

Vn Usa Enterprises, Inc(Vn-Usa)

PRIVACY POLICY

Effective March 15, 2006

Protecting consumer privacy is a priority at Vn-Usa. Currently, this information concerning your privacy is only applicable to online transactions initiated by U.S. customers and visitors to our website. This privacy statement is made in accordance with the financial privacy provisions of the Gramm-Leach-Bliley Financial Modernization Act of 1999, 15 U.S.C. § 6801-6809 ("GLB Act"), and reflects the Vn-Usa policies covering personal and non-personal information collected by Us on or after the effective date shown above, so that You can make informed choices about how your own information is collected and used.

Vn-Usa is a "financial institution" within the meaning of the GLB Act, and falls under the jurisdiction of the Federal Trade Commission ("FTC") for purposes of the GLB Act and the California Financial Information Privacy Act, respectively.

Vn-Usa limits access to your personal information to those employees of Vn-Usa and its affiliates who need it to fulfill their business responsibilities. Employees must adhere to Vn-Usa privacy policies. Employees violating these policies may be subject to disciplinary action, up to and including dismissal, vendors and other outside contractors. We engage are subject to our contractual requirements to ensure that your sensitive personal information is safeguarded. We employ appropriate measures to protect your information against unauthorized access, disclosure, alteration or destruction. These may include, among others, encryption, physical access security and other appropriate technologies. Vn-Usa continually reviews and enhances its security systems, as necessary.

COLLECTION OF INFORMATION: Vn-Usa collects personal and non-personal information in order to offer or provide the Services to You. We may obtain this information from a variety of sources including, but not limited to the following: (a) directly from customer applications, questionnaires and other materials submitted to Us by the Sender; (b) from transactions in which Vn-Usa and Sender are involved; and (c) from a variety of third-party sources, such as government repositories, consumer reporting agencies and other financial institutions.

USE OF COOKIES AND WEB BEACONS: A "cookie" is a small text file placed on your computer's hard drive by a web server and which is acknowledged by your web browser. "Web beacons" are transparent electronic images placed in the web code, also called "clear GIFs" or "Web bugs." We use cookies and/or web beacons for a variety of purposes, including, but not limited to, the following: (a) to assist Us in providing Our Services to You; (b) to allow You to change pages during your visit to Our website without repeatedly having to re-enter your password; (c) to track activity on Our website; or (d) to determine whether you came to Our site from a banner ad or an affiliate website. You can usually set parameters on your computer that allow you to elect to accept

cookies or to have Your browser notify You each time a cookie is offered. You can also usually delete cookies from your hard drive. Instructions on how to accept cookies, on how to be notified that a cookie is being offered and on how to delete cookies are available through Your Internet Browser.

DISCLOSURE OF INFORMATION: Vn-Usa does not sell, distribute, or otherwise disclose your information to third parties without first obtaining your express written consent and giving you an opportunity to opt-out of such disclosure. There are some disclosures to third parties that are not subject to the opt-out, such as the following: disclosures necessary to effect, administer or enforce a transaction requested by You, to companies that perform services for Us, to prevent fraud; and, in addition, Vn-Usa may disclose information about former consumers or customers to third parties and companies with which Vn-Usa is affiliated. Those disclosures may consist of the following: (a) financial background information describing financial status; (b) identification information, such as name and address data; (c) transaction information, such as account activity, debit activity or credit activity; and (d) other information relating to financial matters.

RECIPIENTS OF INFORMATION: Vn-Usa may disclose your information to companies affiliated with Us. These recipients include: (a) financial institutions such as banks, and consumer reporting agencies pursuant to the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.); (b) companies that process transactions or provide other services for Us including, but not limited to, attorneys, accountants, and auditors; and (c) government and law enforcement agencies in general and where specifically required or permitted under the Right to Financial Privacy Act of 1978 (12 U.S.C. §3401, et seq.), to comply with federal, state, or local laws, rules, and other applicable legal requirements, as required by Title III of the federal United and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (USA Patriot Act; P.L. 107-56).

LINKS TO OTHER WEBSITES: Vn-Usa may create links to third party websites. Vn-Usa is not responsible for the content or privacy practices employed by websites that are linked from Our website.

If you have any questions or comments about Vn-Usa's Online Privacy Statement or for some reason believe We have not met our commitment to safeguard your privacy, please contact Us at the customer service number listed at the end of these Terms.

As stated above, this Vn-Usa Online Privacy Statement is currently only applicable to our website customers and visitors in the U.S. As We develop websites for international customers, We may adopt additional rules and practices consistent with this statement to conform to the policies or requirements of those countries. We may alter this statement as needed for certain products and services and to abide by local laws or regulations around the world. Vn-Usa reserves the right to amend or modify this statement from time to time. We urge you to review this statement whenever you visit in order to obtain the most current statement.

If you have questions or concerns regarding to this Privacy Policy, please contact Vn-Usa, Inc. at

5150 Buford Hwy A130 Doraville GA 30340

1-877 880 4471

P: 770-458-3317

F: 770-458-1577

For more information about your financial privacy, please visit
<http://www.ftc.gov/privacy/index.html> and <http://www.privacy.ca.gov/index.html>