

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 personally identifiable financial information. Clients of Art Money (including prospective clients of Art Money) can access a copy of that privacy notice at the end of this document as well as during the credit 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. By using the Website, including after any such revisions and/or updates, you agree to the Art Money practices described in this Privacy Policy.

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 (“Clients”), 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.

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. Information Provided by Third Parties

In order to provide our Services, we may supplement the personal information submitted by Users with information from third-party sources, such as consumer report information.

c. 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.

d. 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.

e. 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. These third parties may collect personally identifiable information about Users' online activities over time and across different websites when you use our Website. For example, Google Analytics 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. To provide Services and customer support, including Service updates;
- f. To compare information for accuracy and verifying it with third parties;
- g. To provide information as authorized or required by law or a relevant government body or authority;
- h. To share 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 credit receivable ;
- j. For any other specific purposes which is permitted under the law for which Art Money has obtained User consent; or
- k. For any other legitimate business purposes not otherwise prohibited by law.

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 Clients . If the Client does not use their unique login and password, they will not be able to access these Services.

Access to the Gallery only sections of the Website that require use of a unique login and password are restricted to current registered Gallery Partners. If the 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 that are operated by third parties. 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 considers may be of value or interest to Users. If a User does not wish to receive any marketing communications, the User 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 by 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. Art Money reserves the right to limit access to the Website for Users located outside of the United States.

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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New York, NY 10013
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info@artmoney.com
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FACTS	WHAT DOES ART MONEY DO WITH YOUR PERSONAL INFORMATION?	
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.	
What?	The types of personal 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 credit scores ▪ Payment history and credit history ▪ Account balances 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 customers' personal information; the reasons Art Money chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Art Money 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 legal 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 affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call (888) 886-8725 or go to www.artmoney.com	

Who we are	
Who is providing this notice?	Art Money U.S., Inc. (“Art Money”)
What we do	
How does Art Money 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 and buildings.
How does Art Money 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 or give us your contact information ● Open an account or provide account information ● Show your government-issued ID <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 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● Art Money U.S., Inc. does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● Art Money U.S., 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 include banks.
Other important information	
<p>For Vermont Customers:</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.artmoney.com/privacy or call (888) 886-8725. <p>For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. We will limit sharing among our companies to the extent required by California law.</p>	

FACTS

WHAT DOES HATCH BANK DO WITH YOUR PERSONAL INFORMATION?

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.

What?

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

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 customers' personal information; the reasons Hatch Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hatch Bank 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 legal 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 760-736-2000

What we do

<p>How does Hatch Bank protect my personal information?</p>	<p>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 and buildings.</p>
<p>How does Hatch Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ provide employment information or show your driver's license ■ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Hatch Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Hatch Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Hatch Bank doesn't jointly market.</i>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.