

FACTS**WHAT DOES TRANSAK USA LLC (“TRANSAK”) DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and account balances
- Account transactions and assets
- Purchase history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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 Transak chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Transak share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Go to <https://transak.com/privacy-policy> or reach out to us via support chat <https://support.transak.com/hc/en-us>.

Who we are

Who is providing this notice? Transak USA LLC

What we do

How does Transak protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Transak collect my personal information? We collect your personal information, for example, when you

- Open an account or use your credit or debit card
- Provide account information or give us your contact information
- Make a wire transfer

We also collect your personal information from others, such as affiliates 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.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include members of the Transak corporate family and our parent company, Transak Inc.; financial companies such as Transak Australia PTY LTD, Transak Canada Limited, Transak GmbH, Transak HK Limited, Transak Limited, Transak Labs Private Limited, Transak S.p. Z.o.o, Transak Switzerland AG, Transak Technology SAU, Transak Technology India Private Limited.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include analytics providers, banking and financial providers.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Transak does not jointly market.

Other important information

For California Customers: In accordance with California law, we will only share information we collect about California residents with nonaffiliates as permitted by applicable law. For example, we may share information with your consent, and to provide products and services to you. We limit the sharing of your personal information to the extent required by California law.

For Vermont Members/Customers: We will not disclose information about your creditworthiness to our affiliates and we will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may reach out to us via support chat <https://support.transak.com/hc/en-us>, or mail your written authorization to:

Transak USA LLC
252 NW 29th St
9th Floor
Miami, FL 33127

Additional information concerning our privacy policies can be found at <https://transak.com/privacy-policy>.