

## **Privacy Policy**

At Royal Pacific Funding, we appreciate your business and look forward to providing you with quality products and excellent customer service. Protecting your privacy is important to us, and we are committed to giving you the highest level of security and privacy protection regarding your personal information.

Our privacy policy explains the type of information we may collect from our customers, how we may use that information, how we protect the information, and what customers can do to limit the sharing of information.

### **INFORMATION WE COLLECT**

We collect public and nonpublic personal information such as your name and address, social security number, assets, income, property information, and other credit relationships. This data may be gathered from the following sources:

- Applications or other forms you complete
- Reports from affiliates such as credit bureaus, appraisers or employers

### **HOW WE USE YOUR INFORMATION**

We use the information we collect to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. The information may be used within our company for a number of authorized purposes such as servicing your account.

### **HOW WE PROTECT YOUR INFORMATION**

We maintain physical, electronic and procedural safeguards to limit access to customer information to only those employees who need the information to perform their specific responsibilities. Affiliates and vendors who provide services to Royal Pacific Funding and who may be granted access to your information for the purposes of our business transaction with you sign a privacy agreement regarding the safeguard of customer information. We train our employees on how to protect customer information and incorporate policies that prohibit the unauthorized disclosure or use of that information.

### **WEBSITE PRIVACY**

Visitors to the Royal Pacific Funding website remain anonymous unless you apply online or otherwise choose to disclose your identity to us. Although we do not collect personal information that identifies people who simply visit our site, we may collect certain information about our visitors, such as:

- Date and time our site was accessed
- IP address
- Web browser used
- City, state and country

We use this information to create summary statistics and to determine the level of interest in information available on our site.

Our website may also provide links to other companies. In such cases, please be aware that when you choose to use a link to visit another site, you are then subject to the security and privacy policy of that site. We encourage you to review their privacy policies before you provide them with any personal information.

#### **DISCLOSURES PERMITTED BY LAW**

We do not disclose any customer information to affiliated or non-affiliated third parties except as permitted by law. The primary laws that govern this issue are the Gramm-Leach-Bliley Act of 1999; Regulation P, "Privacy of Consumer Financial Information" and The Fair Credit Reporting Act.

#### **CHANGES TO THIS INFORMATION**

We reserve the right to amend this policy at any time without notice. When required by law, we will send you a notice of the change.

#### **QUESTIONS?**

Contact 877.267.1056 or email us @ [info@royalpacificfunding.com](mailto:info@royalpacificfunding.com)