

Privacy Policy

Because loan.paydagift.com wants to demonstrate its firm commitment to your privacy, loan.paydagift.com has agreed to disclose its information gathering and dissemination practices.

loan.paydagift.com will notify you of:

1. What information is collected from you through the website.
2. The organization collecting the information.
3. How the information is used.
4. With whom the information may be shared.
5. What choices are available to you regarding collection, use and distribution of the information.
6. The kind of security procedures that are in place to protect the loss, misuse or alteration of information under loan.paydagift.com control.
7. How you can correct any inaccuracies in the information.

If you feel that loan.paydagift.com is not abiding by its posted privacy policy, you wish to modify information previously given, or have any questions regarding the privacy policy, please contact us via e-mail at info@loan.paydagift.com.

Who we are and what we do

loan.paydagift.com ("Company" or "we" or "our"), owns and operates the website located at www.loan.paydagift.com, (the "Site"). Through the Site, Company operates a prospective customer data base (the "Service"), by which it compiles, sorts and sells contact information to businesses on behalf of individual consumers who have shown an interest in applying for a business' products or services and has affirmatively asked to be contacted by a representative of a product or service business. Company utilizes third party vendors, third party affiliates, and a variety of media advertisements to promote the Site to consumers interested in completing an online application at our Site or to supplement our database by purchasing their database of consumers who have completed applications on websites other than Company's and have affirmatively requested receipt of information about product or service offerings similar to those offered on Company's Site.

Company also promotes its product and service offerings via e-mail or telephone to consumers who requested that they be contacted either through our online application opt-in process via our Site or through an Opt-In process on one of our many vendor or affiliate sites (List Members). List Members will then receive email or telephone contacts.html only for so long as they wish to continue to receive such contacts.html.

List Members can get off our telephone and e-mail contact lists at any time, no questions asked. You can remove yourself from further contact from Company by clicking on the OPT-Out link contained in each e-mail, or by sending in your OPT-Out request via e-mail to info@loan.paydagift.com.

If you choose to remove yourself from our contact list, if applicable, we will also forward your name and contact information to the specific vendor or affiliate marketer who provided your informational request to us so that they can include your name on their do-not-contact list too. Please bear in mind that if your information was purchased commercially from a third party vendor, Company may not be the only data company your contact information was sold to. Additionally, our third party vendor or affiliate may have purchased your contact information from someone else and thus you may continue

to receive contacts.html from those companies as well. Company is not responsible for stopping all unwanted contacts.html from sources beyond our immediate control.

Your privacy is our concern

We recognize the importance of protecting your personal information. We collect and retain information about you to communicate with you, to process your requests for products and services, and to inform you about other financial services that may be of interest to you through our news letter. Except as explained here in our Privacy Policy, we do not sell nonpublic personal information about current or former customers, nor do we share this type of information with anyone other than our affiliates.

We want consumers to feel comfortable using the Site and participating in the Service, so we have created this Privacy Policy to let you know what information we may collect from you on the Site and through the Service and how we may use that information. Please take a moment to review the terms of our Privacy Policy. By using the Site and participating in the Service, you agree to accept the terms of our Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Site or participate in the Service.

Minors

loan.paydagift.com does not knowingly collect personally identifiable information from children under 13 years of age.

General information collection and use

loan.paydagift.com collects information through the Site from our prospective and existing customers at several different points on our websites. We use contact information to send information about our company and to service existing accounts. Users may opt-out of receiving future mailings; see the choice/opt-out section below. Contact and Financial information that is collected is used for verifying your name, address and other information. Information about your computer hardware and software is automatically collected by loan.paydagift.com and may be shared in aggregate with third parties whose services are used for traffic analysis purposes. This information includes: your IP address, browser type, domain names, access times and referring website addresses. This information is used by loan.paydagift.com to maintain and improve the quality of the service and to generate statistics regarding use of the loan.paydagift.com site. loan.paydagift.com does not use third party databases to correct or update the information you submit to us for any reason.

To maximum friendly our site usage you don't need to complete any registration forms. Also we will not send you any information such newsletters or updates without your personal request.

Choice/opt-out

Our site provides users the opportunity to opt-out of receiving communications from us and our partners as previously described above.

This site gives users the following options for removing their information from our database to not receive future communications or to no longer receive our service.

You can send e-mail to info@loan.paydagift.com.

You can send mail to the following postal address:

14900 Ventura Blvd. #210
Sherman Oaks
California , 91403
D and D Marketing Corporation

Please note that participation in certain activities on our web site may be limited if personally identifiable information is not submitted for the user. E-mail addresses and phone numbers received in an opt-out request will be added to our internal Do-Not-Contact registry within ten (10) Business days following receipt.

Cookies

A cookie is a piece of data stored on the user's hard drive containing information about the user. Usage of a cookie is in no way linked to any personally identifiable information while on our site. If a user rejects the cookie, they may still use our site however without cookies the user may not have access to certain features on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. All cookies served on the domain, both session and persistent are tied to the Personally Identifiable Information you provide.

Some of our business partners use cookies on our site (for example, advertisers). However, we have no access to or control over these cookies once set on our site.

Links

This web site contains links to other sites. Please be aware that Company is not responsible for the 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 each and every web site that collects personally identifiable information. This privacy statement applies solely to information collected by Company even in cases where we may frame another site with our own. From time to time we may co-brand certain services with third parties. It will be clear at the point of collection who is collecting such information and whose privacy statement governs.

Security

We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the Internet, we protect it through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Disclosure

We cannot ensure that all of your private communications and other personally identifiable information will never be disclosed in ways not otherwise described in this Privacy Agreement. By way of example (without limiting the foregoing), we may be forced to disclose information to the government or third parties under certain circumstances as required by law, third parties may unlawfully intercept or access transmissions or private communications.

In addition, as noted above, if you opt-out of future contact from Company by using the opt-out mechanism provided in each e-mail we send to you on behalf of a third party service provider other

than Company, we will provide your email address to the third party service provider so that the third party service provider can add your name and contact information to its own do-not-contact list.

As Company develops, we may buy other businesses or their assets or sell our business assets. Customer information is generally one of the business assets involved in such transactions. Thus, in the event that Company or all of its assets are acquired, customer information, including any visitor information collected through the Site, would be one of the transferred assets. For more information see our "Notification of Changes" section below.

Finally, Company reserves the right to disclose member information in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) Company's rights or property, other visitors, members, or anyone else that could be harmed by such activities. Company also reserves the right to disclose visitor or member information when we believe in good faith that the law requires it.

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our Web site.

Sharing information with affiliates

When you submit your request for information or quote, you are granting permission to be contacted by loan.paydagift.com or affiliated third parties. We share the contact and loan request data you submit on the Quote Request form and loan.paydagift.com account number information with affiliated companies to fulfill information requests we receive from you, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, and for other business purposes, we may disclose all of the information we collect, as described above. An "affiliate company" is a company under legal contract with loan.paydagift.com to fulfill services or is a company owned in whole or in part by loan.paydagift.com.

Sharing information with co-branded partners

Some of the services offered on our website are co-branded with contracted partners. Co-Branded offerings will be identified directly on the Quote Request form for the product or service you choose prior to you having to submit the Quote Request. Where a co-branded product or service provider is identified your Personally Identifiable information will be provided directly to that provider's website, not loan.paydagift.com. The Product or Service provider shall control your data once submitted to them. For purposes of identification and tracking, your contact information (name, Address, Phone, e-mail address, etc.) is shared with loan.paydagift.com.

Our former customers

We treat information about our former customers in the same manner as we treat information about our current customers.

Confidentiality and security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and

procedural safeguards that comply with federal standards to guard your nonpublic personal information against unauthorized access or use.

Maintaining the accuracy of your information is a shared responsibility. We maintain the integrity of the information you provide us and will update your records when you notify us of a change. Please contact us at the address or phone number listed below when information concerning you changes.

Site and service updates

We will send the user site and service announcement updates. Members are not able to un-subscribe from service announcements, which contain important information about the service. We also communicate with user to provide requested services and in regards to issues relating to the account via e-mail or telephone when requested.

Notification of changes

If at any point we decide to use personally identifiable information in a manner materially different from that stated at the time it was collected, we will prominently post a notice on the website for 30 days. We may also make a reasonable effort to notify users by way of an e-mail. Users have a choice as to whether or not we use their information in this materially different manner.

Correct / Update Information

If you would like to verify any data that we have received from you, make any corrections or disable the use of your personal information, please contact us at info@loan.paydagift.com

Our address:

14900 Ventura Blvd. #210

Sherman Oaks

California , 91403

D and D Marketing Corporation

info@paydagift.com