

## FACTS

### WHAT DOES AIRTM, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and checking account information</li> <li>■ Transaction history and wire transfer instructions</li> <li>■ Account balances and payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Airtm, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Airtm, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Contact [digitalrights@airtm.io](mailto:digitalrights@airtm.io) or go to <https://www.airtm.com/us-en/>

## Who we are

**Who is providing this notice?**

Airtm, Inc.

## What we do

**How does Airtm, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings.

**How does Airtm, Inc. collect my personal information?**

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Make deposits or withdrawals from your account or make a wire transfer
- Tell us where to send money

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include Airtm México S.A. de C.V., incorporated in Mexico.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Airtm, Inc. does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between non affiliated financial companies that together market financial products or services to you.

- Airtm, Inc. jointly markets with Clara Instituição de Pagamento Ltda in Brazil.

## Other Important Information

*For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.*

*For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.*

*For Nevada residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-817-2970. If you would like more information about telemarketing practices, you may contact us at Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 or [webinfo@capitalone.com](mailto:webinfo@capitalone.com). For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).*

*Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.*