

UniTeller Privacy Policy

ENGLISH VERSION

Last update: Feb 8, 2023

What does Servicio UniTeller 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 without limitation:

- Information that you provide us in the course of using the Service, such as your name, address, e-mail address, and telephone or mobile number, number of transactions, transaction amounts, government identification.
- We may also collect certain sensitive information from you including your bank account number, credit card/prepaid card/debit card number, and date of birth.
- Information that you provide us in the course of your participating in various partner promotional programs.
- To facilitate our Service, we request certain third party personal information from you such as your recipient's full name, physical address, email address, and phone number. We may also collect from you the recipient's sensitive financial information including their bank account and routing number.
- Information about your usage of the Service, including your transaction history, and how and to whom you use the Service to send or receive money;
- Information that we lawfully obtain from third parties, such as identity verification services, electronic database services, and credit reporting agencies;

For Mobile and online customers we also collect.

- Information that we indirectly obtain from you, such as information about the hardware and software you use when accessing the Service, your IP address, the pages you access on this website, and other websites that you visit and that refer you to us prior to accessing the Service.
- We may also use "cookies" to track your use of this website. A cookie is a small data file that we may place on your computer to identify you when you return to the website. You are free to decline our cookies if your browser permits, but doing so may interfere with your use of the Service.
- At this time uniteller.com websites do not recognize automated browser signals regarding tracking mechanisms, including do not track (DNT) instructions. These tracking mechanisms may

use session ID and cookies to enhance our websites, and to present you with UniTeller advertising on other sites based on your interaction on our website. Although blocking all cookies may affect your online experience and prevent you from enjoying the full features offered on uniteller.com websites, we believe that consumers should exercise choice regarding the collection of personally identifiable information. To change your privacy preferences regarding the use of cookies and similar technologies, please consult the “Help” section of your browser.

- We may use, and we may allow you to use sign-in services such as Facebook Connect, which will authenticate your identity and provide you the option to share certain personal information with us as your name and email address to pre-populate our sign up form. These services as Facebook Connect will give you the option to post information about your activities on our site to your profile page to share with others. We encourage you to review and understand the privacy policies and practices of such sites or services.

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

When?

This Privacy Policy was last modified on 12/15/2022.

| Reasons we can share your personal information | Does UniTeller 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 | YES | NO |
| For joint marketing with other financial companies | NO | NO |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | NO | NO |
| For our affiliates’ everyday business purposes— information about your creditworthiness | NO | YES |
| For our affiliates to market to you | YES | YES |

| | | |
|--|------------|------------|
| For non-affiliates to market to you | YES | YES |
|--|------------|------------|

To limit our sharing

OPT OUT RIGHT (EXCEPT FOR CALIFORNIA CONSUMERS)

If you prefer that we limit sharing with affiliates or non-affiliated third parties as described above, you may opt out of those disclosures as follows:

Call 1.800.456.3492 or visit us online at www.uniteller.com and modify your user settings, or Mail the form below to: Servicio UniTeller, Servicio UniTeller INC 4516 Seton Center Pkwy Ste 125; Austin, TX. USA. 78759.

California Customers:

Servicio Uniteller will disclose information about consumers with a California mailing address only with your consent, unless otherwise permitted or required by law. California consumers should contact us for instructions on how to deliver their consent.

Note: Disclosures not subject to an opt-out choice include: disclosures necessary to effect, administer or enforce a transaction you request; disclosures to our authorized service providers, and disclosures permitted or required by law r to prevent fraud or other illegal activities.

Please note:

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.

Questions

Call 1.800.456.3492 or visit us online: www.uniteller.com

Mail-in form

Mark any/all you want to limit:

- () Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- () Do not allow your affiliates to use my personal information to market to me.
- () Do not share my personal information with non-affiliates to market their products and services to me.

| | | |
|-------------------------|--|---|
| Name | | Mail to: Servicio UniTeller INC 4516 Seton Center Pkwy Ste 125; |
| Address | | |
| City, State, Zip | | |
| | | |

| | | |
|--|--|---------------------------|
| | | Austin, TX. USA. 78759 |
|--|--|---------------------------|

Who are we?

| | |
|--------------------------------------|------------------------|
| Who is providing this notice? | Servicio UniTeller Inc |
|--------------------------------------|------------------------|

What do we do?

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| How does UniTeller 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. For mobile and online users, we also employ industry-accepted standards in protecting the information you submit to us on our Site and on our Applications. We have put in place encryption technology to protect your sensitive information transmitted on our Sites. We also require a username and password from each user who wants to access his/her information on our Sites, and we also may require that the user answers various random security questions when logging in (especially if logging in from a different computer, mobile device or browser), plus we may use a security image to identify such user. |
| How does UniTeller Collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> – Register with us at www.uniteller.com and in to our Mobile Application – Send money using our service – Use your Bank account, credit or debit card using our service <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> – sharing for affiliates' everyday business purposes—information about your creditworthiness – affiliates from using your information to market to you – sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p> |

| | |
|---|---|
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account |
|---|---|

Definitions

| | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> – Uniteller Financial Services – Uniteller de Mexico – Uniteller Filipino – Banco Mercantil de Norte – Grupo Financiero Banorte – Banorte Securities International |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |

Other important information

Texas Consumers:

If you have a complaint, first contact the consumer service division at Servicio Uniteller at 1.800.456.3492, if you still have an unresolved complaint regarding our activities, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Blvd, Austin, Texas 78705, 1.877.276.5554 (toll free) www.dob.texas.gov

Children’s Privacy:

Our website is not directed at children or anyone under the age of 18. Servicio Uniteller does not knowingly collect or maintain information at our website from persons under the age of 18.

External Websites:

Our website may be linked to or from third party websites. Servicio Uniteller is not responsible for the content or privacy practices of websites that are linked to or from our website. We encourage you to familiarize yourself with the privacy policy or practices of these other sites prior to submitting your personal information to them.

Changes:

Servicio Uniteller reserves the right to modify this Privacy Policy

Important privacy choices for California consumers

You have the right to control whether we share some of your personal information.

Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control, or that we have common ownership) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about additional products and/or services.

YOUR CHOICE

Restrict promotions: Unless you say no, we may send you UniTeller promotions to your registered email from time to time.

No, please do not send me UniTeller exclusive Promotions.

Restrict information sharing with our Affiliates (Companies we own, or control, or that we have common ownership): Unless you say “no,” we may share personal and financial information about you with our affiliated companies.

No, please do not share personal and financial information with your affiliated companies

Restrict information sharing with other companies we do business with to provide financial products and services: Unless you say “no,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

No, please do not share personal and financial information with outside companies you contract with to provide financial products and services

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with who we have contracts to provide products and services.

Name _____

Signature _____

Date _____

To exercise your choice, do one of the following:

1. Fill out, sign, and mail this form to us using the envelope provided (you may want to make a copy for your records).

2. Fill out, sign, and fax this form to us at : 1.866.235.3279
3. Call us toll-free at: 1-800.456.3492