

## Microf Privacy Statement

**This printed Privacy Statement describes how Microf, LLC (“Microf”, “we”, “our”, or “us”) collects, uses, discloses, and otherwise manages information submitted through microf.com by you, or by a third party on your behalf (the “Service”).**

**Please note that if you access our website on the Internet, the Online Privacy Statement posted on the site at the time of your visit will apply to our data practices with respect to information you submit at that time.**

### Collection of Information

We collect information provided directly to us through the Service, such as when a visitor signs up or applies for one of our products or services.

The types of information we may collect include personal information. “Personal information” is information that can be used to identify you (whether alone or in combination) and may include your:

- Name, e-mail address, home address, and telephone number;
- Credit card, bank account and billing information;
- Account, credit and billing information and history;
- Property insurance information and history; or
- Social Security Number or Social Insurance Number.

We and our service providers may also automatically collect information about visits to our Service, including the pages viewed, links clicked, and other actions taken in connection with the Service. We may collect certain information from the browser/device/hardware used to access our Service, such as the Internet Protocol address, browser/device/hardware type, unique device identifiers, operating system characteristics, language, access times, the referring Uniform Resource Locator (URL), and the next URL

visited after our Service. This information is gathered using certain tools and methods including logs, cookies, web beacons, scripts, and other tracking technologies. Information we collect automatically may be combined with your personal information.

### How We Use Personal Information

Microf may use your information for any purposes not inconsistent with our statements under this Privacy Statement or prohibited by applicable law, including, without limitation, to:

- Process your applications with us, process your transactions with us and maintain your account;
- Develop, enhance, market or provide products and services (including for credit checks);
- Respond to your comments, questions, and requests and provide customer service;
- Send you notices, updates, security alerts, information regarding changes to our policies, and support and administrative messages;
- Send communications to you such as information about products, services, and offers and provide news and information we think will be of interest to you available from Microf or its affiliates (for information about how to manage these communications, please see the **Your Communication Preferences** section below);
- Monitor and analyse trends, usage and activities;
- Enforce our contract(s);
- Prevent fraud and other prohibited or illegal activities;
- Meet legal and regulatory requirements;
- Carry out any purpose as disclosed to you at the point of collection;
- Any other purpose, with your consent.

## How We Share Information

We may share your personal information with our agents, vendors, consultants, and other service providers to carry out work on our behalf. These third party service providers are prohibited from using your personal information for any purpose other than to provide this assistance, and they must provide protections to your personal information that are no less protective than those set out in this Privacy Statement. Microf is not liable for the acts or omissions of these third party service providers except to the extent required by applicable law.

We may also share information about you as follows:

- With our subsidiaries and affiliates for internal business purposes, such as to provide you with product(s) or service(s) you request or to make our business or that of our corporate affiliates more responsive to your needs;
- In connection with law enforcement, fraud prevention, or other legal action; as required by law or regulation; or if Microf reasonably believes it is necessary to protect Microf or its affiliates, its customers, or the public;
- With business partners, including (i) financial service providers, such as our lenders or a credit bureau, for the purpose of managing our lender's risk, (ii) non-financial companies, such as direct marketers, that help Microf or its affiliates analyze and/or improve our communication or relationship with you, and (iii) leased equipment dealers and installers;
- With government entities to determine your eligibility for particular product(s) or service(s).
- If your Rental-Purchase Agreement is transferred or assigned or in connection with a sale of our business or its assets; and
- With our business partners, affiliates and other third parties for purposes of sending their own marketing unless you are a California customer and you opt out of this type of sharing.

## How You Can Access Your Information

Microf wants to help you keep your personal information that we have on file accurate. To review, verify or correct your personal information, please contact our customer service department by calling us at 1-(855)-642-7631 or by emailing [info@microf.com](mailto:info@microf.com).

Microf may not be able to provide you with access to your personal information where such refusal is permitted or required by applicable law or regulatory requirements. Microf will inform you of the reasons why access has been denied, subject to any legal or regulatory restrictions.

## Your Communication Preferences

You can opt out of receiving certain promotional communications (e-mails) from us at any time by following the instructions as provided in e-mails to click on the unsubscribe link or by sending an e-mail to us at [info@microf.com](mailto:info@microf.com) with the word UNSUBSCRIBE in the subject field of the e-mail. Please note that your opt out is limited to the e-mail address used and will not affect subsequent subscriptions or non-promotional communications, including calls, such as such as administrative and service announcements.

In addition, you can opt out of our sharing of credit information with our affiliates for their own business purposes or our sharing of your personal information with our affiliates or business partners for marketing purposes at any time by sending an e-mail to us at [info@microf.com](mailto:info@microf.com) or calling us at 1-(855)-642-7631.

In some circumstances, a change in or withdrawal of consent may limit our ability to provide products or services to, or acquire products or services from, you. Any change in, or withdrawal of, consent will be subject to legal or contractual restrictions and reasonable notice. Because some marketing communications are developed in advance, you may sometimes receive solicitations after we receive a change in your consent to provide you with communications.

## **Your California Privacy Rights**

California law permits customers in California to request certain details about how their information is shared with third parties and, in some cases, affiliates, for those third parties' and affiliates' own direct marketing purposes.

We may from time to time, where permitted by law, elect to share certain information about you collected by us on the Service with third parties for those third parties' direct marketing purposes.

If you are a California resident, you may opt out of such sharing by contacting us at [info@microf.com](mailto:info@microf.com) or sending a letter to P. O. Box 70085, Albany, GA 31708 (Attention: Chief Administrative Officer). Any such request must include "California Privacy Rights Request" in the first line of the description and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one request per customer each year, and we are not required to respond to requests made by means other than through this e-mail address or mail address.

## **Safeguarding Information**

We use a variety of technological, physical and organizational protections and procedures to help protect your information from unauthorized access, use, or disclosure, such as encryption, passwords, physical security, limiting access to personal information and limiting the use of Social Security numbers. While we take reasonable measures to protect

your information, Microf cannot ensure or warrant that the information we collect or private communications you transmit to us will always remain secure, and you do so at your own risk.

If a password is used to help protect your accounts and information, it is your responsibility to keep your password confidential. Do not share this information with anyone. If you are sharing a device with anyone you should always log out before leaving our Service to protect access to your information from subsequent users.

Your information may be stored and processed in Canada, the United States or any other country in which Microf or its corporate affiliates, subsidiaries or agents maintain facilities, and by using Microf's Service, you consent to any such transfer, processing, and storage of information outside of your country.

In accordance with the Driver's Protection Act and similar state statutes, any access by us to any department of motor vehicles records in any state would be limited to verification of data and information provided by you in your applications with us or in the rental-purchase agreements.

## **Contacting Us**

If you would like to contact us for any reason regarding our privacy practices, you may call us at 1-(855)-642-7631 or e-mail us at [info@microf.com](mailto:info@microf.com).

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