

# Privacy Policy

Document Version: 0

Paydit is committed to protecting your privacy. We will not sell, disseminate, disclose, trade, transmit, transfer, share, lease, or rent any personally identifiable information to any third party not specifically authorized by you to receive your information except as disclosed in this Privacy Policy.

## 1. Information We Collect From You

When you visit Paydit, we may collect information such as your IP address, operating system, pages visited, time on page, links clicked, and browser type/version. We may also collect personally identifiable information you voluntarily provide, including your name, Social Security number, address, phone number, email address, account number, and payment information when you make payments or interact with your account.

## 2. How We Use Your Information

Paydit uses collected information to:

- Service and manage your loan account;
- Authenticate your identity when accessing account information;
- Process payments and maintain payment records;
- Provide account-related communications and notices;
- Analyze website usage and improve services;
- Comply with legal obligations; and
- Enforce Paydit's Terms of Use.

We may share information with trusted third-party service providers (e.g., payment processors, IT support, data storage) solely to perform services on our behalf and only as necessary for those services.

## 3. Text Message Terms

Paydit may send non-telemarketing text messages regarding account and servicing information. You can cancel at any time by replying "STOP." Message frequency varies. Message and data rates may apply. Carriers are not liable for delays or undelivered messages. For questions about text message services, email us at [a@a.a](mailto:a@a.a).

## 4. Emails from Paydit

If you provide your email address, you may receive emails from us. You can opt out at any time by emailing [a@a.a](mailto:a@a.a). Certain account-related communications may still be required to service your account.

## 5. Cookies

We may set and access cookies to track and store data you enter while visiting [www.wwww.experian.com](http://www.wwww.experian.com). Cookies help us distinguish one visitor from another and are encoded so only we can interpret them. Session cookies expire and are deleted when you close your browser.

## 6. Security

We use reasonable administrative, technical, and physical safeguards to protect your information from misuse, loss, and unauthorized access, modification, or disclosure. These measures include encryption, authentication processes, firewall protection, regular site monitoring, and secure servers with restricted access.

## 7. Public Forums Outside Paydit

We may provide access to chat rooms, blogs, or bulletin boards within [www.wwww.experian.com](http://www.wwww.experian.com). Information you submit in these forums may be read and used by others and could result in unsolicited messages. Paydit is not responsible for information you choose to share in such forums.

## 8. Disclosure of Your Information

We may disclose your personal information when necessary or appropriate:

To enforce our rights against a user in connection with a breach of this Privacy Policy or the Terms of Use;  
To prevent prohibited or illegal activities; or  
When required by law, regulation, subpoena, or other legal process.

## **9. Our Right to Contact Users**

We may contact site visitors and users regarding their account, use of Paydit, status, and changes to agreements, this Privacy Policy, Site Terms of Use, or other relevant policies or agreements.

## **10. Changes to Our Privacy Policy**

If we make material changes to this Privacy Policy, we will notify you at least thirty (30) days prior to the effective date by either:

Posting a notice on a webpage within [www.wwww.experian.com](http://www.wwww.experian.com) describing the changes; or  
Sending you an email notifying you of the changes.

## **11. Contact Us with Questions or Concerns**

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*If you have any questions or concerns regarding this Privacy Policy, please email [a@a.a](mailto:a@a.a).*

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