

The Guarantors

Privacy Policy

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Last updated: 24 April 2023

The Guarantors (we, us, our, "The Guarantors," "Company" or "Creditor") is committed to protecting your privacy. It is critical that all users ("you," "your," "debtor") of The Guarantors's webpage located at www.paynow.theguarantors.com ("Site") feel confident that their privacy is protected. The Guarantors will not sell, disseminate, disclose, trade, transmit, transfer, share, lease or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as we have disclosed to you in this Privacy Policy.

This Privacy Policy governs your interaction with The Guarantors in the limited capacity concerning your interaction with the Site and for the services exclusively offered through and by the Site. For information concerning your interaction with us on our website, located at www.theguarantors.com, please visit: <https://www.theguarantors.com/privacy>.

1. Notice of Rights

California affords its residents certain rights concerning personal information and data collected and retained by the Company. To learn more about California residents' privacy rights, visit: <https://oag.ca.gov/privacy/ccpa>.

- With certain restrictions, a consumer has the right to request a business to delete any personal information collected by the business from
- Taking into account the nature of the personal information and purpose of the processing of the personal information, a consumer has the
- With certain restrictions, a consumer has the right to know what personal information is being collected and a right to access the person
- With certain restrictions, a consumer has the right to know what personal information is sold or shared and to whom (Cal Civ Code 1798.120);
- With certain exceptions, a consumer has the right to opt-out of sale or sharing of personal information (Cal Civ Code 1798.120);
- With certain restrictions, a consumer has the right to limit use and disclosure of sensitive personal information (Cal Civ Code 1798.121)
- Consumer has the right to no retaliation following opt-out or exercise of the rights (Cal Civ Code 1798.125).

Those individuals afforded the rights under California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020, may make certain requests in furtherance of these rights by emailing Company at privacy@theguarantors.com.

Other States' Privacy Rights

Colorado, Connecticut, Virginia, and Utah each provide their state residents with rights to:

- Confirm whether we process their personal information.
- Access and delete certain personal information.
- Data portability.
- Opt-out of personal data processing for targeted advertising and sales.

Colorado, Connecticut, and Virginia also provide their state residents with rights to:

- Correct inaccuracies in their personal information, taking into account the information's nature processing purpose.
- Opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects.

Nevada provides its residents with a limited right to opt-out of certain personal information sales. Residents who wish to exercise this sale opt-out rights may submit a request to: privacy@theguarantors.com. However, please know we do not currently sell data triggering that statute's opt-out requirements.

2. Information Collection and Use

We collect personal information from you from you interaction with the Site and for the services provided, including your name, social security number, and address, device type, operating system, IP Address, pages visited, total time spent on website or specific pages, links that are clicked, your browser type and version, contact information, including phone number and email address, payment information, including, credit card information, debit card information, or bank account number and routing number and other relevant information provided by you with your consent, necessary for debt payment processing purposes.

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal	A name, signature, Social Security number,	YES

information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	
C. Protected classification characteristics under California or federal law.	Age (40 years or older), 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).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	NO
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information.	Current or past job history or performance evaluations.	NO
J. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO
K. Sensitive personal information categories listed in the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (Cal. Civ. Code § 1798.140(ae)).	Social security, driver's license, state identification card, or passport number; account log-in, financial account, debit card, or credit card number in combination with security or access code, password, or credentials allowing access to an account; and consumer's racial or ethnic origin.	YES

The Guarantors may use the information as described below:

- To offer and complete the service provided on the Site;
- Contacting you;
- Processing payments;
- Develop internal statistic on visitors and users;
- Product, services, and technology development;
- Ensuring compliance with applicable laws and regulations;
- Improving processes, products, technology, and services;
- Customer service development and feedback purposes;
- Internal marketing and promotional purposes;
- Enforce Terms of Use and other contractual agreements, and;
- As otherwise provided in this Privacy Policy and/or in any way pursuant to your express consent.

We reserve the right to contact users and Site visitors regarding the use of the Site, the services, and changes to agreements, including this

3. Cookies

The Guarantors may set and access cookies on your computer to track and store data you have entered while visiting www.paynow.theguarantors.com. At The Guarantors, a cookie is used to identify one unique visitor from another visitor. Our cookies are encoded so that only we can understand the data stored in them. All cookies expire and are deleted as soon as the user closes their browser.

4. Data Retention

We will retain your personal information for as long as necessary to fulfill the purposes for which it was collected, including for debt payment and processing purposes and as required by law. Once your personal information is no longer needed, we will take appropriate measures to securely dispose of it.

5. Data Security

We take reasonable measures to protect the personal information we collect from unauthorized access, loss, or misuse. However, please note that no data transmission or storage can be guaranteed to be 100% secure. It is important for you to take appropriate steps to protect your own personal information, such as using strong and unique passwords and keeping your account information confidential.

When you enter sensitive information (such as a credit card number) on our payment forms, we encrypt that information using Secure Socket Layer (SSL) technology. We use encryption methods and authentication processes to maintain your security when you are using www.paynow.theguarantors.com. Firewall barriers are also used to protect your account and information, from unauthorized access. The Guarantors site is tested and monitored regularly to ensure all areas are protected from possible hacking. The Guarantors maintains servers in a secure location. Access to our servers requires several levels of authentication.

6. Disclosure of Information

We do not sell, share, trade, or otherwise transfer to outside parties your personal information unless we provide you with advance notice, you consent to the disclosure, or as otherwise described in this policy. This does not include our financial partners, affiliates, insurance carriers, credit agencies and bureaus, website hosting partners, service providers, and contractors who assist us in operating our Site, conducting our business, or servicing you, so long as those parties agree to keep this information confidential and comply with appropriate laws. These third-party service providers have limited access to your personal information only for expressed business purposes and to the extent necessary to perform their services. Third-party service providers are obligated to maintain the confidentiality and security of the personal information.

Notwithstanding the foregoing, The Guarantors reserves the right (and you authorize The Guarantors) to share or disclose your personal information when The Guarantors determines, in its sole discretion, that the disclosure of such information is necessary or appropriate:

- To enforce our rights against a user or in connection with a breach by a user of this Privacy Policy, The Guarantors Terms of Use, or other
- To prevent prohibited or illegal activities; or
- When required by any applicable law, rule regulation, subpoena or other legal process.

7. Links to Other Websites

The Site may contain links to independent third party websites and/or offers for services from third parties. If you choose to use any such third party products or services, disclose information to the providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies and any terms and conditions applicable to such products or services. The Guarantors is not responsible for the content or privacy policies of other such sites.

8. Legal Basis for Processing

We rely on various legal bases for processing your personal information, including the necessity of processing for the performance of a contract, compliance with legal obligations, legitimate interests pursued by us or a third party, and consent where applicable.

9. Children's Privacy

The service and Site is offered and available to users who are 18 years of age or older. If you do not meet all of his requirements, you must not access or use the Site or service. We do not knowingly collect personal information from children. If we become aware that we have collected personal information from a child without parental consent, we will take steps to promptly delete the information.

10. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. We will notify you of any material changes to this Privacy Policy by posting the updated policy on Site or, in our sole election, through other means of communication. By continuing to use Site after such changes, you acknowledge and accept the updated Privacy Policy.

Contact Us: If you have any questions or concerns about this Privacy Policy or our privacy practices, please contact us at privacy@theguarantors.com.

By using the Site, you acknowledge that you have read, understood, and agreed to this Privacy Policy. If you do not agree to this Privacy Policy, you must not use the Site.