**Use of Information**

We may use the personal and other information we collect from and about you to:  
- Authenticate you so that you can access the portal and conduct account transactions through the portal  
- Process your applications and transactions  
- Respond to your inquiries, fulfill requests and request your feedback  
- Provide you with account information  
- Manage our business, such as for data analysis, audits, information security, improving the portal, developing new products and services, identifying usage trends, and expanding our business activities  
- Review statistical information about use of the portal in order to improve its design and functionality, to understand how it is used, and to assist us with resolving questions about the portal  
- Ensure that the portal functions properly and otherwise administer the portal

**Sharing of Personal Information**

Your personal information may be shared:  
- With our affiliates to the extent permissible under applicable law  
- With our third party service providers, who provide services on our behalf that are necessary for us to carry out our obligations to you  
- With a third party in the event of any proposed reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in connection with any bankruptcy or similar proceedings)  
We also may use and disclose your personal information as we believe to be necessary or appropriate:  
(a) Under applicable law, which may include laws outside your country of residence;  
(b) To respond to requests from courts law enforcement agencies, regulatory agencies, and other public and government authorities, which may include such authorities outside your country of residence;  
(c) To enforce our terms and conditions; and  
(d) To protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or others. We may transfer information to affiliated companies or third parties throughout the world, for example to process transactions and provide you with products and services. Regardless of where we process your information, we still treat it in accordance with this Notice and applicable law.

**Security of Personal Information**

The security of personal information about you is a priority. We seek to protect this information by maintaining physical, electronic, and procedural safeguards designed to protect personal information within our organization. We provide employee training in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive from us. Although we take extensive measures to protect your personal information, and to anticipate and mitigate new threats to personal information, unfortunately, no data transmission over the Internet or wireless network or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately contact us.

**Other Important Information**

**Notice of Changes**

We may change this Notice from time to time. When we do, we will let you know by appropriate means, such as posting the revised Notice on this page with a new effective date. Any changes will become effective when we post the revised Notice on the portal. Your use of the portal following these changes means that you accept the revised Notice.