

Privacy Disclosures

IMPORTANT INFORMATION ABOUT YOUR PROTECTING YOUR PRIVACY

Protecting your privacy is important to us, and although WikiLoan is not a financial institution covered by privacy laws, we use reasonable efforts to follow the standards in such laws as our best practices. We understand that you expect your personal information to be confidential and secure. The information we collect about you, how we use it and how we protect it is described below.

INFORMATION WE COLLECT

In connection with providing our WikiLoan services to you, as a borrower or a lender, we collect certain nonpublic and personal information that is not available from a public source. ("nonpublic personal information"). Generally, such nonpublic personal information is or may be obtained from the following sources:

--Information we receive from you on your application, or submitted by you on our website to enable you to participate in our services that enable peer to peer lending;

--Information we obtain from performing our services on behalf of peer to peer borrowers and lenders, such as receiving payments from borrowers and distributing

such payments to individual peer to peer lenders; and

--Information we receive from third parties such as credit reporting agencies.

INFORMATION WE DISCLOSE AND WHO WE SHARE IT WITH

Privacy laws permit, and in some cases require, that nonpublic personal information be disclosed to "nonaffiliated third parties" in certain circumstances.

For example, nonpublic personal information can be disclosed to process your transaction at your request, to control fraud and identity theft, to make certain information a matter of public record such as recording a lien, to credit bureaus, and to government entities in response to such things as subpoenas. These disclosures are permitted or required by the law that governs privacy, and we adhere to those standards. Other than following those standards, however, we do not disclose any nonpublic personal information without your consent.

In accordance with those standards, we do share information with certain service providers in order to permit the transaction you requested to be completed. These service providers may include, for example, credit reporting agencies, collection agencies and other trusted third parties that provide services to us in connection with your private peer to peer loan transaction. All service providers are bound by contract to

maintain the confidentiality of your personal information.

We do not sell or rent your personal information to third parties for marketing or any other purposes.

We adhere to our privacy practices for all individuals who currently use our WikiLoan platform or services, or have used them in the past.

SECURITY PROCEDURES

We restrict access to nonpublic personal information about you to our employees, agents and subcontractors who need this information to permit us to provide our services to you. We maintain advanced physical, electronic and procedural safeguards to guard your nonpublic personal information.

State law

You may have privacy rights under applicable state law in addition to those outlined in this privacy policy.

Changes to this policy

WikiLoan may change this privacy policy at any time typically relating to improvements in technology or changes in the law governing privacy and nonpublic personal information. We will promptly post any policy changes to this page and all changes will be effective immediately upon being posted.