

Privacy Policy

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Art Money U.S., Inc.
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This Privacy Policy applies to the extent Art Money U.S., Inc. (“Art Money,” “we,” or “us”) collects, uses, and discloses personal information in connection with the website owned and operated by Art Money, www.artmoney.com (“Website”) or in connection with the products and services (“Services”) that we offer to Art Galleries (as defined below) that use the Website and individual users of the Website (collectively, “Users”).

Art Money also has a privacy notice that details its privacy practices in connection with its collection and disclosure of personal and financial information. Customers of Art Money (including prospective customers of Art Money) can access a copy of that privacy notice [from this website](#) as well as during the loan application process.

This Privacy Policy may be revised and/or updated from time to time and Art Money may subsequently notify Users of any changes to this Privacy Policy by posting the revised/updated Privacy Policy on this Website. Any changes to this Privacy Policy take effect on the date on which the revised/updated Privacy Policy is posted to the Website.

Information Collected

Art Money may collect the personal information of Users through their use of the Website or our Services. Personal information may include, but is not limited to, first and last name, physical address, contact email and phone number, Social Security number, date of birth, income & asset information and bank account information.

Users are not required to provide personal information in order to browse the Website. However, organisations that we partner with that sell art to customers (“Art Galleries”) and individuals who use our Services in order to purchase art (“Borrowers”), must create accounts and provide personal information, as necessary, to receive Art Money’s Services.

We collect the following types of information.

a. Information Provided by Users

If a User expresses interest in one of our Services, we will collect certain personal and financial information from that User, including contact information (such as name and email address),

which we will use to contact the User, and financial information, which we will use as a responsible lender to assess the User's ability to repay their loan. We may request additional personal information that is necessary to process any application submitted by a User, such as physical address, Social Security number, mobile telephone number, and date of birth, or additional financial information. Additionally, we may collect personal information to verify a User's identity, for security-related purposes, or other administrative purposes. In order to provide Services, we may supplement the personal information submitted by Users with information from third-party sources, such as consumer report information.

If Users contact us, request assistance, or otherwise provide us with information, we will maintain records of that correspondence. This may include Users' questions, comments, or suggestions.

b. Account and Transaction Information

We collect information about the use of our Services. For example, in processing payment transactions, such information would include a Borrower's name, amount of payment, and the Borrower's checking account information. Other information that we collect includes Borrower transaction history, payment history, and account balance. Device and Usage Information

We may automatically collect the following types of information from Users of our Website or Services.

- i. Usage Information: We collect certain information automatically about the use of the Website, such as the top level domain name (for example .com, .net, .au, etc.), the address of the referring website (for example, the previous webpage visited), which of our webpages a User accesses, the date and time of visit, the address of the webpages accessed, the documents downloaded, and the frequency of access.
- ii. Location Information: We may collect information about our Users' actual location which may be determined from GPS and other sensors that may reveal information on nearby devices, Wi-Fi access points, and cell towers.
- iii. Device Information: We may collect information about the device that a User is using to access the Website, such as hardware model, operating system, application version number, type of browser, and IP addresses.
- iv. Mobile Device Information: In addition to the Device Information listed above, when a User accesses the Website or our Services via a browser on a mobile device, we may also collect mobile network information including phone number, the unique device identifier assigned to that device, mobile carrier, and other device attributes.

c. Cookies and Other Tracking Technologies

A cookie is an electronic token that is passed to the User's browser which passes information back to the server whenever a User accesses a webpage. Art Money servers may generate

cookies which are used to keep track of the webpages Users have accessed while using the Website.

- a. Session Cookies: We use session cookies to make it easier for Users to navigate our Website. The cookies allow, inter alia, Users to page backwards and forwards through the Website and return to webpages they have already visited. The cookies exist only for the time the Users are on the Art Money Website during a single visit.
- b. Persistent Cookies: We use persistent cookies that remain on a User's hard drive for an extended period of time, for example if Users select 'Remember Me' when they log in so they can be properly authenticated upon return.

If you reject cookies, you may still use our Website, but your ability to use some areas of our Website may be limited.

We may use other website or mobile tracking technologies to identify Users and keep track of User preferences, prevent fraudulent activity or improve Website security, assess the performance of the Website, and deliver content to Users based on their interests on our Website and third-party websites.

Third Party Data Collection

Art Money may partner with third parties to provide certain features on the Website or to display advertising on the Website or other websites, such as Google Analytics, which is a web analysis service provided by Google. Users can learn more about Google's privacy practices and any opt out options by visiting their website at <http://www.google.com/policies/privacy/partners/>.

Information Use and Disclosure

Art Money will use and disclose personal information only for the purposes for which it is collected, including:

- a. Maintaining and updating our records;
- b. To maintain and improve the Website;
- c. To provide Users with information related to Services that they may be interested in or for Art Money (not third party) marketing purposes;
- d. To protect or enforce Art Money's rights or property;
- e. Providing Services and customer support, including Service updates;
- f. Comparing information for accuracy and verifying it with third parties;
- g. Providing information as authorized or required by law or a relevant government body or authority;
- h. Sharing information in the event of a merger, acquisition, consolidation, change of control, or sale of all or a portion of our assets or if we undergo bankruptcy or liquidation;
- i. In the event of a sale of part or all of a loan; and

- j. For any other specific purposes which is permitted under the law for which Art Money has obtained User consent.

User Access to the Website

Access to the Borrower only sections of the Website that require use of a unique login and password are restricted to current registered Borrowers. If the Borrower does not use their unique login and password they will not be able to access these Services.

Access to the Art Gallery only sections of the Website that require use of a unique login and password are restricted to current registered Art Galleries. If the Art Gallery does not use their unique login and password they will not be able to access these Services.

Information Security

Art Money takes reasonable steps to protect all information it holds (including personal information) from misuse, loss, and unauthorized access, modification, or disclosure.

However, no transmission of information over the Internet can be guaranteed to be completely secure and Art Money does not warrant the privacy or security of any information transmitted to Art Money over the Internet.

Links to Other Websites

The Website may contain links to other websites. Art Money is not responsible for the privacy practices or the content of those websites. This Privacy Policy does not extend to those linked websites. Users should review the privacy policies of any third-party websites before using those third-party websites.

Marketing and Opt-Out

Art Money may also use the information, including personal information, provided by Users for marketing and research purposes; to analyze and improve products, benefits, and services; and to inform Users of products and services provided by Art Money, its related entities, or preferred suppliers which Art Money consider may be of value or interest to Users, unless the User tells Art Money or has previously told Art Money not to. If a User does not wish to receive any communications about such Services they may opt out by sending an opt-out request to us at the address listed below in the Contact Information Section.

Jurisdiction

This Website is intended to be used for Art Money's United States Users. Individuals located outside of the United States should be aware the Website may not provide the same protections as the countries in which they reside.

Children's privacy

Art Money's Website is not intended for use by children. Art Money does not knowingly collect personal information from children under the age of 13 years. If Art Money becomes aware that a child under 13 has provided personal information, Art Money will take immediate steps to delete such personal information.

Do Not Track

This Website is not currently configured to respond to Do Not Track signals sent by Internet browsers.

Acceptance of this Privacy Policy

By using the Website or accessing any of Art Money's services or features, the User acknowledges having read and understood this Privacy Policy and the permissions to collect, use, and disclose personal information, and the User authorizes Art Money to collect, use, and disclose personal information for the purposes specified in this Privacy Policy.

Contact Information

If the User requires any further information about the Art Money's management of personal information or has any queries or complaints, they should contact:

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