

Privacy Policy

Last Updated: September 3, 2026

Our privacy commitment: RT Capital does not sell, rent, or trade personal information and does not disclose it to third parties for their own marketing or independent commercial use. Limited disclosures are made only as needed to provide, verify, secure, and process the services and transactions you request, or as required by law.

1. Scope

This Privacy Policy explains how RT Capital LLC ("RT Capital," "we," "us," or "our") collects, uses, protects, and discloses personal information when you visit our website, submit information to us, apply for or use our financial products or services, or otherwise interact with us.

This website Privacy Policy is intended to describe our general privacy practices. If you become a customer of a financial product or service, an additional financial privacy notice may apply to you.

2. Information We Collect

Depending on how you interact with us, we may collect information such as:

- Contact information, including name, mailing address, email address, and telephone number.
- Application and eligibility information that you choose to provide in connection with a requested financial product or service.
- Financial and account-related information necessary to evaluate, establish, fund, service, or verify an account or transaction.
- Payment and transaction information, including payment status, transaction history, and limited bank-account information such as the last four digits of an account number.
- Identity and account-verification information that you provide or authorize us or a verification service provider to confirm.
- Website and device information, such as IP address, browser type, device information, pages visited, and similar technical information used to operate, secure, and improve our website.

We seek to limit the collection and retention of sensitive information to what is reasonably necessary for legitimate business, legal, security, account-verification, and transaction-processing purposes.

3. How We Use Personal Information

We may use personal information to:

- Respond to inquiries and communicate with you.
- Evaluate, establish, administer, fund, and service accounts or transactions.
- Verify identity, bank-account information, account ownership, or other information you authorize us to verify.
- Process payments, ACH transfers, disbursements, repayments, or related transactions.
- Prevent fraud, unauthorized transactions, misuse, and security incidents.
- Maintain records, comply with legal obligations, and enforce agreements.
- Operate, maintain, secure, and improve our website and services.

4. We Do Not Sell Personal Information

RT Capital does not sell, rent, or trade your personal information. We do not disclose personal information to unaffiliated third parties for their own independent marketing, advertising, or commercial use, and we do not share personal information for cross-context behavioral advertising.

5. Limited Disclosure to Service Providers

We may disclose limited personal information to service providers only when reasonably necessary for them to perform services on our behalf. These disclosures may include information needed for:

- Payment processing, ACH processing, disbursements, repayments, and transaction administration.
- Bank-account verification, account-ownership confirmation, identity verification, and fraud prevention.
- Secure website hosting, electronic signatures, document delivery, cybersecurity, data storage, and other operational services that support the services you request from us.

We expect service providers that receive personal information from us to use it only for the services they provide to RT Capital or as otherwise permitted or required by law, and not for their own independent marketing purposes.

6. Legal, Security, and Required Disclosures

We may disclose information when reasonably necessary to comply with law, regulation, legal process, court order, governmental request, audit or examination requirements; to protect the security or confidentiality of records; to detect or prevent fraud or unauthorized activity; to enforce agreements; or to protect the rights, property, or safety of RT Capital, our customers, or others.

7. Data Security

We use administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, use, alteration, or disclosure. These safeguards may include access controls, encryption, multifactor authentication, secure service providers, and procedures intended to limit access to personal information based on legitimate business need.

No method of electronic transmission or storage can be guaranteed to be completely secure. We therefore cannot guarantee absolute security.

8. Data Retention

We retain personal information only for as long as reasonably necessary for the purposes described in this Privacy Policy, to provide or service requested products and transactions, to maintain required business and transaction records, and to satisfy applicable legal, regulatory, accounting, fraud-prevention, or dispute-resolution requirements. When information is no longer reasonably needed, we seek to delete, destroy, or de-identify it in a manner appropriate to its sensitivity.

9. Website Technologies and Cookies

Our website may use cookies or similar technologies that are necessary for website functionality, security, user preferences, analytics, or performance. We do not use information collected through these technologies to sell your personal information. Your browser may allow you to block or delete cookies, although doing so may affect website functionality.

10. Your Choices and Requests

You may contact us to request that we update or correct personal information in our records. Depending on your relationship with us and applicable law, additional rights may apply. Certain information may need to be retained to complete transactions, service an account, prevent fraud, maintain required records, or comply with law.

11. Children's Privacy

Our services are not directed to children under 13, and we do not knowingly collect personal information from children under 13 through our website. If we learn that such information has been collected, we will take reasonable steps to delete it when appropriate.

12. Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices, services, technology, or legal requirements. When we make changes, we will update the "Last Updated" date. If required by law, we will provide additional notice of material changes.

13. Financial Privacy Notice

For individuals who obtain or seek financial products or services from RT Capital for personal, family, or household purposes, federal financial privacy laws may require additional notices concerning nonpublic personal information. Any applicable RT Capital financial privacy notice should be read together with this Privacy Policy.

14. Contact Us

If you have questions about this Privacy Policy or our privacy practices, please contact RT Capital LLC using the contact information provided on our website.