



Privacy Policy

Effective Date: 02/20/2024

Paradox Financial Company LLC

A. Introduction

Paradox Financial Company LLC is committed to protecting your privacy. This Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information.

B. Information We Collect

PERSONAL INFORMATION—when provided voluntarily by individuals, Paradox Financial Company may collect personally identifiable information such as:

- **Names**
- **Phone numbers**
- **Email addresses**
- **Postal addresses**

This information is used to contact or identify you.

NON-PERSONAL INFORMATION—we may also collect non-personal information such as:

- **Browser type**
- **Operating system**
- **Internet Protocol (IP) address**

This information is used for statistical purposes.

C. How We Use Your Information

Paradox Financial Company may use the collected information for purposes, including but not limited to:

- **Contacting you periodically:** emails, text messages, and phone calls, which may be recorded and/or sent using automated dialing or emailing equipment or software unless you OPT-OUT from such communications. You can request additional information by sending an email to info@paradoxfinancialco.com. Consent to be contacted is not a requirement to purchase any product or service and you can opt out at any time by replying STOP. Message & data rates may apply. Message frequency varies.
- **Identifying you:** due diligence to ensure your identity is truly your own and has not been used by another.
- **Providing and personalizing our services**
- **Processing transactions**

D. Disclosure of Information

Paradox Financial Company does not share or sell information to unaffiliated third parties for marketing purposes. No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Paradox Financial Company does not sell, trade, or otherwise transfer any of your personally identifiable information with any third parties without your consent, except as set forth in this Privacy Policy:

- **Third-party service providers:** we may share your information with third-party service providers who assist us in operating our website, conducting our business, or servicing you.
- **Business partners:** we may share your information with the Company's business partners to offer you certain products, services, or promotions. Our business partners will operate according to our Privacy Policy.
- **With law enforcement and legal compliance requirements:** we may disclose information when required pursuant to law, rules, regulations, standard security industry practices, in connection with a subpoena, in response to lawful requests by public authorities, or other legal/regulatory process compelling the sharing of information.
- **With your consent:** we may disclose your personal information for any other purpose with your consent.

These third parties will have access to your personal information to perform the tasks assigned to them on our behalf. They are not allowed to disclose or use the information for any other purpose.

Data disclosure laws vary between countries, and even within countries, they can be subject to federal, state/provincial, and local regulations. In the United States and Canada, data disclosure laws encompass a combination of federal and provincial/state regulations.

United States:

1. Federal Trade Commission Act (FTC Act):

· Overview: The FTC Act broadly prohibits unfair and deceptive practices in commerce, including the unauthorized disclosure of personal information.

· Enforcement: The Federal Trade Commission (FTC) enforces the FTC Act.

2. Gramm-Leach-Bliley Act (GLBA):

· Overview: Primarily applicable to financial institutions, GLBA requires these institutions to protect the privacy and security of consumer financial information.

· Enforcement: Various federal agencies, including the FTC, have enforcement authority.

3. Health Insurance Portability and Accountability Act (HIPAA):

· Overview: Applies to protected health information held by covered entities and their business associates. It sets standards for the privacy and security of health information.

· Enforcement: The Department of Health and Human Services (HHS) is responsible for enforcing HIPAA.

4. Children's Online Privacy Protection Act (COPPA):

· Overview: COPPA regulates the online collection of personal information from children under 13. It requires obtaining parental consent.

- Enforcement: The FTC enforces COPPA.

5. California Consumer Privacy Act (CCPA):

- Overview: State-level legislation granting California residents specific privacy rights and imposing obligations on businesses handling their personal information.

- Enforcement: The California Attorney General can enforce the CCPA.

Canada:

1. Personal Information Protection and Electronic Documents Act (PIPEDA):

- Overview: Applies to private-sector organizations engaged in commercial activities. It regulates the collection, use, and disclosure of personal information.

- Enforcement: The Office of the Privacy Commissioner of Canada (OPC) oversees PIPEDA compliance.

2. Provincial Legislation:

- In addition to PIPEDA, some provinces have their own privacy legislation. For example, Alberta and British Columbia have their own private-sector privacy laws.

Please be advised these laws are subject to change, and new regulations may be introduced.

E. Cookies and Tracking Technologies

Paradox Financial Company uses cookies to enhance your experience on our website and to improve our Service. You can control cookies through your browser settings.

F. Your Choices

You have the right to access, correct, or delete your personal information. To do so, please contact us at info@paradoxfinancialco.com.

G. Security

We implement reasonable security measures to protect your information. However, no method of transmission over the Internet or electronic storage is completely secure.

H. Changes to This Privacy Policy

Paradox Financial Company reserves the right to update this Privacy Policy at any time. Changes will be effective immediately upon posting to the website www.paradoxfinancialco.com.

I. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at info@paradoxfinancialco.com.