

## **Nuestro Financial LLC (DBA Nuestro Loans) Privacy Policy**

Protecting your private information is our priority. This Statement of Privacy applies to Nuestro Financial LLC and Nuestro Loans that govern data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to Nuestro Financial LLC and Nuestro Loans include 3017 Oakland Ave. The Nuestro Financial LLC / Nuestro Loan website is an E-commerce Fintech Banking App site. By using [www.nuestro.loans](http://www.nuestro.loans) website, you consent to the data practices described in this statement.

### **Collection of your Personal Information**

We and our services providers collect identifiers, location information, commercial information, electronic network activity information, professional information, inferences, and other types of personal information that you provide when using our Services, including but not limited to contact information such as name, email address, phone number, username, among other information used to contact you. We may request additional personal information that is necessary to process any application submitted by you and additional personal information to verify your identity, for security related purposes or other administrative purposes. This information may be supplemented by third-party sources, such as a consumer report information. We also collect information about your use of our Services regarding account and transaction information, such as payment information (including debit card, ACH payment information, and any other method of payment), and bank account information, as well as tokens from online services and payment systems.

If your financial accounts are connected with an application, either through a Nuestro Financial LLC application or third-party application, that analyzes and reports your financial accounts we may, if required by the provider of your account, collect identifier and login information, such as your username and password, or a security token. When providing this information, you give Nuestro Financial LLC and/or the third-party application authority to act on your behalf to access and transmit your data from the relevant bank or other entity that provides your financial accounts.

We may also collect account information, including financial institution name, account name, account type, account ownership, branch number, IBAN, BIC, account number, routing number, sort code, information about an account balance, including current and available balance, information about credit accounts, including due dates, balances owed, payment amounts and dates, transaction history, to better provide you with products and services offered.

Nuestro Financial LLC may collect personal credit limit, repayment status, interest rate, information about loan accounts, including due dates, repayment status, balances, payment amounts and dates, interest rate, guarantor, loan type, payment plan, and terms, information about investment accounts, including transaction information, type of asset, identifying details about the asset, quantity, price, fees, and cost basis. We may also collect information about account transactions, including amount, date, payee, type, quantity, price, location, involved securities, and a description of the transaction. Nuestro Financial LLC can also collect information about you from other sources. This can include identifiers and commercial information about you directly from the relevant developer or other third parties, including our service providers, bank partners, and identity verification services.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

### **Use of your Personal Information**

Nuestro Financial LLC / Nuestro Loans collects and uses your personal information to operate and deliver the services you have requested.

Nuestro Financial LLC / Nuestro Loans may also use your personally identifiable information to inform you of other products or services available from Nuestro Financial LLC and its affiliates.

### **Sharing Information with Third Parties**

Nuestro Financial LLC / Nuestro Loans does not sell, rent, or lease its customer lists to third parties. Nuestro Financial LLC / Nuestro Loans may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is transferred to the third party. Nuestro Financial LLC / Nuestro Loans may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Nuestro Financial LLC / Nuestro Loans, and they are required to maintain the confidentiality of your information.

Nuestro Financial LLC may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Nuestro Financial LLC or the site; (b) protect and defend the rights or property of Nuestro Financial LLC; and/or (c) act under exigent circumstances to protect the personal safety of users of Nuestro Financial LLC, or the public.

### **Opt-Out of Disclosure of Personal Information to Third Parties**

In connection with any personal information, we may disclose to a third party for a business purpose, you have the right to know:

- The categories of personal information that we disclosed about you for a business purpose.

If you exercise your right to opt out of the disclosure of your personal information, we will refrain from disclosing your personal information, unless you subsequently provide express authorization for the disclosure of your personal information. To opt out of the disclosure of your personal information, visit this Web page [nuestrofinancialllc.freshdesk.com](http://nuestrofinancialllc.freshdesk.com).

### **Tracking User Behavior**

Nuestro Financial LLC / Nuestro Loans may keep track of the websites and pages our users visit within Nuestro Financial LLC / Nuestro Loans, to determine what Nuestro Financial LLC / Nuestro Loans services are the most popular. This data is used to deliver customized content and advertising within Nuestro Financial LLC / Nuestro Loans to customers whose behavior indicates that they are interested in a particular subject area.

### **Automatically Collected Information**

Information about your computer hardware and software may be automatically collected by Nuestro Financial LLC / Nuestro Loans. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding the use of the Nuestro Financial LLC / Nuestro Loans website.

## **Links**

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

## **Right to Deletion**

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

## **Children Under Eighteen**

Nuestro Financial LLC / Nuestro Loans does not knowingly collect personally identifiable information from children under the age of eighteen. If you are under the age of eighteen, you must ask your parents or guardian for permission to use this website.

## **Disconnecting your Nuestro Financial LLC / Nuestro Loans Account from Third Party Websites**

You will be able to connect your Nuestro Financial LLC / Nuestro Loans account to third party accounts.

BY CONNECTING YOUR NUESTRO FINANCIAL LLC / NUESTRO LOANS ACCOUNT TO YOUR THIRD-PARTY ACCOUNT, YOU ACKNOWLEDGE AND AGREE THAT YOU ARE CONSENTING TO THE CONTINUOUS RELEASE OF INFORMATION ABOUT YOU TO OTHERS (IN ACCORDANCE WITH YOUR PRIVACY SETTINGS ON THOSE THIRD-PARTY SITES). IF YOU DO NOT WANT INFORMATION ABOUT YOU, INCLUDING PERSONALLY IDENTIFYING INFORMATION, TO BE SHARED IN THIS MANNER, DO NOT USE THIS FEATURE. You may disconnect your account from a third-party account at any time. Contact us via email.

### **Opt-Out & Unsubscribe from Third Party Communications**

We respect your privacy and give you an opportunity to opt out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from third-party partners of by contacting us here:

- E-mail: [contact@nuestro.info](mailto:contact@nuestro.info)
- Phone: 615-753-7870

### **E-mail Communications**

From time to time, Nuestro Financial LLC /Nuestro Loans may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication.

If you would like to stop receiving marketing or promotional communications via email from Nuestro Financial LLC or Nuestro Loans, you may opt out of such communications by Contact us via email.

### **External Data Storage Sites**

We may store your data on servers provided by third party hosting vendors with whom we have contracted.

### **Changes to this Statement**

Nuestro Financial LLC / Nuestro Loans reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our website, and/or by updating any privacy information. Your continued use of the website and/or Services available after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

### **Contact Information**

Nuestro Financial LLC / Nuestro Loans welcomes your questions or comments regarding this Statement of Privacy. If you believe that Nuestro Financial LLC has not adhered to this Statement, please contact Nuestro Financial LLC / Nuestro Loans at:

Email Address:  
[contact@nuestro.info](mailto:contact@nuestro.info)  
Telephone number:  
615-753-7870

Effective as of May 10, 2023