

Privacy Policy of AJ Nationwide Consulting

Last Updated: July 1, 2022

1. **Introduction.** This Privacy Policy discloses the policies of AJ Nationwide Consulting at ajnationwide.com and its operator AJ Nationwide Consulting LLC, a New York LLC located at 1413 ave j, brooklyn, New York 11230 (collectively “we” or “us”) regarding the collection, use and disclosure of information that you (a “User”) submit to us or that is collected through your use of AJ Nationwide Consulting.
2. **Location.** AJ Nationwide Consulting is located in United States and is subject to United States’s laws. If you are outside of United States, your use of the website constitutes consent to the transmission of personal information to United States. If your use of AJ Nationwide Consulting is against the laws of your jurisdiction, it is your responsibility to refrain from the use of AJ Nationwide Consulting.
3. **Types of Personal Information Collected.** “Personal information” is data that identifies, relates to, describes, can be used to contact, or could reasonably be linked directly or indirectly to a User. For purposes of this Policy, there is no meaningful distinction between the terms “personal information” and “personal data.”
 - a. **Personal Information Collected - General.** We collect the following items of personal information from Users:
 - i. Name
 - ii. Email address
 - iii. Phone number
 - b. **Sensitive Personal Information.** We collect the following categories of personal information categorized as from Users:
4. **Collection of Personal Information.**
 - a. **Submission from User.** Certain items of personal information we rely on you to submit to us. When a user completes our funding application, we collect information relating to the person(s) and the business including: SSN, business name, personal name, EIN number, address, type of services provided, etc...
5. **Cookies and Other Tracking Technologies.**
 - a. **Third Party Cookies.** We work with third parties that place cookies on our Website to provide:
 - i. *Data Providers.* We use third-party data provider cookies in connection with AJ Nationwide Consulting. The following third parties utilize data provider cookies on AJ Nationwide Consulting: Godaddy.com. Godaddy discretion
 - b. **Third Party Cookies Control.** To the extent AJ Nationwide Consulting exercises any control over the cookies created by Third Parties, it will be done in compliance with this Privacy policy. Other companies' use of their cookies is subject to their own privacy policies and not ours.
 - c. **Opting Out of Cookies and Other Tracking Technologies.**
 - i. *Opting out of Third Party Cookies.* To opt out of third party cookies, refer to the methods they have posted on their individual websites.
6. **Use of Personal Information.** In general, we use your personal information to:
 - a. Process your order;
 - b. Communicate with you regarding your order, your account, the use of our products or services, or otherwise provide customer service;
 - c. Authenticate your account credentials and identify you to log in to the Website;
 - d. Send you marketing communications about services and products offered by AJ Nationwide Consulting, AJ Nationwide Consulting LLC and affiliate companies of AJ Nationwide Consulting LLC, as permitted by law;
 - e. Improve our website, your personal information may be analyzed to search for patterns which may help improve the overall website experience;
 - f. Improve the customer service we provide, your personal information may be used for

- review and quality control purposes;
 - g. Create de-identified personal information to be used by us; and
 - h. Use for any other reason you consent to.
7. **Electronic Communications.** Consistent with this Privacy Policy and as is permitted by applicable law, we may communicate with you via electronic messages, including email.
8. **Disclosure of Personal Information to Third-Parties.** We disclose the personal information we collect (or otherwise generate or obtain) for the following purposes:
- a. **Our Affiliates.** We disclose your personal information to affiliates of AJ Nationwide Consulting LLC for the following purpose: to assist in obtaining a merchant cash advance
 - b. **In the event of a corporate transaction.** We may disclose or transfer your information to a third party if we sell, transfer, divest, or disclose all or a portion of our business or assets to another company in connection with or during negotiation of any merger, financing, acquisition, bankruptcy, dissolution, transaction, or proceeding.
 - c. **Use to protect against, investigate and deter fraudulent activity.** When necessary, your personal information may be disclosed to third parties for the purpose of protecting against, investigating and deterring fraudulent, as well as unauthorized or illegal, activity.
 - d. **Defend our legal rights.** To protect and defend the legal rights of AJ Nationwide Consulting, and AJ Nationwide Consulting's employees, we may disclose your personal information. We may also require your personal information to defend against legal claims, or to establish our legal rights.
 - e. **To comply with and as required by law.** We may disclose your personal information to government authorities or other relevant third parties in order to comply with applicable legal requirements, judicial proceedings, court orders, subpoenas, legal process, or lawful requests from governmental authorities.
 - f. **At your request.** We also share your information as directed or requested by you, or subject to your consent. In some circumstances, you may have the right to opt-out or object to our sharing of your information with certain third parties.
9. **The Ability of Others to View Your Information.** When you use the Website, certain information you post or provide on the publicly available portions of the Website may become publicly available and may be collected and used by others, including people outside of the control of the Website. We have no obligations with respect to any information that you post to publicly available parts of the Website.
10. **Retention of Personal Information.** Unless there is something in this Policy to the contrary, we may retain your personal information for as long as necessary to fulfill the purposes described herein. 12 - 24 Months We may also retain your personal information as necessary to comply with legal requirements and obligations, defend our rights, resolve conflicts, improve our website, address complaints, and enforce contracts.
11. **Your Choices and Rights**
- a. **General.** You may choose not to provide some of the personal information described above. Please note, however, that many of our services require some personal information to operate, so if you choose not to provide the personal information necessary to operate and provide you with a particular service or feature of that service, you may not be able to use that service or feature.
 - i. by one of the methods listed below.
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 - d. **Consent.** For any personal information that is collected, used or processed pursuant to your consent, you may withdraw your consent at any time by contacting us by one of the methods listed below. Withdrawal of your consent will not affect the use or collection of your personal information prior to your withdrawal. You may withdraw your consent by contacting us by one of the methods listed below.
 - e. **Ability to Unsubscribe From Marketing Emails.** You may "opt-out" of electronic communications from us by Unsubscribe via email or any method described in the electronic communication. You may also contact us through the methods described below to unsubscribe from email communications. This applies to promotional communications and not administrative communications we feel are necessary to provide the services on

the Website.

- f. **Sharing with Third Parties.** We do not automatically share your personal information with third party service providers without your consent, except for any such disclosures that are necessary to fulfill the services you contracted for with us to provide through the Website. All other disclosures to third party business service providers are only made through your affirmative actions, by indicating on the Website that you are interested in third party services. To prevent the disclosure of your personal information to these third party service providers, do not opt-in for the service.
12. **Corrections to Personal Information.** If you would like to update the information you have provided to us, please contact us via the method listed below.
13. **Do-Not-Track Requests.** “Do-Not-Track” is a web browser setting that sends a signal instructing the website not to track a user. AJ Nationwide Consulting currently does not have a mechanism to respond to “Do-Not-Track” requests.
14. **Revisions.** This Privacy Policy may be revised from time to time. We will post any such changes to this page and may otherwise post other alerts on the Website or communicate such changes through email. If you disagree with any such changes, please cease using the Website. Continued use following the posting of any such changes indicates your acceptance of the changes. If we make any changes to this Privacy Policy that materially impact previously collected personal information about you, we will make reasonable efforts to provide notice and obtain consent to any such changes as may be required by law.
15. **Minors.** Minors under the age of 13 may not use the Website. We do not knowingly collect information from children under 13 years of age. Additionally, we recommend that users between the ages of 13 and 18 ask their parents for permission before sending any information about themselves to anyone over the Internet.
16. **Terms of Use.** This Privacy Policy is subject to the terms contained in AJ Nationwide Consulting’s Terms of Use.
17. **Contact.** If you have any questions or concerns about this Policy or the way in which your personal information is handled, please contact us by email at processing@ajnationwide.com.