

FEDERAL PRIVACY DISCLOSURE

PLEASE READ CAREFULLY

The following is the privacy policy of Digital Wallet US LLC (hereinafter referred to as “the Company”). You should read this privacy policy carefully and contact us at the addresses listed below if you have any question.

- **Types of Information collected by the Company**

We collect non-public personal information about you, our client, from the following sources:

(a) information we receive from you on the application or other forms, and (b) information about your transactions with us, or with our affiliates or others.

- **Types of Information that the Company Discloses**

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

- **Categories of Affiliates and Third Parties that Receive Information from the Company**

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 or services. In addition, we also may disclose information about you to non-affiliated third parties as permitted by law.

Finally, we reserve the right to disclose all of 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 person 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 confidentially except as necessary to provide the requested service or to offer the joint marketing opportunity.

- **Disclosure of Information about Former Clients of the Company**

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

● **The Company's Policies and Procedures to Protect the Confidentiality and Security of Your Information**

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Notice of Your Right to Opt-Out of the Disclosure of Information

If you prefer that we do not disclose information about you to non-affiliated 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 e-mail at uscompliance.smiles@digitalwallet.global, or (b) writing us at **315 Montgomery St., Ste 1000, Rm 1013, San Francisco, CA 94104. ATTN: Compliance Department**

FCRA Disclosure

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

● **What Information**

Unless you tell us not to, the Company 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 the Company'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 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 the 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.

The Company collects information from our website visitors. These are non-identifiable information to preserve the identity of the visitors. We ensure that we abide by the regulatory requirement on Consumers Protection that covers Customer Privacy and Confidentiality among others.

Need Help? Email us or call us any time: remitsupport.us@digitalwallet.global or (1-888-436-8494)