



## Consumer Privacy Policy for Telegiro, Inc.

### Legal Notices | Telegiro, Inc.

#### **OUR PRIVACY COMMITMENT**

Telegiro, Inc. (“We,” “Us” and “Our”) are committed to respecting and protecting the privacy of Our consumers.

This privacy policy applies to personal information We collect about consumers, for example when they initiate transactions through mobile applications, or Our website, or when they otherwise provide personal information to Us.

#### **PRIVACY STATEMENT**

Our consumer privacy policy is summarized in this consumer privacy statement, copies of which are made available to consumers through Our website, mobile applications, and upon request.

#### **What does Telegiro do with your personal information?**

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include (but is not limited to):

- Contact Information: such as name, address, mobile and home telephone numbers and email address;
- Identification Information: such as Social Security Number, driver’s license number, passport number or other government identification number; date of birth;



- Transactions and Transaction History: such as date, amount of transactions, and the names, addresses, and telephone numbers of your designated recipients.
- Bank account information and debit card information:
- Computer and mobile device information: such as the domain and host you use to access the Internet; your computer's IP address; mobile device geolocation number and other information from and about your device (such as device properties, settings, applications, stored information and usage) and carrier; the browser and operating system software you use; social profile and network information; the date and time you access our website and the Internet address used to link to our website when you visit us;
- Log File Information created when you access our website and mobile application that is automatically recorded by our servers, such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our website and cookie information.

All financial companies need to share customers' and consumers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' and consumers' personal information; the reasons Telegiro chooses to share; and whether you can limit this sharing.

## **Reasons we can share your personal information**

For our everyday business purposes — such as:

- To process your transactions and provide the products and services that you have requested; validate your identity and your creditworthiness;
- To maintain your web-based and mobile application accounts; gather information about website and mobile application access, usage and performance; enhance your consumer experience;



- To cooperate with criminal or government investigations; detect and prevent fraud and other illegal activities; respond to court orders and subpoenas; report to credit bureaus;
- In connection with a merger, acquisition or any form of sale of some or all of business; and
- As otherwise permitted or required by law.

Who is providing this notice?

Telegiro, Inc.

How does Telegiro protect my personal information?

To help protect your personal information from unauthorized access and use, we use security measures that comply with federal law.

These measures can include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We endeavor to limit access to personal information only to employees, agents and representatives who need to know.

Despite our reasonable efforts, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as Telegiro or by misinforming you about our services. Therefore, it is important that you always use good judgment when sending money and when using internal and mobile technologies.



## How does Telegiro collect my personal information?

We collect your personal information, for example, when you:

- Send money or request other products or services from us;
- Submit information to us, our agents and authorized delegates or to other third parties, on applications, forms, and by other means;
- Provide account information, use a debit card, or otherwise give us your contact information;
- Show a government issued ID
- Use our online sites (for example, to complete a transaction, manage your accounts, or provide your choices) or click on our online ads on other sites;
- Use our mobile app; or
- Enter a Telegiro-sponsored or affiliated promotion

We also collect your personal information from a variety of sources, including, computer systems and mobile devices; third party sources, government agencies, network social media operators, and other suppliers of information; and consumer reporting agencies – all in compliance with and subject to the limitations of applicable law. We may collect, track, and combine information across devices, platforms, and transaction channels.

## For how long does Telegiro keep my personal information?

We retain your personal data for the period of time necessary to satisfy the purposes outlined in this Privacy Policy and as required by law.

## 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 non-affiliates to market to you



## **OTHER IMPORTANT INFORMATION**

### **CHILDREN'S PRIVACY.**

Our website and mobile applications are not directed at persons under the age of 18. Telegiro does not knowingly collect or maintain information from persons under the age of 18.

### **EXTERNAL WEBSITES.**

Our website may be linked to or from third party websites. Telegiro is not responsible for the content or privacy practices of websites that are linked to or from our website.

### **ONLINE ACTIVITIES.**

We do not honor any Web browser “do not track” signals or other mechanisms that provide you with the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party websites or online services. In addition, other parties may collect personally identifiable information about your online activities over time and across different websites when you use our website or any of our services.

### **COOKIES.**

A “cookie” is a text file used in website system administration that is placed in your computer’s browser in order to keep track of and enhance the visitor’s experience on a website. Telegiro collects cookies to track things such as how long you spend on the site and the pages that you visit so we can continue to produce engaging content



Our web server automatically collects information from your computer, including navigation and usage patterns and remembering settings between visits. This information is used in the aggregate form for system maintenance, website improvement, and to improve the visitor's experience. When you submit data through a form such as those found on contact pages or comment forms, cookies may be set to remember your user details for future correspondence.

You can prevent the setting of cookies by adjusting the settings on your web browser.

#### **DATA SECURITY.**

There are many ways that Telegiro works to keep any personally identifiable information you provide secure. Data is located at secured data centers that can be accessed only by authorized employees. We also utilize other electronic and technological safeguards to prevent unauthorized access to and use of the information.

#### **“DO NOT TRACK” SIGNALS.**

Telegiro does not respond to web browser “do not track” signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personal information about an individual consumer's online activities over time and across third-party websites or online services.

#### **CHANGES.**

Telegiro reserves the right to modify this Privacy Statement. To the extent required by applicable law, we will notify you and give you the opportunity to opt out of any material change in the way we use or disclose personal information you previously have provided. You can get an updated Privacy Statement by calling us at (323) 546-9392 or by visiting our website, at [www.Telegiro.com](http://www.Telegiro.com).



**QUESTIONS.**

QUESTIONS. Please contact Telegiro with any questions you may have regarding this Privacy Policy at (323) 546-9392 or by email at [info@telegiro.com](mailto:info@telegiro.com).