MONEYSPOT USA, LLC

PRIVACY NOTICE

Rev. July. 2022

FACTS

WHAT DOES MONEYSPOT USA, LLC (d/b/a SUNSHINE LOANS) 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Checking account information and payment history
- Transaction or loss history and employment information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sunshine Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunshine Loans 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	No
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

Questions?

Call (800) 504-9776 or go to www.sunshineloans.com

Who we are?	
Who is providing this notice?	MoneySpot USA, LLC (d/b/a Sunshine Loans)

What we do	
How does Sunshine Loans 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 Sunshine Loans collect my personal information?	We collect your personal information, for example, when you apply for a loan or give us your income information provide account information or give us your contact information show your government-issued ID
Why can't I limit all sharing?	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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Sunshine Loans does not share with any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include direct marketing companies and lending companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Sunshine Loans doesn't jointly market.

Other important information	