

## Notice

Car Title Loan and/or Car Pawn advances, herein "Advances," should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling. Royal Loan Co. only offer's Advances in those states where permitted by the state banking authority.

## 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 you provide to Royal Loan Co., 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 website(s) within the Lender family of companies.

## How We Collect, Use, and Protect Client Information

Royal Loan Co. values the development of client relationships and nourishes the trust and confidence of our clients. We strive for every interaction with our clients to be of the highest standard and extend this concept to the privacy policy of Royal Loan Co. It is our pledge to place a high priority on protecting and keeping our clients personal information secure. Royal Loan Co. adheres to the following Terms & Privacy which apply to former as well as current consumers.

## How We Collect, and the Type of Consumer Information We Collect

We obtain information such as client's name, address, social security number, and telephone number from a number of sources such as information we receive from consumers on the Application for Credit - Vehicle Title Loan or other documents listed on the Vehicle Title Loan – Requirements Checklist, documents requested by Lender to verify employment, rental status, income, debt, or identification, or applications and/or forms as well as any submissions of information through Lender's website(s); information Lender receives from others on consumer's behalf; information about the consumer's transactions with Lender or non-affiliated third parties such as consumer's account balance(s), payment history, and account activity; information Lender 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 Consumer Information

The information Lender maintains helps identify consumers and helps prevent unauthorized persons from accessing information. Lender uses consumer 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. Lender 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 Lender 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.

#### Other Disclosures

By submitting consumer information through Lender's website(s) and providing Lender a land line, 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; consumer wireless carrier may charge for incoming calls and text messages according to plan and/or contract. Consumer(s) clicking the Submit & Pre-Qualify button, herein "Applicants," (1) certify under penalty of perjury that the information and any representation listed in the applications and/or forms completed on Lender website(s) are truthful and correct; (2) hereby, give consent to Lender its assigns, and/or its assigned Credit Bureau(s) to obtain any and all information Lender considers necessary; (3) understand that and give permission for, Applicants credit to be analyzed and reviewed so that Applicants can be matched up with the appropriate rates and fees that best reflect Applicants credit standing; (3) authorize Lender to give information concerning this transaction to others should Lender deem that necessary to process Application for Credit and/or administer Title Loan Account should Application For Credit be approved; (4) authorize Lender to submit employment and/or rental verification(s) on Applicants behalf to the appropriate parties listed on the Application for Credit; (5) agree to notify Lender of any change in name, address, employment, or any other information provided on Application for Credit by notifying Lender in writing within 48-hours of any such changes; (6) agree to pay upon demand an amount equal to the actual expenses incurred by the licensee in connection with the preparation for the loan Per California Financial Code Section 22031(b); (7) acknowledge receipt of and confirm full understanding of Terms & Privacy and applicable policies described above.