

# QUANTA CREDIT SERVICES, INC. CALIFORNIA CONSUMER PRIVACY ACT NOTICE

## Last Updated June 24, 2024

Quanta Credit Services, Inc. (Quanta) is committed to protecting the privacy and security of personal and sensitive consumer information. Quanta has a <u>Privacy Policy</u> detailing our online information gathering and dissemination practices with respect to its website. The Privacy Policy describes the information we collect from you and about you during your visit to our website, as well as how we may potentially use the information about you, with whom we share it, and how we protect it.

The state of California requires that we provide residents of the state with the following information:

The California Consumer Privacy Act, as amended by the California Privacy Rights Act, gives California residents, upon submitting an authenticated consumer request, the right to request that a business that collects consumers' personal information to give consumers access, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources from which that information is collected, the business or commercial purpose(s) for collecting or sharing the information, and the categories of third parties with whom the business shares the information. California residents also have the right to request the deletion of their personal information, subject to certain legal exceptions, for example, when the personal information is necessary to complete a transaction for which it was collected or to comply with a legal obligation, and the right to request the correction of inaccurate personal information.

Quanta will not discriminate against a consumer because they have exercised any of their rights under the California Consumer Privacy Act.

Quanta has not sold, and does not sell, any personal or sensitive information.

#### **Categories of Personal and Sensitive Information That We Collect**

Quanta may have collected and shared any information enumerated and defined as personal information in the California Consumer Privacy Act of 2018 Section 1798.140(v)(1) and specifically personal information that identifies, relates to, describes, or is capable of being associated with a particular individual, including, but not limited to, their name, address, telephone number, credit card number, debit card number, or any other financial information, or medical provider information.

#### Purpose for Collecting and Sharing Personal and Sensitive Information

We collect personal and sensitive information from business partners and third-party service providers for business purposes. Business purposes means the use of personal information for the business' operational purposes, or other notified purposes, or for the service provider or contractor's operational purposes, provided that the use of personal information shall be reasonably necessary and proportionate to achieve the purpose for which the personal information was collected or processed or for another purpose that is compatible with the context in which the personal information was collected. Business purposes may include but is not limited to performing services on behalf of the business, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of the business.

Quanta retains this data for as long as is reasonably necessary and proportionate to achieve the business purposes for which the personal data was collected or processed, and not further retained or processed in a manner that is incompatible with those purposes.

## Categories of Third Parties with Whom We Share Personal and Sensitive Information

We may share your personal information with:

- Service Providers: To assist us in operating our business and providing our services.
- Legal Authorities: When required by law or to protect our legal rights.
- **Other Third Parties:** As otherwise permitted by law or contract for the business purposes stated above.

# Additional Disclosures Under the CCPA

Quanta does not sell your personal or sensitive information to third parties (as those terms are defined under the CCPA). However, as outlined in this Notice, we share personal or sensitive information with third parties for the business purposes we've described here.

# **Submitting a Request**

You may submit an authenticated consumer request in accordance with your rights described above by emailing your request to <u>contact@quantacred.com</u> or mailing your request to Quanta Credit Services, Inc., 4991 Lake Brook Dr, Suite G50, Glen Allen, VA 23060. In order to authenticate your request, you must provide your first and last name and either your phone number or email address, so that we may confirm your identity by matching the information provided with information we maintain. If we are unable to authenticate your identity, we may request that you provide additional information reasonably necessary to authenticate you and your request.

If you are using an authorized agent to submit a request on your behalf, we ask that you:

- Provide written authorization of the agent's authority to act on your behalf that is signed by you.
- Authenticate your identity directly with us through either of the methods outlined above; and/or
- Directly confirm that your authorized agent has permission to submit your request.

For additional information regarding the contents of the above Notice, or if you wish to exercise one or more of your rights under the California Consumer Privacy Act, please email <u>contact@quantacred.com</u>.