



PNB Remittance Centers, Inc.

A Philippine National Bank Affiliate **FEDERAL PRIVACY DISCLOSURE**

The following is the Privacy Policy of PNB Remittance Centers, Inc. (PNB-RCI).

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

Type 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, and (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.

Types of information that PNB-RCI Discloses

We reserve the right to disclose all the information that we collect, as described above.

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 clients. 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 who need to know that information to process and service your transactions. Our employees 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.

Notice of Your Rights to Opt-Out of the Disclosure of 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) by:

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

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.

Revised 08.2021



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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.

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