



# PNB Remittance Centers, Inc.

## A Philippine National Bank Affiliate CALIFORNIA FINANCIAL INFORMATION PRIVACY NOTICE

**The following is the Privacy Policy of PNB Remittance Centers, Inc. (PNB-RCI) with regard to Consumer Transactions in California.**

You should read this privacy policy carefully and contact us at the address listed below if you have any question.

### **Types of information collected by PNB-RCI**

We collect nonpublic personal information about you, our client, from the following sources: (a) information we receive from you on application and other forms; (b) information about your transactions with us, or with our affiliates or others; and (c) information from others, such as, your employer to verify information that you gave us.

### **Our Privacy Policy**

It is the policy of the PNB Remittance Centers, Inc. **not to share or sell** non-public personal information about you with non-affiliated third parties except as permitted by law. It is also its policy to protect the privacy, integrity and security of the information you share with us. This notice contains important information about the types of personal information that we collect from you and how that information is disclosed.

### **Information about you that we Disclose to our Affiliates**

We are permitted by law to disclose facts about your experiential information to our affiliates. Experiential information are facts about transactions and experiences on your remittance activity and payment history such as, your name, address, email address, contact information and source of funds. Any company that controls, is controlled by, or is under common control by/with PNB is an affiliate.

### **Information about you that we Disclose to Non-affiliates**

We do not disclose any non-public personal information about our customers and former customers to non-affiliated third parties, except permitted by law.

### **Categories of Affiliates and Third Parties that Receive Information from PNB-RCI**

We reserve the right to disclose all the information that we collect to our affiliated companies, which may use the information in the same manner as we are permitted.

We reserve the right to disclose information about you to the following types of third parties:

- (a) Financial Service Providers – such as banks, securities companies and insurance companies
- (b) Non-financial Companies – and
- (c) Other companies that may wish to offer the opportunity to consider their products and services

In addition, we may disclose information about you to nonaffiliated third parties as permitted by law.

Finally, we reserve the right to disclose all the information we collect about you to persons or companies that we contract with to provide outside services or with whom we engage in joint marketing arrangements. The types of persons or companies with whom we may provide information include data processing companies, marketing companies and others. We will include in our contract with these persons or companies a requirement that your information be treated in a confidential manner except as necessary to provide the requested service or to offer the joint marketing opportunity.

### **Disclosure of Information about Former Clients of PNB-RCI**

We reserve the right to disclose all the information that we collect regarding our former customers. This information may be disclosed to our affiliated companies and to nonaffiliated third parties.

### **PNB-RCI's Policies and Procedures to Protect the Confidentiality and Security of Your Information**

We restrict access to nonpublic personal information about you to those employees and third-party service providers who need to know that information to process and service your transactions. Our employees and third-party service providers are required to use information responsibly, keep it secured and maintain its confidentiality. We **do not sell** your personal information that we collect from you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.



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### **Notice of Your Rights to Opt-Out of the Disclosure of Information and Request to Delete Information**

If you prefer that we do not disclose information about you to nonaffiliated third parties, you may “opt-out” of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law), and you may request the deletion of information (other than information that may not be deleted as permitted by law) by:

- (a) Sending an email to [dataprivacy@pnbrci.com](mailto:dataprivacy@pnbrci.com)
- (b) Writing to ATTN: Information Security Officer  
225 W Broadway, Suite 301  
Glendale, CA 91204

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### **FCRA Disclosure**

The Fair Credit Report Act, known as FCRA, governs how certain customer information is shared with our affiliated companies. Unless you notify us in the manner indicated above, PNB-RCI may share certain financial information about you with its affiliated companies.

### **What Information**

Unless you tell us not to, PNB-RCI reserves the right to share with companies in our corporate family information about you, including information we obtain from your application and other forms, such as, your address and telephone number.

### **Shared With Whom**

Companies in PNB-RCI's corporate family that may receive this information are (a) Financial Service Providers, such as lenders and (b) Non-financial companies.

### **How to Tell Us Not to Share this Information with our Corporate Family**

As noted above, if you prefer that we do not share this information with companies in our corporate family, you may direct us not to share this information by following the notification instructions above.

Note: Your right to limit information we share with affiliated companies is limited by the terms of the FCRA. We may share certain information about you with our corporate family as permitted by law.

***Revised 08.2021***