

# Consumer Privacy Notice

## What does Currencies Direct, Inc. do with your personal information?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include, without limitation:

- Government identification numbers, such as driver's license, passport, visa, Social Security Number or tax identification number.
- Name, address, e-mail, mobile and telephone number
- Bank account information, Transactions and wire transfer instructions
- credit history and payment history information
- Computer information such as the domain and host you use to access the Internet; your computer's Internet address; the browser and operating system software you use; social profile and network information; the date and time you access our website and the Internet address used to link to our website when you visit us
- You consent to our collection, transfer and storage of information by computers or other transfer or storage devices in the United States and elsewhere.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Currencies Direct, Inc. chooses to share; and whether you can limit this sharing.

## Why we can share your personal information?

Why we can share your personal information?	Does Currencies Direct, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; gather information about website access, usage and performance; enhance your consumer experience; validate your creditworthiness or your identity; or as otherwise permitted or required by law.	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you or to notify you about future events and promotions.	Yes	No
<b>For joint marketing with other financial companies -</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences.	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about creditworthiness.	Yes	Yes
<b>For our affiliates to market to you -</b>	Yes	Yes
<b>For non-affiliates to market to you -</b>	Yes	We don't share

To limit our sharing call us on 1-855-207-3503 or email us at [compliance@currenciesdirect.com](mailto:compliance@currenciesdirect.com) or mail to Currencies Direct, Inc. 4700 Millenia Blvd. Orlando, FL 32839. Please note that if you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. If you have any questions, please call us on 1-855-207-3503.

## Who is providing this notice?

You are receiving this notice from Currencies Direct Inc. (a Delaware corporation).

## How does Currencies Direct, Inc. protect my personal information?

To help protect your personal information from unauthorized access and use, we endeavor to use reasonable security measures. These measures can include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees and representatives that need to know. Despite our efforts, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as Currencies Direct or by misinforming you about our services.

## How does Currencies Direct, Inc. collect my personal information?

We collect your personal information, for example, when you:

- enter into a transaction or provide the details of transaction information
- give us your contact information
- make a wire transfer or tell us who receives the money

We also collect your personal information from others, such as credit bureaus, affiliates, third party sources such as our business clients or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## What happens when I limit sharing for a transaction I enter into jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

- **Affiliate:** Companies related by common ownership or control. They can be financial and non-financial companies.
- **Non-affiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- **Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you.

## Other Important Information

- **ONLINE ACTIVITIES:** We do not honor any Web browser "do not track" signals or other mechanisms that provide you the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party websites or online services. In addition, other parties may collect personally identifiable information about your online activities over time and across different websites when you use our website or any of our services.
- **CHILDREN'S PRIVACY:** Our website is not directed at children under the age of 13. Currencies Direct does not knowingly collect or maintain information at our website from persons under the age of 13.

## Additional Information for California Residents

Pursuant to the California Consumer Privacy Act of 2018 (“CCPA”), we are providing the following additional details regarding the categories of Personal Information that we collect, use, and disclose about California residents. This section does not apply to our job applicants, employees, contractors, owners, directors, or officers where the Personal Information we collect about those individuals relates to their current, former, or potential role with us. Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household.

The following chart details which categories of Personal Information about California residents we plan to collect, as well as which categories of Personal Information we have collected and disclosed for our operational business purposes in the preceding 12 months. We collect this Personal Information from you and from other categories of sources, as described above, under “How We Collect Information.” We do not sell and have not sold Personal Information in the preceding 12 months, as “sale” is defined in the CCPA, and we do not sell the Personal Information of minors under the age of 16.

Category of Personal Information	Disclosed to Which Categories of Third Parties
Identifiers, such as name, contact information, IP address and other online identifiers.	Corporate affiliates; service providers; authorized third parties when you provide consent; government authorities
Personal Information, as defined in the California customer records law, such as name, contact information, and payment information.	Corporate affiliates; service providers; authorized third parties when you provide consent; government authorities
Characteristics of protected classifications under California or federal law, such as age, gender, marital status, national origin, citizenship.	Corporate affiliates; service providers
Commercial information, such as transaction information and purchase history.	Corporate affiliates; service providers; authorized third parties when you provide consent; third-party acquirers
Biometric information, such as face imagery, for fraud prevention purposes.	Service providers
Internet or network activity information, such as browsing history and interactions with our website.	Corporate affiliates; service providers
Geolocation data, such as device location and approximate location derived from IP address	Corporate affiliates; Service providers
Audio, electronic, visual, and similar information, such as call and video recordings.	Corporate affiliates; Service providers
Professional or employment-related information, such as work history and employer.	Corporate affiliates; Service providers
Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.	Corporate affiliates; Service providers

We use this Personal Information to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including as described above, under “**How We Use Your Information.**”

If you are a California resident, you may request that we:

- 1 Disclose to you the following information covering the 12 months preceding your request:
  - The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
  - The specific pieces of Personal Information we collected about you;
  - The business or commercial purpose for collecting Personal Information about you; and
  - The categories of Personal Information about you that we otherwise shared or disclosed, and the categories of third parties with whom we shared or to whom we disclosed such Personal Information (if applicable).
  
- 2 Delete Personal Information we collected from you.

To make a request for the disclosures or deletion described above, please contact us at **compliance@currenciessdirect.com** or **1-855-207-3503**. We will verify and respond to your request consistent with applicable law, taking into account the type and sensitivity of the Personal Information subject to the request. We may need to request additional Personal Information from you, such as email address, residential address, mailing address, date of birth and or mobile phone number in order to verify your identity and protect against fraudulent requests.

If you maintain a password-protected account with us, we may verify your identity through our existing authentication practices for your account and require you to re-authenticate yourself before disclosing or deleting your Personal Information. If you make a deletion request, we may ask you to verify your request before we delete your Personal Information. Please note that certain Personal Information is not subject to CCPA requests, such as Personal Information we collect that it is subject to the Gramm-Leach-Bliley Act.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

If you want to make a request as an authorized agent on behalf of a California resident, you may use the submission methods noted above. As part of our verification process, we may request that you provide, as applicable:

- Proof of your registration with the California Secretary of State to conduct business in California;
- A power of attorney from the California resident pursuant to Probate Code sections 4121-4130;

If you are making a request on behalf of a California resident and have not provided us with a power of attorney from the resident pursuant to Probate Code sections 4121-4130, we may also require the resident to:

- Provide you with a written permission signed by the resident to make the request on the resident's behalf;
- Verify the resident's own identity directly with us;
- Directly confirm with us that the resident provided you permission to submit the request.

Under California law, California residents have the right to request the contact information of third parties with whom we have shared certain categories of your Personal Information for those third parties' direct marketing purposes, as well as the categories of Personal Information shared for such purposes. Please note that these categories of Personal Information do not include the Personal Information covered under our Consumer Privacy Notice. If you are a California resident and would like to request this information, please contact us at **compliance@currenciessdirect.com**.