



# PNB

## PNB Remittance Centers, Inc.

A Philippine National Bank Affiliate

### Privacy Policy

#### CALIFORNIA FINANCIAL INFORMATION PRIVACY NOTICE

PLEASE READ CAREFULLY

The following is the privacy policy of PNB Remittance Centers, Inc. with regards to consumers' transactions in California. You should read this privacy policy carefully and contact us at the addresses stated in this Notice if you have any question.

- **Types of Information collected by PNBRCI**  
We collect non-public personal information about you, our client, from the following sources: (a) information we receive from you on application or 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. .
- **Our Privacy Policy**  
It is the policy of the PNB Remittance Centers, Inc. not to share non-public personal information about you with any 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 accounts with us, such as, your name, address, telephone number, account balances, account activity and payment history. 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.
- **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, process and service your accounts and administer business. Our employees are required to use information responsibly and keep it secured and maintain its confidentiality. Even if you are no longer our customer, we will continue to treat your non-public personal information as if you are still a customer. 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 affiliated companies, you may "opt-out" of those disclosures, that is, you may direct us not to make those disclosures (other than those necessary to implement your instructions or those disclosures permitted by law) by:

a) sending an email to [compliance@pnbrci.com](mailto:compliance@pnbrci.com) or  
b) writing us at **PNB-RCI, 316 W 2<sup>nd</sup> St., Ste. 701, Los Angeles, CA 90012 ATTN: Compliance Officer**

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**Notice of Your Right to Opt-In of the Disclosure of Information**

If you prefer that we disclose information about you to non-affiliated third parties, you may "opt-in" of the disclosure, that is, you may direct us to make those disclosures by:

a) sending an email to [compliance@pnbrci.com](mailto:compliance@pnbrci.com) or  
b) writing us at **PNB-RCI, 316 W 2<sup>nd</sup> St., Ste. 701, Los Angeles, CA 90012 ATTN: Compliance Officer**

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**FCRA Disclosure**

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

- **What Information**  
Unless you tell us not to, PNBRCI reserves the right to share with affiliated companies' information about you including information we obtain from your application and other forms, such as, your address and telephone number.
- **Shared with Whom**  
Affiliated companies 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 affiliated companies**  
As stated above, if you prefer that we not share this information with our affiliated companies, you may direct us not to share this information by following the instructions above.

Revised 5-20-2014