

## Privacy Statement of Cambridge Mercantile Corp. (U.S.A.) doing business as Cambridge Global Payments

<b>FACTS</b>	<b>WHAT DOES CAMBRIDGE GLOBAL PAYMENTS DO WITH YOUR PERSONAL INFORMATION?</b>
<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, without limitation:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> government identification numbers, such as: driver's license, state identification, passport, visa or Social Security number</li> <li><input type="checkbox"/> name, address, email address, mobile and home telephone number</li> <li><input type="checkbox"/> account balances and transaction history</li> <li><input type="checkbox"/> credit and payment history,</li> <li><input type="checkbox"/> 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,</li> <li><input type="checkbox"/> data cookies; see <a href="https://cookiesandyou.com/">https://cookiesandyou.com/</a> to learn what cookies are and how to disable them.</li> </ul> <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>
<b>When?</b>	This Privacy Statement was last modified on May 27, 2016
<b>How?</b>	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 Cambridge Mercantile Corp. (U.S.A.), an operating subsidiary of Cambridge Mercantile Corp., chooses to share; and whether you can limit this sharing.

Your bridge to the world.

Reasons we can share your personal information	Does Cambridge Global Payments share?	Can you limit this sharing?
<p><b>For our everyday business purposes</b> 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><b>For our marketing purposes</b> such as to offer our products and services to you or notify you about future events and promotions</p>	Yes	No
<p><b>For joint marketing with other financial companies</b></p>	Yes	No
<p><b>For our affiliates' everyday business purposes</b>— such as information about your transactions and experiences</p>	Yes	No
<p><b>For our affiliates' everyday business purposes</b>— such as information about your creditworthiness</p>	Yes	Yes
<p><b>For our affiliates to market to you</b></p>	Yes	Yes
<p><b>For nonaffiliates to market to you</b></p>	Yes	Yes

Your bridge to the world.

United States • Canada • Europe • Australia



**To limit our sharing**

**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:

Cambridge Global Payments Individual and Business On-Line Customers:

- In country: 1-(800) 374-8077
- From outside: +1 (416) 646-6401
- E-mail: [privacy@cambridgefx.com](mailto:privacy@cambridgefx.com) Cambridge Global Payments Corporate Customers:
- E-mail: [privacy@cambridgefx.com](mailto:privacy@cambridgefx.com) OR

Mail to:

Cambridge Global Payments ATTN: Privacy Officer  
212 King Street West, Suite 400 Toronto, ON M5H 1K5

**VERMONT AND CALIFORNIA CONSUMERS**

Cambridge Global Payments 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 [privacy@cambridgefx.com](mailto:privacy@cambridgefx.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.

**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.**

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.

**Questions?**

Cambridge Global Payments Individual and Business On-Line Customers:

- In country: 1-(800) 374-8077
- From outside: +1 (416) 646-6401
- E-mail: [privacy@cambridgefx.com](mailto:privacy@cambridgefx.com)

Cambridge Global Payments Corporate Customers:

- E-mail: [privacy@cambridgefx.com](mailto:privacy@cambridgefx.com)

**Your bridge to the world.**

United States • Canada • Europe • Australia



Who we are	
<b>Who is providing this notice?</b>	Cambridge Mercantile Corp. (U.S.A.) doing business as Cambridge Global Payments. This company is an operating subsidiary of Cambridge Mercantile Corp.
What we do	
<b>How does Cambridge Global Payments protect my personal information?</b>	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 Cambridge Global Payments or by misinforming you about our services. Always use caution and good judgment when using Internet or mobile technologies.
<b>How does Cambridge Global Payments collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li><input type="checkbox"/> send or receive money, complete a payment or use or request other products or services from us</li> <li><input type="checkbox"/> submit information to us on applications or other forms and by other means</li> <li><input type="checkbox"/> use our or other online sites (for example, to complete a transaction, manage your accounts, or provide your choices)</li> <li><input type="checkbox"/> enter a promotion</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li><input type="checkbox"/> sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li><input type="checkbox"/> affiliates from using your information to market to you</li> <li><input type="checkbox"/> sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. For details, see the "To limit our sharing" section.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Your bridge to the world.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>□ 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; nonfinancial 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.</li> </ul> <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>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

### Other important information

#### TEXAS CONSUMERS

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](http://www.dob.texas.gov).

#### ONLINE ACTIVITIES

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 you use our website or any of our services.

#### CHILDREN'S PRIVACY

Our website is not directed at children under the age of 13. Cambridge Global Payments 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. Cambridge Global Payments is not responsible for the content or privacy practices of websites that are linked to or from our website.

#### CHANGES

Cambridge Global Payments reserves the right to modify this Privacy Statement. You can get updated Privacy Statements by calling us in country: 1 (800) 374-8077 From outside: +1 (416) 646-6401 or by visiting our website at [www.cambridgefx.com](http://www.cambridgefx.com)

**Your bridge to the world.**

United States • Canada • Europe • Australia