Online Privacy Policy

Last updated August 31, 2024 OUR POLICY Welcome to Turbo 99, Inc., ("Turbo 99", "we", "us", "our"). This Privacy Policy is intended to describe how we collect, use, and share your information in connection with our websites and platforms (the "Site") and any other online content, tools, or services that we control and that link to this Privacy Policy. This Site is operated by Turbo 99 and has been created to provide information to our visitors ("you," "your") about our company and our online content, tools and services, whether such content, tools and services are accessed on the Site or through third-party websites, mobile sites and/or applications (together with the Site, the "Services"). This Privacy Policy describes how Turbo 99 collects, uses and discloses information from visitors to the Services, including personally identifiable data ("Personal Data"). If you do not agree with this Privacy Policy or Turbo 99's terms of use, available here, please immediately stop using our Site. WHY? We want to build an indispensable platform to aid people in making smart comparisons and connecting them to companies for their financial needs. Knowing certain things will help us do that better. As part of our service, we may share your personal data with our lending partners to try and find you a loan or other credit products. Turbo99 may also share your personal data with TransUnion & other credit bureaus for the purpose of matching you with our lending partners' relevant products and services you are seeking. Please be sure to read this entire Privacy Policy before using or submitting information through the Services. By using or submitting information through the Services, you are indicating that you agree to the collection, transfer, manipulation, processing, storage, disclosure and other uses of your personal data as described in this Privacy Policy and to be bound by the terms of this Privacy Policy.

PERSONAL DATA THAT YOU PROVIDE THROUGH THE SERVICES

We collect Personal Data from you when you voluntarily provide such information, including but not limited to when you access, complete and/or use one of our online forms, tools or content items, contact us with inquiries, respond to one of our surveys, register for access to the Services or use certain Services. If you complete one of our online forms, you may be asked to provide Personal Data to provide the Our Services.

IMPORTANT PRIVACY NOTICE FOR CALIFORNIA CONSUMERS

LAST REVISED: JANUARY 1, 2023

This Privacy Notice for California Consumers ("Notice"), provided by Turbo99. ("Turbo99," "Company," "we," or "our"), supplements, and is expressly made part of, the information contained in TURBO99's Online Privacy Policy applies solely to those who are consumers ("you" or "your") as defined in Section 1798.140(g) of the California Consumer Privacy Act of 2018 ("CCPA"). We adopt this Notice in compliance with the CCPA and any terms defined in the CCPA have the same meaning when used in this Notice. TURBO99 collects information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("personal information"). As a consumer, you have certain rights regarding your personal information as defined in the CCPA. This Notice provides you with information on how TURBO99 collects, uses, and shares personal information. It also outlines the rights you have regarding personal information that we collect from you and describes how you can exercise those rights. Collection and Use of Personal Information As a company that conducts activities that are financial in nature, TURBO99 is a "financial institution" as that term is defined in the Gramm-Leach-Bliley Act ("GLBA"). While the CCPA does not exempt financial institutions, and thus, TURBO99, from its requirements, Section 1798.145(e) of the CCPA does exempt personal information collected by a financial institution pursuant to the GLBA. Accordingly, much, if not all, of the data consumers provide to TURBO99, or that we collect from consumers, will fall within the GLBA exemption to the CCPA's definition of personal information and thus outside the scope of the CCPA. TURBO99 recognizes the eleven (11) broad categories of personal information referenced in the CCPA that a business may collect about a consumer. TURBO99 has collected the following categories of personal information from consumers within the last twelve (12) months (though most, if not all, such personal information is collected pursuant to the GLBA and is thus exempt from the CCPA):