**Section 4002.110 Limits on Redisclosure and Reuse of Nonpublic Personal Financial Information**

a) Information the licensee receives under an exception. If a licensee receives nonpublic personal financial information from a nonaffiliated financial institution under an exception in Section 4002.140 or 4002.150 of this Part, the licensee's disclosure and use of that information is limited as follows:

1) The licensee may disclose the information to the affiliates of the financial institution from which the licensee received the information;

2) The licensee may disclose the information to its affiliates, but the licensee's affiliates may, in turn, disclose and use the information only to the extent that the licensee may disclose and use the information;

3) The licensee may disclose and use the information pursuant to an exception in Section 4002.140 or 4002.150 of this Part in the ordinary course of business to carry out the activity covered by the exception under which the licensee received the information; and

4) If a licensee receives information from a nonaffiliated financial institution for claims settlement purposes, the licensee may disclose the information for fraud prevention, or in response to a properly authorized subpoena; however, the licensee may not disclose that information to a third party for marketing purposes or use that information for its own marketing purposes.

b) Information a licensee receives outside of an exception. If a licensee receives nonpublic personal financial information from a nonaffiliated financial institution other than under an exception in Section 4002.140 or 4002.150 of this Part, the licensee may disclose the information only:

1) To the affiliates of the financial institution from which the licensee received the information;

2) To its affiliates, but its affiliates may, in turn, disclose the information only to the extent that the licensee may disclose the information; and

3) To any other person, if the disclosure would be lawful if made directly to that person by the financial institution from which the licensee received the information.

c) Information a licensee discloses under an exception. If a licensee discloses nonpublic personal financial information to a nonaffiliated third party under an exception in Section 4002.140 or 4002.150 of this Part, the third party may disclose and use that information only as follows:

1) The third party may disclose the information to the licensee's affiliates;

2) The third party may disclose the information to its affiliates, but its affiliates may, in turn, disclose and use the information only to the extent that the third party may disclose and use the information; and

3) The third party may disclose and use the information pursuant to an exception in Section 4002.140 or 4002.150 of this Part in the ordinary course of business to carry out the activity covered by the exception under which it received the information.

d) Information a licensee discloses outside of an exception. If a licensee discloses nonpublic personal financial information to a nonaffiliated third party other than under an exception in Section 4002.140 or 4002.150 of this Part, the third party may disclose the information only:

1) To the licensee's affiliates;

2) To the third party's affiliates, but the third party's affiliates, in turn, may disclose the information only to the extent the third party can disclose the information; and

3) To any other person, if the disclosure would be lawful if the licensee made it directly to that person.