

## Privacy Policy — N2Open Capital LLC

**Effective Date:** April 1, 2025

N2Open Capital LLC ("Company," "we," "our," or "us") respects your privacy and is committed to protecting your personal and business information. This Privacy Policy describes how we collect, use, disclose, and protect your information when you visit our websites:

- [www.n2open.com](http://www.n2open.com)
- [lend.n2open.com](http://lend.n2open.com)
- All related pages, funnels, forms, and landing pages

By using our Site or submitting information to us, you agree to the terms of this Privacy Policy.

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### 1. Information We Collect

We collect two types of information:

#### a. Personal and Business Information You Provide

When you interact with us or request services, we may collect:

- Name and contact details (email, phone number, business address)
- Business name, entity type, and EIN
- Bank statements, tax returns, and other financial records
- Government-issued identification
- Social Security Number (for credit approval only)
- Completed loan application forms
- Any other documents you voluntarily upload or provide

**Important:** We only collect information necessary to evaluate and facilitate business loan and financing opportunities. We do **not** work with consumers or individual borrowers.

#### b. Automatically Collected Information

We may collect certain technical data through cookies, analytics tools, or third-party platforms, such as:

- IP address
  - Browser type and version
  - Device type
  - Pages visited and time spent
  - Referral source
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## 2. How We Use Your Information

We use your information to:

- Match your business with potential lenders and funding partners
- Evaluate loan eligibility and refer you to appropriate programs
- Communicate with you about your funding request
- Offer consulting, advisory, or educational services
- Improve our websites and marketing efforts
- Comply with legal and regulatory requirements

We **do not** sell your information to third parties.

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## 3. Disclosure of Information

We may share your information with:

- **Lenders and funding partners** for the purpose of matching and processing your application
- **Third-party service providers** who support our operations (e.g., CRM, document storage, analytics)
- **Government or legal authorities**, if required by law, subpoena, or regulatory inquiry
- **Internal advisors or contractors** assisting with your file or funding case

We require all third-party partners to uphold strict data confidentiality and use limitations.

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## 4. Your Rights and Choices

You may:

- Request access to the personal information we hold about you
- Request correction or deletion of inaccurate or outdated information
- Withdraw consent (subject to legal obligations or ongoing loan processes)

To exercise these rights, contact us at [Insert Contact Email].

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## **5. Data Security**

We use industry-standard security practices to protect your data, including encryption, secure upload forms, and limited access protocols.

However, no electronic transmission is ever fully secure. By using our services, you acknowledge the inherent risks of digital data transmission and agree to hold N2Open Capital LLC harmless from unauthorized access or breaches beyond our reasonable control.

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## **6. Data Retention**

We retain your data as long as needed to:

- Fulfill the purposes outlined in this policy
  - Comply with legal obligations and regulatory requirements
  - Maintain documentation for any completed or pending transactions
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## **7. Cookies and Tracking Tools**

We may use cookies or similar technologies for:

- Website functionality
- Traffic analytics
- Lead attribution and advertising performance

You may disable cookies in your browser settings. Note: disabling cookies may affect your experience on our site.

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## 8. Third-Party Links

Our websites may contain links to third-party websites. We are not responsible for the privacy practices or content of those sites. We encourage you to read their policies before submitting personal data.

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## 9. Minors

Our services are intended exclusively for adults acting on behalf of legal business entities. We do not knowingly collect information from minors under the age of 18.

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## 10. Changes to This Policy

We reserve the right to update this Privacy Policy at any time. Any changes will be posted on this page with a new effective date. Continued use of our site or services after updates indicates your acceptance of those changes.


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## 11. Contact Us

If you have questions or concerns about this Privacy Policy or how your data is handled, please contact:

**N2Open Capital LLC**

[www.n2open.com](http://www.n2open.com)

 [info@n2open.com](mailto:info@n2open.com)

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