

PRIVACY COMMITMENT

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THIS PRIVACY POLICY APPLIES ONLY TO THIS SITE. THIS PRIVACY POLICY DOES NOT APPLY TO MARLIN FINANCIAL'S OFFLINE COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL AND BUSINESS INFORMATION WHICH MAY BE SUBJECT TO A DIFFERENT PRIVACY POLICY, A COPY OF WHICH IS AVAILABLE.

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- help you quickly find information and services.
- help Marlin Financial create content on this Site that is most relevant to you.
- alert you to updated information and services offered by Marlin Financial.

- (a) Registration. To use this Site you may be required to first complete an online registration form. During registration you will be prompted to provide to Marlin Financial certain personal and business information, and possibly credit reference information, including but not limited to your name, business address, business phone number and business e-mail address. In addition, Marlin Financial may also ask you for your country of residence and/or your organization's country of operation so Marlin Financial can comply with applicable privacy laws and regulations.
- (b) Collected Information. Marlin Financial requests certain personal and business information on its Lease Application. If you apply for services from Marlin Financial on behalf of your organization, you will be prompted to provide to Marlin Financial certain personal and business information, including without limitation the applicant's name, address and financial information. Financial information that is collected is used to check the users' eligibility for financing. Users understand that credit history may be a factor in the evaluation of the credit of the applicant and hereby consents to and authorizes the above named business credit provider and any assignee, lender or funding service that may be utilized to obtain and use a consumer credit report on the undersigned, now and from time to time, as may be needed in the credit evaluation and review process and waives any right or claim they would otherwise have under the Fair Credit Reporting Act in the absence of this continuing consent. In addition, information may be shared with carefully selected business partners in order to alert you of products and services valuable to your business. The information that you choose to provide is used for internal purposes and to process a customer's credit application. If Marlin Financial has a problem processing a customer's application, Marlin Financial uses the personal and business information to contact the customer.
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- (i) "Cookies" are small pieces of information that are stored by a user's Internet browser on a user's computer's hard drive. Most Internet browsers are initially set to accept cookies. A user can set his or her browser to refuse cookies, but the user will not be able to access or use portions of this Site. THIS SITE'S COOKIES DO NOT HAVE THE CAPABILITY OF INFILTRATING A USER'S HARD DRIVE AND GATHERING A USER'S PERSONAL AND/OR BUSINESS INFORMATION.
- (ii) "Web beacons" assist in delivering cookies and help Marlin Financial determine whether a web page on this Site has been viewed and, if so, how many times. For example, any electronic image on this Site, such as an ad banner, can function as a web beacon.
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- (a) Internal Use. Marlin Financial may identify you in connection with your use of certain aspects of this Site. Marlin Financial may internally use your personal information and business information to improve Marlin Financial's marketing and promotional efforts, to improve the Site's content and/or layout, and to determine general marketplace information about visitors to this Site.
- (b) External Use. Marlin Financial does not sell, rent, license or otherwise disclose your specific personal and business information or financial information to any third parties, but Marlin Financial may be required to disclose such information in response to a valid court order or if Marlin Financial is otherwise required to disclose such information by law, including without limitation, in response to investigations conducted by law enforcement agencies. If Marlin Financial should ever file for bankruptcy or merge with another company, Marlin Financial may sell or otherwise distribute the information you provide to us on this Web site to a third party or share your personal information with the company with which Marlin Financial merged. Marlin Financial does not use any outside companies to ship Marlin Financial products, to process customer orders or to process financial transactions.

DATA SECURITY

This Site incorporates various physical, electronic and administrative procedures to safeguard the confidentiality of your personal and business information, including Secure Sockets Layer ("SSL") for all financial transactions through this Site. Detailed information about SSL is available from Netscape Communications Corporation at <http://wp.netscape.com/eng/ssl3/>. While Marlin Financial uses SSL encryption to protect your personal and business information online, Marlin Financial also takes several steps to protect your personal and business information in Marlin Financial's facilities. Access to your personal and business information is restricted. Only employees who need access to your personal and business information to perform a specific job are granted access to your personal and business information. Finally, the servers where Marlin Financial stores your personal and business information are kept in a secure environment, behind a locked cage and an electronic firewall.

WHILE MARLIN FINANCIAL HAS TAKEN EVERY COMMERCIALY REASONABLE PRECAUTION TO SAFEGUARD YOUR PERSONAL AND BUSINESS INFORMATION, MARLIN FINANCIAL CANNOT GUARANTEE COMPLETE SECURITY BECAUSE COMPLETE SECURITY DOES NOT PRESENTLY EXIST ON THE INTERNET.

OPT OUT/CORRECTIONS

Upon your request, Marlin Financial will (a) remove your personal and business information from Marlin Financial's database (which might cancel your subscription to this Site or a portion of this Site); or (b) correct or update your personal and business information. You can request that Marlin Financial remove, correct or update your personal and business information by mailing, telephoning, or e-mailing your request to Marlin Financial's Customer Support department [Contact Us](#) .

UPDATES TO THIS POLICY

If Marlin Financial decides to change or update this Privacy Policy, Marlin Financial will post changes and updates on this Site so that you will always be aware of what information Marlin Financial collects, uses and distributes. Marlin Financial encourages you to review this Privacy Policy from time to time so you will know if the Privacy Policy has been changed or updated. If you have any questions about Marlin Financial's Privacy Policy, please contact mike@marlinfinancial.com