

## **PRIVACY POLICY AND DISCLAIMER**



Last Modified: March 01, 2015

Below is our privacy policy as required by the Gramm-Leach-Bliley Act of 1999. This privacy policy is subject to change and all updates will be posted on PunjabFinancial.com.

Online data collected about you, such as your browser configuration and IP address, is restricted to that information necessary to administer this site and any forms or applications that you choose to use. Punjab Financial, LLC will not rent or sell this information to anyone. We will use your information to respond to you and will only share it with third parties as necessary to fulfill your requests.

Unless you ask us not to, we may contact you via phone or e-mail in the future to tell you about products or services. You may opt out of any future contacts from us at any time.

This web site contains links to other sites. Please be aware that we are not responsible for the content or privacy practice of such other sites.

The information contained within this website is provided for informational purposes only. We do not warrant that such information is complete, reliable, current, or error-free. We disclaim all warranties and liability for any damages caused by your use of this "as is" and "as available" website. Use of this site or any third-party tools or linked sites is entirely at your own risk.

We collect nonpublic personal information about you from the following sources:

- \* Information we receive from documents you submit to us;
- \* Information about your transactions with us, our affiliates, or others;
- \* Information we receive from consumer-reporting agencies.

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as required or permitted by law.

We restrict access to nonpublic personal information about you to those members of our firm who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you have any questions about the information above, please do not hesitate to contact us.