

Privacy Policy

QFund ("we," "our," or "us") takes your privacy seriously. Please read the following to learn more about our privacy policy. By visiting this website, you are accepting the practices described in this Privacy Notice: This privacy applies to our website at www.qfund.com (the "Website").

What Information We Collect:

We collect personally identifiable financial information, including but not limited to non-public personal information, as well as other types of personally identifiable information from you and from other sources as described herein (collectively, "Your Information"). Our primary goal in collecting your Information is to provide you with an efficient, accurate, and customized transaction. Your information also helps us personalize and continually improve your experience at our Website. We automatically collect and/or track the following types of information:

1. Information we receive from you on applications or other forms, such as your name, address, social security number, employment information, assets and income;
2. Information provided by you through online forms, registration forms, surveys, and/or other entries, such as email addresses, income, telephone numbers, and demographic information;
3. Information about your transactions with us, our affiliates, or others, such as your account history, your account balances, payment history, parties to transactions, and your reasons for doing business with us or our affiliated lenders;

We may employ over time various different advertising or remarketing services that serve your targeted advertisements to make your online experience more focused to your interests. These services may place a remarketing pixel on the website in order to recognize your browser and serve advertisements that relate to prior searches and activities you participate in on the Website. We will not run interest-based advertising campaigns that collect personally identifiable information (PII) including, but not limited to, email addresses, telephone numbers and credit card numbers. We will not use or associate personally identifiable information with remarketing lists, cookies, data feeds or other anonymous identifiers. We will not use or associate targeting information, such as demographics or location, with any personally identifiable information collected from the ad or its landing page(s).

We will not share any personally identifiable information with Google through our remarketing tag or any product data feeds which might be associated with our ads.

We may use third party services to manage these technologies and to serve advertisements on our Website. For example, we may employ technology that pairs specific advertisements from site and others with searches that you run on our website. In order to provide this type of targeted advertising, we will not run interest-based advertising campaigns that collect personally identifiable information (PII) other than anonymous persistent identifiers. We will not track your ad preferences by email addresses, telephone numbers, or credit card numbers. We will not use or associate personally identifiable information (PII) with remarketing lists, cookies, data feeds or other anonymous identifiers. We also use Google Analytics and Site Master to analyze your use of our Website and the use of others. Analytical data is kept anonymous

How We Share Information:

We may share Your Information with trusted third parties in order to:

1. Enhance your experience at our website;
2. Process any transactions or update account records;
3. Analyze customer demographics, transaction histories and preferences;
4. Conduct statistical analysis; and
5. Provide our advertisers with editorial or feedback information.

We may share your information when the law demands it.

We may also share Your Information with companies within our corporate family ("Affiliated Companies") and with other companies with whom we do business ("Non-Affiliated Third Parties") as permitted by law and described in this Privacy Policy. These Affiliated Companies and Non-Affiliated Third Parties may be financial service providers, such as mortgage bankers, mortgage brokers, consumer lenders, small lenders, loan brokers, deferred deposit providers, check cashers, supervised lenders, delayed deposit providers, deferred presentment providers, collection agencies, consumer reporting agencies, banks, credit card providers, debit card providers, tax preparers, payroll service providers, insurance agencies, lead generators, pawn and title services, automobile dealers, automobile financing, automobile leasing, money transfer and remittance, bill payment, sale of money orders, insurance services and financial service provider holding companies. This may also include other types of businesses, such as advertisers on our website, magazine publishers, retailers, and direct marketers. **These companies may use the information that we share for any legal purpose, including but not limited to, developing and promoting new or joint products, improving existing products and services, and contacting you to offer products and services that may be of interest to you.**

We may also disclose any or all of Your Information to Affiliated Companies and Non-Affiliated Third Parties that are financial institutions, or companies in the businesses identified above, and with which we have joint marketing agreements. In addition, we may disclose any or all of Your Information to companies that perform services on our behalf ("Service Providers"). We contract with services providers to perform certain functions, including, database providers who assist in identity verification, credit scoring companies, marketing demographics and consumer survey companies, advertising and marketing companies, direct mail houses and other direct marketing companies, and customer service support and call-center companies. Their access is limited only to the personal data needed to perform their functions, and only for the purpose of performing those functions, and they are prohibited from using or disclosing Your Information including any personal data for other purposes.

We also may release Your Information if it becomes necessary for compliance with law or to protect the rights, property, or safety of our Website, our users, or third parties. We reserve the right to release such personal data to law enforcement or other governmental officials as we, in our sole and absolute discretion, deem necessary to comply with the law. In addition, we reserve the right to use and disclose all information that is not individually identifiable form as we deem appropriate in our sole discretion.

We may disclose, access, or monitor your personal information when we believe in good faith that the law requires it and for administrative and other purposes that we deem necessary to maintain, service and improve our products and services and our information security.

As we continue to develop our business, we may buy or sell businesses or assets. In such transactions, confidential customer information generally is one of the transferred business assets. In the event of a transaction involving the sale of some or all of our businesses, customer and site visitor information may be one of the transferred assets and may be disclosed in connection with negotiations relating to a proposed transaction. In such case, the transferred information may become subject to a different privacy policy.

Automatic Information and Cookies:

We receive and store certain types of information whenever you interact with our Website. For example, like many Websites, we use "cookies" to obtain certain types of information when your Web browser accesses our Website and when you login, such as: your name and your email address. Cookies are pieces of information that are transferred to your computer's hard drive via your Web browser. They allow us to provide you with a more convenient and personalized experience by recording information about your preferences. A web browser is usually set to accept cookies automatically but can be changed to decline them. The Help section of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie or how to disable cookies altogether. In most cases, a visitor may refuse a cookie and still fully navigate our Website. Please note that the information in our cookies can be requested only by our Website. Your browser will not pass these cookies to any other site.

Your Privacy Choices:

In some circumstances, you have the right to direct us to not share your information with Our Affiliates and Non-Affiliated Third Parties (i.e. "opt-out"). Please note that even if you opt-out, we may still share Your Information with Affiliated Companies and Non-Affiliated Third Parties as required by law. We may share all information we collect about you with affiliated and non-affiliated companies to facilitate providing our services to you, to administer our business, in order to receive services from those companies, as permitted under joint marketing agreements, and as otherwise permitted or required by law. To opt-out, you may contact us via email at customerservice@flexiblefinanceloans.com or in writing to Flexible Finance at P.O. Box 725, Fenton, MO 63026. You may also opt-out of receiving marketing-related emails from Flexible Finance by responding to any of our email communications with the word "remove" in the subject line. You may opt-out at any time. Once we receive your opt-out request, we will stop sharing this information as soon as reasonably practicable.

How We Protect Your Information:

We restrict access to non-public personal information about you to those employees, Affiliated Companies and/or Non-Affiliated Third Parties who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your non-public personal information from unauthorized access.

Our Right to Contact You:

We reserve the right to contact you regarding your account status and changes to subscriber agreements, privacy policy, or any other policies or agreements relevant to you. By visiting our Website, you understand and agree that we may contact you at the phone number or email address you enter to assist you with your account or to discuss other products and services that Flexible Finance, Affiliated Companies and/or Non-Affiliated Third Parties may provide for you.

Other Websites:

Other websites to which we link may collect personally identifiable information (PII) about you when you visit those sites. The information practices of other websites linked to our websites are not covered by this Privacy Policy.

What Security Precautions are in Place to Protect Against the Loss, Misuse, or Alteration of My Information?

We use encryption technology for credit card numbers, bank account numbers, passwords, and registration information should it be obtained from you. Because information sent through the Internet travels from computer to computer throughout the world, when you give us information, that information may be sent electronically to servers outside of the country

where you originally entered the information. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Except as specifically stated, this site does not use security encryption measures. Information that you disclose by use of this site (as with any site that is non-secure), by posting a message or using e-mail, potentially could be collected and used by others. This may result in unsolicited messages from third parties or use of such information by third parties for their own purposes, legal or illegal. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us or from our services, and you do so at your own risk. Once we receive your transmission, we use commercially reasonable efforts to ensure its security on our systems.

Help or Support:

For help, email us at customerservice@flexiblefinanceloans.com. To request help, get contact information or additional information regarding our texting services anytime from your mobile device by replying the word HELP to the message you receive.

We Do Not Collect Data From Children:

The information and services provided by us or by our affiliates, sponsors, and advertisers, are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly collected or used for any purpose whatsoever, including marketing and promotional purposes, either inside or outside Flexible Finance.

No Sensitive Health Information Is Collected:

Flexible Finance does not collect information about past, present, or potential future medical conditions or treatments.

Our Rights To Change This Policy:

We reserve the right to change this policy at any time by notifying you of the existence and location of the new or revised privacy policy. Please check back here frequently.

What Else Should I Know About My Privacy?

Please keep in mind that whenever you voluntarily disclose information online, that information is accessible to other customers and users. Ultimately, you are solely responsible for maintaining the secrecy of your passwords and/or any account information. Please be careful and responsible whenever you are online.

When you or we end your customer relationship with us, we will treat the information we have about you as if you were still our customer.

Your California Privacy Rights:

California Civil Code Section 1798.83 permits our visitors who are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email at customerservice@flexiblefinanceloans.com or write us via regular mail at the address below:

Flexible Finance
Attention: Privacy Coordinator
PO Box 725
Fenton MO 63026

Make sure to state that you are a California Resident.

Do Not Track

Do Not Track (DNT) is a privacy preference that users can set in their web browsers. While the United States Federal Trade Commission has endorsed DNT, our website does not support DNT codes. However, except in the case of analytics cookies, remarketing and other features of Google Display Advertising described above, our website limits tracking to the internal uses described above. Except in the case of analytics cookies, remarketing and other features of Google Display Advertising described above, our website does not track your use across multiple websites, however, other websites to which we link may. Please review their privacy policies to understand how you may be tracked.