

Privacy policy

This written document covers think-banking.org, as well as any of its websites. The aim of this privacy policy is to intimate you with our policy that guides how information which you may submit to this site or its associate websites is collected, used and disclosed. Please make sure you go through this privacy policy thoroughly before you decide to submit your information.

Anyone below the age of eighteen (18 years) or anyone who does not live in United States is not expected to use this website. Your access to this website via any device implies that you are strictly bounded by this Privacy Policy. If you are not okay with the details of this policy, please refrain from the use of this website.

This Privacy Policy is subject to modification at any point. If we modify any part of this policy, those modifications will be posted on our website. We advice that you review the details of this Privacy Policy from time to time so to be conversant with how we use the information submitted to us.

Collection of Information

Our website is primarily designed to help you find a loan from any of the participating lenders in our network.

Personal Information

When you contact us or sign up with us to help you find a loan, the information you submit to us is collected. Some of the information we collect may include, for instance, zip code, bank account information, employment information, driver's license number and state of issuance, name, address (Home or mailing), telephone number, social security number, and date of birth.

Non-Personal Information

We may collect some non-personal information on your visit to the website, including your IP address, the domain name from which the website is accessed, the exact pages you visited while on our website, operating system, and your browser type. Also, our system may gather information about browsing behavior, for instance, the date and time of your visit, how long you spent on the website, the number of returning visits, the specific pages you visited, and so on. Also, we may use non-personal information for statistical research, analysis, etc.

Similar to what is obtained in other commercial websites, we use “cookie” technology to understand how visitors use our website. A cookie refers to a small text file that is left on your computer and allows us to recognize your device each time you visit. Cookies may help us to: (1) improve your website usage; (2) improve on our services; (3) manage the website; (4) monitor the use of our site. Depending on your preference, you have the option to personally delete all cookies from your computer by using the help section of your browser or configure your computer to reject cookies. However, if you choose the option of rejecting cookies, you may not be able to access some pages or features of our website properly.

Also, we may adopt the use of web beacons on our website. Web beacons refer to small graphic files which can be used to gather information about your visit, such as the exact features you used or the pages you viewed, as well as whether you take action on any of our advertisements or emails. In addition, we may gather information regarding the URL from which you visit our website. Using web beacons, we can monitor the behavior of our website visitors, effectiveness of our advertisements and the website. We may partner with third party services that track this information for us.

We may choose to merge all the non-personal information we gather, such via web beacons and cookies, any other information we have about you.

Use of Information

The information we collect from you may be used for any of the following purposes: (1) to connect you with a participating lender; (2) to address your inquiries; (3) to analyze the usage of our website; (4) to manage problems with our services, business and website; (5) to protect our website’s integrity and security; (6) to study whether the site complies with relevant laws; (7) to ensure the enforcement of our agreement with you; (8) to redistribute your information to other services, with your permission and without violating any applicable laws; (9) to keep you informed with our promotional offers, updates, and offers from lenders.

If you would rather choose to not receive any messages from us regarding any promotions, you are free to opt-out by following the instructions in the emails we send you.

Disclosure of Information

Your information may be disclosed thus: (1) by sharing your contact details with participating lenders who may make you a loan offer; (2) our partners for the purpose of helping us with technical support; (3) with consumer reporting and related bodies; (4) as necessary if we're convinced that the Terms of Use of the website or any third party has been violated; (5) in response to legal process (such as a court order, subpoena or search warrant) and provide law enforcement with information regarding public safety and within the confines of the law; (6) we may transfer your information if our website or company ever gets acquired.

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information to other services, with your permission and without violating any applicable laws; (9) to keep you informed with our promotional offers, updates, and offers from lenders.

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Credit Implications of Providing Your Personal Information

Some of your information, such as your driver's license number, social security number, and social security number may be verified extensively by our participating lenders to see if they match the information stored in national databases and to be sure of your creditworthiness. Please be informed that multiple inquiries on the three major national databases (Experian, Experian, and Transunion) may lead to a reduced credit score. Submitting your information gives lenders the power to check your information and credit as stipulated in their policies and terms.

Security

We adopt adequate measures to ensure that we prevent the misuse, loss, unauthorized access or alteration of your information in any way. While we strive to secure all information, we cannot completely guarantee the safety of any personal information we receive from you.

Interest-Based Advertising

We may work with third party advertising providers who serve ads for us and other websites with which we have no affiliation. Some of the ads may be

personalized, that is, based on the information that our partner have about you. Our ad partners also make use of cookies to personalize advertisements which you may see on other websites.

Because, at the moment, there is no industry-standard Do-Not-Track protocol in place, your browsing experience will not be changed based on any "Do Not Track" signals that you may select or that certain browsers may send.

However, to learn about different forms of advertising and how to opt-out you can visit <http://www.aboutads.info> and www.cookiecentral.com. Be informed that opting out will not prevent the ads from appearing in your apps or browser. You may begin to see ads that are not relevant to your interests. Also, you may be required to set your opt-out choice again if you clear cookies or use a different browser. As we have different types of browsers, please refer to your browser's help section for steps on how to clear cookies, and check their security and privacy settings too.

Children

The website is not intended to serve, nor do we intentionally ask children who are less than thirteen years of age to submit any personal information.

Third Party Websites

You may come across links on the website that redirect to third-party lenders, and their privacy policies may be different from ours. Also, third-party vendors may display ads for this site or partner sites. We are not affiliated with these sites and do not endorse their products or services. We advise that you go through the privacy policies of any third party website before giving them your personal information. If you need to ask questions about the policies of any of those websites, please contact them directly.

Third Party Analytics

This website makes use of your information, which includes your interest, gender, and age, to understand how our customers behave on the site. Third-party vendors (like Google) may serve you advertisements based on your past visits and behavior on the site as captured by cookies. To opt out of being served ads by third-party advertisers, you may have to change your Google ads preferences and settings at <http://www.google.com/ads/preferences>. To know more about the privacy policies of Google visit <http://www.google.com/privacypolicy.html>.

Your California Privacy Rights

California residents, under California's "Shine the Light" law, who submit personal information to the website, are free to request some information on how we transfer information to third parties. If you want to make such request, get in touch via our helpline at (888) 775-0859 (FREE), email us at info@lendyou.com, or regular mail: 1125 E. Broadway #545, Glendale, California 91205.

Contact Us

If we need to get in touch with you regarding any development involving your information, we may contact you by phone, email or mail. If you want to make inquiries about this Privacy Policy, you are free to call (888) 775-0859 (FREE).

Think-banking.org

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