

**Last updated: November 21, 2011**

We respect your privacy and are committed to protecting it through our compliance with this privacy policy (this "Privacy Policy"). For purposes of this Privacy Policy, each of the terms "we," "us," or "our" means Bankrate, Inc., a Delaware corporation, and the term this "Site," means, collectively, this website and portions of other Web pages and Web content through which you have accessed this Privacy Policy.

This Privacy Policy (together with our [Terms of Use](#) and any other documents referred to in this Privacy Policy and the Terms of Use) describes information that we collect from you or that you provide on this Site and how that information may be used and disclosed by us.

This Privacy Policy does not apply to information collected through any other medium, collected offline, or collected by any person or entity other than us (such as a third-party website or a third-party application). This Privacy Policy also does not apply to any information that you submit pursuant to a sweepstakes entry. Please refer to the official rules and privacy policy for each individual sweepstakes for our specific policies regarding information sharing and disclosure pursuant to sweepstakes entry.

Please read this Privacy Policy and the Terms of Use carefully to understand our policies and practices regarding your personal information and how we will treat it. By accessing, using or submitting information to this Site, you agree to this Privacy Policy and our Terms of Use. This Privacy Policy may change from time to time and your continued use of this Site is deemed to be acceptance of such changes, so please check periodically for updates (see [Changes to our Privacy Policy](#) below).

## ***Children's Information***

If you are under 13 years of age, please do not send any information about yourself to us or on this Site, including your name, address, telephone number or e-mail address. In the event that we learn that we have collected personal information from a child, we will delete that information and otherwise comply with the requirements of the Children's Online Privacy Protection Act and applicable law. If you believe that we might have any information from or about a child, please contact us at [webmaster@bankrate.com](mailto:webmaster@bankrate.com).

You must be at least 13 years of age to register with or use certain portions of this Site. This Site is not intended for children under 13 years of age. No one under 13 years of age may provide any personal information to or on this Site. We do not knowingly collect personal information from children under 13.

## ***Information We Collect About You***

We collect several types of information from and about users of this Site, including the information described below.

### Personally Identifiable Information

In this Privacy Policy, personally identifiable information means information that identifies a particular individual, such as an individual's name, postal address, e-mail address, and phone number. Personally identifiable information does not include screen names or user names that you may provide to us or through this Site. The following are certain situations in which we may collect personally identifiable information from you:

When you fill out forms or fields on this Site;

When you communicate with us or request information about us, this Site and our services, whether via email or other means;

When you participate in online surveys;

When you participate in any of our marketing initiatives, including, contests, events, or promotions; and

When you participate in forums or provide user generated content or submissions.

It is also possible that we may collect personally identifiable information about you from sources other than you, such as forums, instant messaging services, blogs, other users of our products and services and our business partners.

If you use any functionality on this Site allowing you to send content to a friend, then please be aware that: (a) we may display your email address to your friend; and (b) we may use information you provide about your friend to facilitate the communication and as otherwise set forth in this Privacy Policy.

### Non-Personally Identifiable Information

We may collect demographic information about you such as gender, zip code, and birth date, and information regarding your preferences and usage. This type of information is not, by itself, personally identifiable information. However, if we link such information with personally identifiable information in a manner that identifies a particular individual, then we will treat all such information as personally identifiable information for purposes of this Privacy Policy.

We may collect non-personally identifiable information about you through a variety of technical methods, including the following:

- *Collection of Usage Details and IP Address.* As you navigate through this Site, we may collect details of your visits to this Site, including, but not limited to, traffic data, location data, logs, the resources that you access, and information about your computer and internet connection, including your IP address, operating system and browser type. We may use this information for system administration and to report aggregate information to our advertisers and business partners.
- *Collection with Cookies.* "Cookies" are pieces of information that a website sends to your computer while you are viewing a website. We may set and access cookies on your computer to track and store preferential information about you. You consent to our placement of cookies on your computer. Please note that most Internet browsers will allow you to stop cookies from being stored on your computer and to delete cookies stored on your computer. If you choose to do so, however, your use of certain aspects of this Site may be restricted.
- *Collection with Web beacons.* "Web beacons" are electronic images, tags or scripts that allow a website to access cookies and help track general usage patterns of visitors to a website. Web beacons can recognize certain types of information, such as cookies, time and date of a page view, and a description of the page where the Web beacon is placed. We may use Web beacons to compile information regarding use of this Site.

The information collected through these technical methods, standing alone, cannot be used to determine your identity. Such information may, however, be combined in a way that makes it become personally identifiable information. If this happens, we will treat the combined information as personally identifiable information.

### ***How We Use Your Information***

We use your information, including any personally identifiable information, to:

- Confirm and complete transactions requested by you;
- Provide customer support (including, responding to your requests), troubleshoot and resolve problems and disputes;
- Contact you to verify the information you provide to us;
- Understand and anticipate your needs and preferences;
- Ensure this Site is of interest to you (including, customization of advertising and content) and help us better understand your use of this Site;
- Protect the security and integrity of this Site;
- Conduct internal reviews of this Site and administer this Site's systems;
- Comply with, monitor compliance with and enforce this Privacy Policy, our [Terms of Use](#) and any other applicable agreements and policies;

Develop, enhance and market our products and services or the products and services of third parties;  
Provide you with promotional materials, offers and personalized information;  
Manage our business and operations;  
Meet legal and regulatory requirements;  
Provide administrative communications to you;  
Use User Generated Content as permitted in our [Terms of Use](#); and  
For other purposes as may be disclosed when you provide personally identifiable information or in this Privacy Policy.

### ***Disclosure of Personally Identifiable Information***

#### Typical Disclosure

We may disclose personally identifiable information:

- To any person who, in our reasonable judgment, is authorized to receive your personally identifiable information as your agent, including as a result of your business dealings with that person (for example, your attorney);
- To our third party vendors so that they may provide support for our internal and business operations, including for the handling of data processing, data storage, surveys, research, internal marketing, delivery of promotional and transaction materials, and this Site's maintenance and security;
- To third parties when you (i) engage in certain activities on this Site that are sponsored by them, such as purchasing products or services offered by a third party, electing to receive information or communications from a third party, or electing to participate in contests, sweepstakes, games or other programs sponsored in whole or in part by a third party, and/or (ii) respond to promotional materials from us and you authorize a third party to use your personally identifiable information to, for example, send you additional promotional materials, provide you a product or service, or enter you into a sweepstakes. When we disclose your personally identifiable information to these third parties, your personally identifiable information will become permanently subject to the information use and sharing practices of the third party, and the third party will not be restricted by this Privacy Policy with respect to its use and further sharing of your personally identifiable information;
- As required by law or ordered by a court, regulatory, or administrative agency;
- As we deem necessary, in our sole discretion, if we believe that you are violating any applicable law, rule or regulation, or are otherwise interfering with another's rights or property, including, without limitation, our rights or property;
- If requested by authorities in the event of any act of terrorism or instance of local, regional or national emergency;
- To enforce our [Terms of Use](#), this Privacy Policy, and any other applicable agreements and policies;
- To enforce or protect our rights;
- In connection with a Business Transfer, as defined below (see [Business Transfers](#) below); and
- To our affiliated companies (i.e., companies under common control or management with us).

### Aggregation and De-Personalization

We may take your personally identifiable information and make it non-personally identifiable, either by combining it with information about other individuals (aggregating your information with information about other individuals), or by removing characteristics (such as your name) that make the information personally identifiable to you (de-personalizing your information). We may use and/or disclose to third parties such aggregate or de-personalized information in any manner and without notice or compensation to you.

### Requests for Quotes and Services from Requested Service Providers

Certain portions of this Site may allow you to request a quote, services or information from one or more third parties, such as insurance providers ("Requested Service Providers"). If you provide your personally identifiable information on the Site and request a quote, services or information from Requested Service Providers (e.g., by clicking "Submit" or "get your quotes") (a "Request"), we may share, loan, rent or sell your personally identifiable information to our affiliates, Requested Service Providers that we match with your Request, your current provider, or to other third parties that may match you with a Requested Service Provider. In addition, the Requested Service Providers and such third may further disclose, share and use any personally identifiable information provided by you in connection with your Request. If you make a Request, you expressly consent to such disclosure and use of your personally identifiable information. **If you do not want your personally identifiable information shared as described above, then you should not submit a Request.**

**IF YOU SUBMIT A REQUEST, REQUESTED SERVICE PROVIDERS MAY CONTACT YOU DIRECTLY WITH QUOTES VIA TELEPHONE, FAX, AND EMAIL. YOU MAY RECEIVE TELEMARKETING CALLS AS A CONSEQUENCE OF SUBMITTING A REQUEST ON THIS SITE, EVEN IF YOU ARE ON THE NATIONAL DO NOT CALL REGISTRY OR ANY OTHER DO NOT CALL REGISTRY.**

If you are matched with Requested Service Providers, you expressly consent to the Requested Service Providers conducting any research necessary to provide you with quotes for your Request. Requested Service Providers may need to share your personally identifiable information to conduct such research. As an example, if you request insurance quotes, consumer reports may be ordered in connection with your insurance application. Such reports may provide information that may assist in determining eligibility for insurance and the price you may be charged for insurance. **Consumer reports may also be used for updates, renewal or extensions of this insurance. In addition, insurance companies may use third parties in connection with the development of a "insurance score" for you. If you do not want Requested Service Providers to conduct necessary research to provide you with a quote for your Request, then you should not submit a Request.**

**Please note that if you submit a Request on this Site and we share your information as described above in connection with your Request, you will not have the opportunity to opt out of the disclosure of your information in connection with that Request.**

### Sweepstakes

If you are submitting information to us pursuant to a sweepstakes entry, we reserve the right to share, loan, rent and/or sell the information that you submit with and to our affiliates and other third parties. Please refer to the official rules and privacy policy for each individual sweepstakes for our specific policies regarding information sharing and disclosure pursuant to that sweepstakes entry.

### Circumvention of Security Measures

In addition, although we use reasonable security measures to protect the personally identifiable information we collect through this Site, we cannot ensure that your personally identifiable information will only be disclosed as described in this Privacy Policy. By way of example (without limiting the foregoing), we may be forced to disclose personally identifiable information to the government or third parties under certain circumstances or third parties may unlawfully intercept or access transmissions or private communications. Therefore, notwithstanding anything to the contrary within this Privacy Policy, the Terms or any other applicable agreement or policy, you use this Site at your own risk and we do not promise or guarantee, and you should not expect, that your personally identifiable information will always remain private. In the unlikely event that an unauthorized third party compromises our security measures, we will not be responsible for any damages directly or indirectly caused by an unauthorized third party's ability to view, use or disseminate such information.

## Business Transfers

We specifically and expressly reserve the right to disclose, lease, sell, assign or transfer your personally identifiable information collected through this Site, and any of its databases, together with any personally identifiable information contained in such data bases, to third parties in connection with a Business Transfer. A “Business Transfer” means a sale, acquisition, merger, consolidation, reorganization, bankruptcy or other corporate change involving us and/or our affiliates, even if the Business Transfer is only being contemplated and regardless of whether the Business Transfer relates to a part or a whole of our business. Nothing in this Privacy Policy is intended to interfere with our ability to transfer all or part of our business, equity, and/or assets (including this Site) to an affiliate or independent third party at any time, for any purpose, without any limitation, without notice, any without any compensation to you, whatsoever.

## ***Network Advertising***

From time to time, we may participate in or use advertising networks, such as third party advertising servers, advertising agencies, technology vendors and research firms. We may use these third-party advertising networks for marketing, advertising and promotional purposes, as well as to serve advertisements to you. Advertising networks often gather data about consumers who view advertisements to make inferences about a consumer’s interests and preferences, which enables their computers to deliver advertisements directly targeted to the consumer’s specific interests. This practice is often referred to as “online behavioral advertising.” For example, a third-party advertising network might collect the type of Internet browser you use, the type of computer operating system you use, the domain name of a website you visit, whether or not you visit specific pages of this Site and other websites, the location of your Internet service provider’s presence, the date and time of a visit to a website and other interactions between you and website. Please see the “Online Behavioral Advertising” subsection of [Choices About How We Use and Collect Your Information](#) below to read about how you can prevent certain third-party advertising networks from collecting information about you.

## ***User Generated Content***

You are responsible for any content, including personal information, that you contribute to be published or displayed (“posted”) on this Site, or that you transmit to other users of this Site (collectively, “User Generated Content”). Your User Generated Content is posted on and transmitted to other users of this Site at your own risk. We cannot control the actions of other users of this Site with whom you may choose to share your User Generated Content. We can also not responsible for circumvention of any privacy settings or security measures contained on this Site. As a result, we cannot and do not guarantee that your User Generated Content will not be viewed by unauthorized persons. You understand and acknowledge that, even after removal, copies of your User Generated Content may remain viewable in cached and archived pages, or might have been copied or stored by other Site users. Proper access and use of information provided on this Site, including User Generated Content, is governed by our [Terms of Use](#).

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. Below are some mechanisms that provide you with control over certain information:

- *Cookies.* If you do not wish us to collect cookies, you may set your browser to refuse cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of this Site may then be inaccessible or may not function properly.
- *Email Offers from Us.* If you do not wish to receive email offers or newsletters from us, you can opt-out of receiving email information from us (other than emails related to the completion of your registration, correction of user data, change of password and other similar communications essential to your transactions on this Site) by using the unsubscribe process at the bottom of the email.
- *Accessing and Correcting Personal Information.* If this Site allows you to create an account with us, then you can review and update your personal information by logging into this Site, visiting your account profile page and making changes.
- *Online Behavioral Advertising.* Certain third-party advertising networks that deliver behavioral advertising are members of the Network Advertising Initiative (“NAI”). You can prevent NAI member companies from collecting preference data about you by clicking [here](#) and following the NAI’s directions. *Note that if you opt out through the NAI, you will still receive advertising. In addition, if you opt out through the NAI and later delete your cookies, use a different browser or buy a new computer, you will need to renew your opt-out choice.*

### **Information You Disclose to Third Parties**

You may be presented with an opportunity to receive information and/or marketing offers from third parties in connection with this Site. All information you disclose to such third parties will be subject to the privacy policy and practices of such third parties. We are not responsible for the privacy policies and practices of such third parties and, therefore, you should review the privacy policies and practices of such third parties prior to disclosing information to them. If you later decide that you no longer want to receive communications from a third party, you will need to contact that third party directly.

### **Links to Third-Party Websites**

This Site, as well as the e-mail messages sent with respect to this Site, may contain links to websites operated by third parties that are beyond our control. For example, if you click to apply for a product such as a credit card, on this Site, you may be linked to a third-party website to complete an application. Links to third parties from this Site are not an endorsement by us of such third parties, their websites, their products, their services, or their practices. We are not responsible for the privacy policy, terms and conditions, practices or the content of such third parties or third-party websites. These third-party websites may send their own cookies to you and independently collect data. If you visit a website that is linked from this Site or our emails, we encourage you to read any privacy statements and terms and conditions of that third party’s website before providing any personally identifiable information. If you have a question about the terms and conditions, privacy policy, practices or contents of a third party or a third party website, please contact the third party directly.

### **Operation of this Site in the United States**

This Site is operated in the United States. If you are located in the European Union, Canada or elsewhere outside of the United States, please be aware that any information you provide to us will be transferred to the United States. By using this Site or providing us with your information, you consent to this transfer.

### **Changes to this Privacy Policy**

We may amend this Privacy Policy at any time. Amendments will take effect immediately upon us posting the updated Privacy Policy on this Site. You are encouraged to revisit this Privacy Policy from time to time in order to review any changes that have been made. The date on which this Privacy Policy was last updated will be noted immediately above this Privacy Policy.

### **Contacting Us**

If you have questions or concerns about our privacy practices or wish to make a request regarding your personally identifiable information, please contact us at any of the following:

- Via telephone: (561)630-2400
- Via fax: (561)625-4540
- Via mail: Bankrate, Inc., 11760 US HWY 1 Suite 200, North Palm Beach, FL 33408
- Via email: [webmaster@bankrate.com](mailto:webmaster@bankrate.com)

### **SPECIAL NOTIFICATION FOR CALIFORNIA RESIDENTS – YOUR CALIFORNIA PRIVACY RIGHTS**

Individuals who are residents of California and have provided their personally identifiable information to us may request information regarding our disclosures, if any, of their personally identifiable information to third parties for direct marketing purposes. Such requests must be submitted to us at [webmaster@bankrate.com](mailto:webmaster@bankrate.com) or in writing at:

Bankrate, Inc.  
11760 US HWY 1, Suite 200  
North Palm Beach, FL 33405  
Attention: VP, Customer Service  
Fax Number: (561)625-4540

California privacy rights requests must include the reference “Request for California Privacy Information” on the subject line and in the body of the message and must include the e-mail address or mailing address, as applicable, for us to send our response. This request may be made no more than once per calendar year. We reserve the right not to respond to requests submitted other than to the address specified in this paragraph.

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