinance.com) or by writing to the Dental Finance Privacy Officer at the following address:

DentalFinance.com, Inc.  
Attn: Legal Department 2900  
W Ray Rd. Ste., 3  
Chandler, AZ 85224

## **23. Revisions To This Policy**

DentalFinance.com, Inc., reserves the right to revise this privacy policy at any time. When we do, we will post the change(s) on this site. You will not be given any notice to these changes. Any change to this policy will be posted on our websites in a timely manner. Your continued use of our websites and web pages after any changes are posted will be deemed to constitute your agreement to and acceptance of such changes to this Privacy Policy.