

FACTS**WHAT DOES VIVA FINANCE INC. DO WITH YOUR PERSONAL INFORMATION?**

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| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. Please reads this notice carefully to understand what we do. |
| What? | The types of information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and bank account information • Account balances and account transactions • Information on your income • Payment history and credit history • Payment history and account transactions |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reason Viva Finance Inc. chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Viva Share? | Can you limit this sharing? |
|--|-------------------------|------------------------------------|
| For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes- to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliate's everyday business purposes- information about your transactions and experiences | Yes | No |
| For our affiliate's everyday business purposes- information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

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| To limit our sharing | Call (678) 685-8834. Our menu will prompt you through your choice(s). <u>Please note:</u> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date you sent this notice. When you are <i>no longer</i> a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing |
| Questions? | Call (678) 685-8834 |

| Who we are | |
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| Who is providing this notice? | Viva Finance Inc. is providing this privacy policy and it applies to all loans made by the company and all products and services offered in connection with such loans. |

| What we do | |
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| How does Viva Finance Inc. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings. |
| How does Viva Finance Inc. collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Tell us where to send the money • Provide account information • Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal Law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliate's everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our Affiliates include:</p> <ul style="list-style-type: none"> • Viva Finance Inc. has no affiliates at this time. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Viva Finance Inc. does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners can include institutions such as other lenders or marketers. |