

FACTS

WHAT DOES National Bad Credit Loans DO WITH YOUR PERSONAL INFORMATION?

Why?

We choose how we 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.

What?

The types of personal information we collect and share depend on the product or service you inquire about. This information can include:

- Social Security number and income
- Transaction history and assets
- Checking account information and employment information

How?

We need to share customers' personal information to run our everyday business. In the section below, we list the reasons we can share our customers' personal information; the reasons National Bad Credit Loans ("NBCL") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBCL share?	Can you limit this sharing?
For our everyday business purposes— such as to process your loan inquiry, and respond to court orders and legal investigations.	Yes	No
For our marketing purposes— to offer our services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your loan inquiry and experiences	Yes	No
For our affiliates' everyday business purposes— information about your loan inquiry	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Mail the form below

Please note:

If you are a new user, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our user, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Please email us at service@cartile-loan.com

Who we are

Who is providing this notice?	National Bad Credit Loans
What we do	
How does NBCL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files.
How does NBCL collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Inquire for a loan • Provide your employment information • Provide your contact information <p>We also collect your personal information from others, such as affiliates or marketing partners.</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 affiliates' 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. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.
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 may include other finance companies.