

Consumer Privacy Notice MDG USA Inc.

| FACTS | WHAT DOES MDG USA Inc. DO WITH YOUR PERSONAL INFORMATION? | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-----------------------------|--|---------------------------|-----------------------------|---|-----|----|---|-----|----|---|-----|-----|---|-----|----|---|-----|-----|--|-----|-----|---|-----|-----|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. | | | | | | | | | | | | | | | | | | | | | | | | | |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores ■ purchase history ■ transaction history <p>When you close your account, we continue to share information about you according to our policies.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| How? | All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons MDG USA Inc. chooses to share, and whether you can limit this sharing. | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 55%;">Reasons we can share your personal information</th> <th style="width: 20%;">Does MDG USA. Inc. share?</th> <th style="width: 25%;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes - to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your transactions and experiences</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your creditworthiness</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>For our affiliates to market to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> </tbody> </table> | | | Reasons we can share your personal information | Does MDG USA. Inc. share? | Can you limit this sharing? | For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No | For our marketing purposes - to offer our products and services to you | Yes | No | For joint marketing with other financial companies | Yes | Yes | For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No | For our affiliates' everyday business purposes - information about your creditworthiness | Yes | Yes | For our affiliates to market to you | Yes | Yes | For nonaffiliates to market to you | Yes | Yes |
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| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No | | | | | | | | | | | | | | | | | | | | | | | | |
| For our marketing purposes - to offer our products and services to you | Yes | No | | | | | | | | | | | | | | | | | | | | | | | | |
| For joint marketing with other financial companies | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No | | | | | | | | | | | | | | | | | | | | | | | | |
| For our affiliates' everyday business purposes - information about your creditworthiness | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | |
| For our affiliates to market to you | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | |
| For nonaffiliates to market to you | Yes | Yes | | | | | | | | | | | | | | | | | | | | | | | | |
| To limit our sharing | <p>Call toll-free 1-800-906-0975</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice, when your order is submitted for verification or your application for financing has been submitted, whichever date is earliest. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Questions? | <p>Call 1-800-906-0975</p> <p>OR</p> <p>Email us at support@mdg.com</p> | | | | | | | | | | | | | | | | | | | | | | | | | |

| Who we are | |
|---|---|
| Who is providing this notice? | MDG USA Inc. |
| What we do | |
| How does MDG USA Inc. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does MDG USA Inc. collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for financing ■ give us your contact information or pay us by check ■ give us your income information ■ provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial and nonfinancial related companies, such as order fulfillment, account servicing, inventory, warehouse fulfillment, and other service companies including those companies owned by the MDG Group of companies.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include direct marketing companies and service providers.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include strategic financial institutions</i> |
| Other important information | |
| You may have other privacy protections under state law. We will comply with applicable laws with regard to the disclosure of your personal information. | |