



# PNB

## PNB Remittance Centers, Inc.

A Philippine National Bank Affiliate

### FEDERAL PRIVACY DISCLOSURE PLEASE READ CAREFULLY

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 addresses listed below if you have any question.

- **Types 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 or other forms, and (b) information about your transactions with us, or with our affiliates or others.

- **Types of Information that PNB-RCI 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 PNB-RCI**

We reserve the right to disclose all of 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 nonaffiliated 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 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 of 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 provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic 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 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) send an e-mail to us at [compliance@pnbrci.com](mailto:compliance@pnbrci.com), or (b) writing us at **316 W 2<sup>nd</sup> St., Ste. 701, Los Angeles, CA 90012 ATTN: Compliance Officer.**

#### 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, PNB – RCI may share certain financial information about you with its affiliated companies.

- **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 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.**