



Privacy Policy

Protecting your privacy is extremely important to iQual. We strive to keep your personal information confidential. Please take a moment to read iQual's Privacy Policy below to ensure that you are aware of and understand how we handle your personal information.

Why we collect personal information

We may collect personal information to help meet your needs as you browse our website and enroll in our service. The information we require is the absolute minimum necessary. iQual uses your personal information to provide you with superior client services, and to communicate with you regarding your services from iQual. In addition, we use your personal information to keep you up-to-date on the latest service announcements, feature updates, special offers, and other information we think you would find beneficial.

How we collect personal information

To provide services and help meet your needs, we collect information about you from various sources, including the following:

- We get information from your requests for our products or services. One example is your mailing address.
- We get information about your transactions with us.

You may update or change your personal information by contacting us through any of the following methods:

- Contact your assigned authorized provider.
- Email us at support@iqual.com
- Click on the email option in HELP or CONTACT US
- Send a letter to iQual Corporation, Attention Customer Service, 8711 Monroe Court Suite C, Rancho Cucamonga CA 91730

When we disclose personal information

Because the need to effectively communicate with our clients (you) during any part of the iQual service process is absolutely essential, your personal information may be shared with iQual employees. They will protect your personal information in accordance with the iQual Customer Privacy Policy described below.

Your personal information may also be shared with third parties affiliated with iQual to help provide iQual's services to you. We require that these individuals and companies affiliated with iQual safeguard your personal information in accordance with iQual's Customer Privacy Policies. Those policies include (i) iQual's physical, electronic and procedural controls that comply with or exceed industry standards, (ii) requirements that iQual's affiliates only use your personal information when they need to provide services to you or work on iQual matters, and (iii) requirements that companies performing work for iQual execute confidentiality agreements to further protect your personal information.

iQual may also share your personal information with third parties (i) to protect against fraud, (ii) to respond to a subpoena, (iii) to respond to requests by law enforcement, or (iv) to comply with a court order, agency order, ongoing judicial proceeding, or other legal process. iQual does not share, sell, rent, or trade your information with third parties for their promotional purposes.

iQual reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our Web site.

How we protect your personal information



iQual meets or exceeds industry standard measures to protect all proprietary systems, reports, and private information. Below is a quick summary of a few of the security and protection features utilized in our systems:

Network Systems

- 24/7 Video Security Cameras
- Locked and barred security locations
- 24/7 Commercial Security Monitoring
- Onsite security services

Intrusion Protection

- Cryptographic Hash encryption for employee authentication access.
- PCI DSS Information Security & Compliance
- Hardware and Software commercial level intrusion protection services.
- WatchGuard Commercial Firewall Protection
- 256-bit SSL data encryption

All iQual Websites utilize SSL encryption to transmit sensitive information. iQual safeguards the security of the data you send to us with physical, electronic, and managerial procedures. iQual uses VeriSign™ Security with 256-bit

encryption to protect and secure your personal information and the iQual website. iQual's server hardware and electronic information is backed up in a securely locked environment. iQual's systems are protected by full-time professional security services that include onsite video surveillance of iQual's equipment. However, we urge you to take every precaution to protect your personal data when you are on the Internet. Change your passwords often, use a combination of letters and numbers, and make sure you use a secure browser.

Collecting other personal information

When you browse iQual's website, we don't collect personal information about you — not even your email address. Your browser, however, does automatically tell us the type of computer and operating system you are using.

Like many websites, the iQual website uses "cookie" technology. When you first connect to our site, the cookie identifies your browser with a unique, random number. The cookies we use do not reveal any personal information about you, except perhaps your first name so we can welcome you on your next visit. Cookies help us understand which parts of our websites are the most popular, where our visitors are going, and how long they spend there. We use cookies to study traffic patterns on our website so we can make the site even better.

In some of our email to you, we use a "click-through URL." When you click one of these URLs, you pass through our web server before arriving at the website that is your destination. We track "click-throughs" to help us determine your interest in particular topics and measure the effectiveness of our customer communications.

Our companywide commitment to privacy

To make sure your personal information remains confidential, we communicate these privacy guidelines to every iQual employee, staff member and affiliate.

- iQual does not knowingly solicit personal information from children or send them requests for personal information.
- iQual's website may contain links to other sites. iQual does not share your personal information with those websites and is not responsible for their privacy practices. We encourage you to learn about the privacy policies of those companies.

If we are going to use your personal information differently from that stated at the time of collection, we will try to contact you via email using the most recent information we have. If you have not given us permission to communicate with you, you will not be contacted, nor will we use your personal information in a manner not described above.

iQual's Privacy Policy is subject to change at any time. We encourage you to review the Privacy Policy regularly for any changes.

We post customer testimonials on our web site which may contain personally identifiable information such as the customer's name. We do obtain the customer's consent prior to posting the testimonial to post their name along with their testimonial.

How to OPT OUT

iQual does not use your information for any purpose other than what you intended. Should you receive a special offer from iQual and you prefer not to receive it in the future you can permanently OPT OUT by any of the following methods.

- Simply click the [OPT OUT](#) link located at the bottom of any email offer.
- Email us at support@iqual.com

Service providers

iQual utilizes services from the following 3rd party sources to provide service to you on this website. These services are NOT able to view your personal information and your information is shared with them. They may merely provide services for internet support or security protection. Companies include: Google Inc, GoDaddy.com, WatchGuard Security, VeriSign Corp, Authorize.net credit card processing, PayPal, TrustWave, Trend Micro Security Systems, Truste and the Better Business Bureau.

Changes to this Privacy Policy

If we decide to change our privacy policy, we will post those changes to this privacy statement, the home page, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

If you need help

If you need assistance concerning any product or service from iQual You may contact us through any of the following methods:

- Contact your assigned authorized provider.
- Email us at support@iqual.com
- Click on the email option in HELP or CONTACT US
- Send a letter to iQual Corporation, Attention Customer Service, 8711 Monroe Court Suite C, Rancho Cucamonga CA 91730

iQual is a licensee of the TRUSTe Web Privacy Seal Program. TRUSTe is an independent, non-profit organization whose mission is to build user's trust and confidence in the Internet by promoting the use of fair information practices. This privacy statement covers the Web sites at www.iQual.com and www.approvalguard.com. Because these Web sites want to demonstrate their commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices reviewed for compliance by TRUSTe.



If you have questions or concerns regarding this statement, you should first contact iQual at support@iqual.com OR toll free at 877-839-9797. If you do not receive an acknowledgement of your inquiry or your inquiry has not been satisfactorily addressed, you should contact TRUSTe at http://www.truste.org/consumers/watchdog_complaint.php TRUSTe will then serve as a liaison with you to resolve your concerns.