

Privacy Policy
Effective October 2021
Introduction

Thank you for visiting www.BIFILS.com (the "Website"), which is operated by BIFI Loan Servicing LLC. ("BIFI" or "we" or "us"). This Privacy Policy (the "Policy") describes the collection of your personal information and non-personal information at the Website and the use of that information by BIFI. We are committed to maintaining privacy protections for our users. We provide the Site and services provided through the Site ("Services"). Our Privacy Policy ("Privacy Policy") is designed to help you understand how we collect, use, and safeguard the information you provide to us and to assist you in making informed decisions when using our Service. By using the Website, you agree that your personal and non-personal information can be collected, stored, transmitted, and used as provided by this Policy. If you do not agree to the collection, storage, transmission or use of your personal information as explained in this Policy, then you must immediately stop using the Website and you should not disclose any personal information to us.

Changes to this Policy may be made at any time and will be posted on the Website. BIFI's failure to notify you of any changes to the Policy will not affect any rights, liabilities, or obligations of BIFI. You should periodically review the Website to determine whether the Policy has been amended. You must immediately stop using the Website if you do not agree to the collection, storage, transmission or use of your personal information as described in any future amendments or modifications to this Policy. You consent to any future amendments or modifications by continuing to use the Website after those amendments or modifications are posted.

This Policy describes only BIFI's policies with respect to your personal and non-personal information and does not apply to the collection, use or disclosure of your information by third parties and/or at websites to which the Website may provide links.

Information Collected

BIFI collects personal information and non-personal information as you interact with the Website.

We collect personal information only if you choose to submit personal information to us using the "Contact Us" page of the Website or a login account when you subscribe to our services. You may use our site anonymously by refraining from providing personal information on the "Contact Us" page. If you choose to use the Website to contact us or subscribe to our services, then we may collect your name, e-mail address, phone number, and any other personal information that you provide.

When you subscribe to the Services on our Site our payment processor will collect all information necessary to complete the transaction, including your name, credit card information, billing information and direct deposit information.

We may also collect personal information:

- such as files and messages that you store using your Account.
- When you participate in one of our surveys, we may collect additional information that you knowingly provide.

- When you post messages on the Services or on a Social Media Site (“SMS”) where we have a page or presence (collectively “SMS Pages”), the information contained in your posting may be republished on our Site and other users may be able to see them.

The non-personal information that we may collect includes your computer or device type, operating system, browser, the URL of websites previously visited by you (or by others using your computer or device), your internet service provider, statistics about your network or mobile connection and your internet protocol address (which may reveal your location). Your non-personal information is generally not directly associated with your name or other personal information and is collected by automatic means (such as by cookies, tokens, web beacons and other similar technologies).

Use of Information by BIFI

BIFI may use your personal information to contact you by phone, e-mail, or mail regarding our services. We may also use your personal information for our own internal purposes, such as providing, maintaining, evaluating, and improving the Website and the services we offer. If you provide us with personal information through the Website but do not want to be contacted regarding our services, or if you want us to amend or delete your personal information, please e-mail your request to customerservice@bifils.com or call us at (888) 217-7652

We use non-personal information collected through the Website to track the use of the Website and to assist BIFI in providing, maintaining, evaluating, and improving the Website and the services and content that we offer. Your non-personal information is aggregated with the non-personal information of other users to help us monitor, analyze and optimize the Website. We may engage a third-party vendor to collect, transmit and store your non-personal information and to use non-personal information to manage, monitor and optimize the Website and to measure the effectiveness of our content and users’ interaction with the Website.

If you have provided us with personal information, then your non-personal information may be associated with your personal information.

We may use your personal and non-personal information to investigate, detect, prevent and/or mitigate actual or potential fraud, prohibited activity, illegal activity or other conduct that could give rise to civil or criminal liability.

Disclosure of Information to Third Parties

BIFI does not sell your personal information or non-personal information, and we will not share or disclose your personal information or non-personal information with any third party except in the following limited circumstances:

- We may disclose your personal information and non-personal information if we determine that disclosure is reasonably required or beneficial to you, us or a third party to investigate, detect, prevent and/or mitigate actual or potential fraud, prohibited activity, illegal activity or other conduct that could give rise to civil or criminal liability.
- We may disclose your personal information and non-personal information to protect or enforce our legal rights and policies, to protect or enforce the legal rights of a third party and/or if we determine that disclosure is required by law or regulation (such as to comply with a subpoena or court order).

Cookies, Tokens and Beacons

A cookie or token is a small file placed on your computer's hard drive or in your device's memory to observe your use of the Website. A beacon is a small graphic image (usually no larger than a pixel) that is placed on a web page or in an e-mail to track the behavior of the user. BIFI may use cookies, tokens, and beacons to monitor and analyze traffic on the Website and to track usage patterns the Website. The information provided to us through cookies, tokens and beacons is non-personal information and generally does not include the name or other identifying information of the user.

We may use a third-party vendor (including Google) to provide, collect, store, transmit and analyze the non-personal information collected by cookies, tokens, or beacons. You may be able to prevent or limit the use of cookies, tokens, or web beacons by modifying your browser or device settings.

Storage, Transmission and Protection of Information

BIFI will collect, store, transmit and protect your personal information using encryption and/or security protocols that are standard in the industry and that we believe reasonably protect your information. We may not use a SSL certificate. While we strive to use commercially acceptable means to keep your personal information secure, many factors affecting the security of your personal information are outside our control, and we cannot guarantee absolute security. BIFI is not liable or responsible for any disclosure of your personal information due to errors in transmission or factors beyond our reasonable control.

We rely on third party vendors to collect, store, transmit and protect all personal information and non-personal information collected at the Website. We select third party vendors that use encryption and security protocols that we believe adequately protect your personal information, but we do not have actual control over our third-party vendors and therefore we cannot be liable for the actions, conduct, errors, or omissions of those third parties. Our third-party vendors may have terms, conditions and privacy policies that differ from this Policy, and we have no control over or responsibility for how our third-party vendors collect, store, transmit or use your personal information.

Because we use third party vendors to collect, transmit and store your personal information, your personal information and non-personal information may be collected from, transmitted to or from and stored in multiple locations worldwide. We may store, transmit and use (as provided in this Policy) your personal and non-personal information indefinitely or in perpetuity.

Transmitting and storing personal information via the internet puts that information at risk of inadvertent disclosure to or unauthorized access by third parties, such as hackers and other cybercriminals who exploit security flaws or place viruses, worms or Trojans on computers or other devices used to transmit or store your personal information. We will take commercially reasonable measures to reduce the risk that your personal information is disclosed to or accessed by third parties inadvertently or without authorization, but we cannot eliminate that risk. By providing us with your personal information, you accept the risk that your personal information may be disclosed to or accessed by third parties inadvertently or without authorization. BIFI is not responsible for the actions, conduct, errors, or omissions of third parties who may access or attempt to access your personal information without our consent and authorization or for the outcomes or consequences that result from such unauthorized access.

Privacy of Minors

Children under the age of 13 are expressly prohibited from using the Website. We do not intentionally or knowingly collect or solicit personally identifiable information from children under 13. If you are a child under 13, please do not attempt to use the Website or send any personal information about yourself to BIFI. If we learn that we have inadvertently collected personal information from a child under 13, that personal information will be promptly deleted. If you believe that a child under 13 has provided personal information to BIFI, please contact us at customerservice@bifils.com .

Visitors GDPR Rights

If you are within the European Union, you are entitled to certain information and have certain rights under the General Data Protection Regulation (the "GDPR"). Those rights include the following:

We will retain any information you choose to provide to us until one of the following happens: (a) you ask us to delete the information, (b) we decide to cease using our existing data providers, or (c) we decide that the value in retaining the data is outweighed by the costs of retaining it.

You have the right to:

- request access to your data that we store and the rights to either rectify or erase your personal data.
- seek restrictions on the processing of your data.
- object to the processing of your data and the right to the portability of your data.
- lodge a complaint with a supervisory authority that has jurisdiction over issues related to the GDPR.
- To the extent that you provided consent to our processing of your personal data, you have the right to withdraw that consent at any time, without affecting the lawfulness of processing based upon consent that occurred prior to your withdrawal of consent.

We require only the information that is reasonably required to enter into a contract with you.

We will not require you to provide consent for any unnecessary processing as a condition of entering into a contract with us.

CAN-SPAM Act

In compliance with the CAN-SPAM Act, all emails sent from our organization will clearly state who the email is from and provide clear information on how to contact the sender. In addition, all email messages will also contain concise information on how to remove yourself from our mailing list so that you receive no further e-mail communication from us. Our emails provide users the opportunity to opt-out of receiving communications from us and our partners by reading the unsubscribe instructions located at the bottom of any e-mail they receive from us at any time. Users who no longer wish to receive our newsletter or promotional materials may opt-out of receiving these communications by clicking on the unsubscribe link in the e-mail.

Legal Compliance

Nothing in this Policy is intended to conflict with any rights, duties or obligations established by laws or regulations that apply to you or your personal information and/or non-personal information, including laws and regulations regarding the protection of data, privacy and notice of data breaches. If any provision of this Policy conflicts with or is unenforceable pursuant to any law or regulation applicable to you and/or to your personal or non-personal information, then the applicable law or regulation will prevail, and we will comply with such law or regulation.

State and/or federal law may require us to notify you (in certain circumstances defined by law or regulation) if your personal information has been compromised, and we will comply with our legal obligations in applicable jurisdictions. The laws and regulations that apply to BIFI and to you and your personal and/or non-personal information may be different from those in the jurisdiction where you reside.

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