

Custom House USA, LLC and Western Union Business Solutions (USA), LLC

Privacy Statement

FACTS	<p>CUSTOM HOUSE USA, LLC AND WESTERN UNION BUSINESS SOLUTIONS (USA), LLC OPERATE UNDER THE TRADE NAME OF WESTERN UNION BUSINESS SOLUTIONS (HEREINAFTER CUSTOM HOUSE USA, LLC AND WESTERN UNION BUSINESS SOLUTIONS (USA), LLC ARE COLLECTIVELY REFERRED TO AS “WESTERN UNION BUSINESS SOLUTIONS”).</p> <p>WHAT DOES WESTERN UNION BUSINESS SOLUTIONS DO WITH YOUR PERSONAL INFORMATION?</p>
Why?	Financial companies choose how they share your personal information whether you send funds, receive funds, or we otherwise collect information about you. 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?	<p>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:</p> <ul style="list-style-type: none"> ▪ government identification numbers, such as: driver’s license, state identification, passport, visa or Social Security or tax identification number ▪ name, address, email address, mobile and home telephone number ▪ account balances and transaction history ▪ credit, debit, bank account and payment history 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; websites you have visited or later visit; social profile and network information; the date and time you access our website; the internet address used to link to our website when you visit us and cookie information. <p>You consent to our collection, transfer and storage of Information by computers or other transfer or storage devices in the United States and elsewhere.</p>
When?	This Privacy Statement was last modified on September 1, 2016 .
How?	All financial companies need to share customers’ and consumers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ and consumers’ personal information; the reasons Western Union Business Solutions (comprised of two operating subsidiaries of The Western Union Company), chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Western Union Business Solutions share?	Can you limit this sharing?
<p>For our everyday business purposes such as to process your transactions; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; gather information about website access, usage and performance; enhance your consumer experience; validate your creditworthiness or your identity; or as otherwise permitted or required by law</p>	Yes	No
<p>For our marketing purposes such as to offer our products and services to you or notify you about future events and promotions</p>	Yes	No
<p>For joint marketing with other financial companies</p>	Yes	No

For our affiliates' everyday business purposes such as information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes such as information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>OPT-OUT RIGHT (EXCEPT FOR VERMONT AND CALIFORNIA CONSUMERS) If you prefer that we limit sharing with affiliates or nonaffiliated third parties as described above, you may opt-out of those disclosures as follows:</p> <p>Western Union Business Solutions (Individual and Business) On-Line Service Customers:</p> <ul style="list-style-type: none"> • In country: 1 866 430 5386 • From outside: +1 732 694 2257 • E-mail: online@westernunion.com <p>Western Union Business Solutions Corporate Customers:</p> <ul style="list-style-type: none"> • E-mail: wubsprivacy@westernunion.com <p>OR</p> <p>Mail to: Western Union Privacy Office 12500 East Belford Avenue Englewood, CO 80112</p> <p>VERMONT AND CALIFORNIA CONSUMERS Western Union Business Solutions will disclose information about consumers with a Vermont or California mailing address only with your written authorization ("consent"), unless otherwise permitted or required by law. Written authorizations from Vermont consumers may be delivered to us at the address above or by email at wubsprivacy@westernunion.com and must contain your name, address, signature and your consent. You may revoke your consent at any time by writing or emailing us at the addresses provided above. California consumers should contact us at the addresses above for instructions on how to deliver their consent.</p> <p>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; disclosures permitted or required by law or disclosures to prevent fraud or other illegal activities.</p> <p>Please note: If you are a new consumer or customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our consumer or customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p>You may also contact us at any time to review and request changes to any of your personally identifiable information.</p>
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Questions?	Western Union Business Solutions Individual and Business On-Line Service Customers: <ul style="list-style-type: none"> • In country: 1 866 430 5386 • From outside: +1 732 694 2257 • E-mail: online@westernunion.com
	Western Union Business Solutions Corporate Customers: <ul style="list-style-type: none"> • E-mail: wubsprivacy@westernunion.com

Who we are

Who is providing this notice?	Western Union Business Solutions (comprised of two operating subsidiaries of The Western Union Company - Custom House USA, LLC and Western Union Business Solutions (USA), LLC.
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What we do

How does Western Union Business Solutions protect my personal information?	<p>To help protect your personal information from unauthorized access, use and disclosure, we endeavor to use reasonable security measures. These measures can include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees, agents and representatives that need to know. Despite our 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 Western Union Business Solutions or by misinforming you about our services. Always use caution and good judgment when using Internet or mobile technologies.</p>
How does Western Union Business Solutions collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ send or receive money, complete a payment or use or request other products or services from us ▪ submit information to us on applications, forms and by other means ▪ use our or other online sites (for example, to complete a transaction, manage your accounts, or provide your choices) ▪ enter a promotion, register for email alerts, or marketing communications ▪ use our mobile apps or websites <p>We also collect information about you from a variety of sources, including without limitation, computer systems and mobile devices; third party sources such as our business clients, government agencies, social media operators and other suppliers of information; and consumer reporting agencies. We may collect, track and combine information across devices, platforms and transaction channels.</p>

<p>Why can't I limit all sharing?</p>	<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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. For details, see the “To limit our sharing” section.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ For example, we may disclose information about current and former consumers and customers to third parties, including without limitation: financial service providers that offer our services; banks, credit card companies; brokerage houses, mortgage lenders; mortgage originators; and other financial companies, including for Joint Marketing purposes; non-financial companies such as retailers, direct marketers, auto dealers, utility companies, membership clubs and other providers of goods and services; government agencies; and otherwise as permitted or required by law. <p>We may also disclose information to companies that perform marketing services for us or other financial institutions with whom we have Joint Marketing arrangements.</p>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
<p>TEXAS CONSUMERS</p> <p>If you have a complaint, first call 1-800-325-4045. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.</p> <p>ONLINE ACTIVITIES</p> <p>We do not honor any Web browser “do not track” signals or other mechanisms that provide you 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</p>	

you use our website or any of our services.

CHILDREN'S PRIVACY

Our website is not directed at children under the age of 13. Western Union Business Solutions does not knowingly collect or maintain information at our website from persons under the age of 13.

EXTERNAL WEBSITES

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

CHANGES

Western Union Business Solutions reserves the right to modify this Privacy Statement. You can get updated Privacy Statements by calling us

In country: 1 866 430 5386 **From outside:** +1 732 694 2257 or by visiting our website at www.business.westernunion.com.