

## 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?

Reasons 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.	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you or to notify you about future events and promotions	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies -</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

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 non-financial 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.