



Last Updated: June 19, 2020

## OFX Privacy Policy

At OFX, we value your privacy and understand that by entrusting us with your personal information we have a responsibility to provide transparency with respect to our privacy practices.

This Privacy Policy (the “**Policy**”) describes the information we collect from you and how that information is used and shared by us. It also includes details about the choices we offer you in relation to that information. Please review it carefully.

If you are a U.S. resident using our services to conduct transactions for personal, family or other household purposes, please also review our [Consumer Privacy Notice](#), which provides additional information about our privacy practices and a description of your rights as a consumer to control how your personal information is handled.

As used in this Policy, “**we**,” “**us**” and “**our**” refers to USForex Inc. dba OFX (“**OFX**”).

## Overview of Policy

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### Scope and Definitions

This Policy describes our practices in connection with information that we collect through:

- Websites operated by us from which you are accessing this Policy (the “**Websites**”);
- Software applications made available by us for use on or through computers and mobile devices (the “**Apps**”);
- Our social media pages and apps that we control (collectively, our “**Social Media Pages**”);
- HTML-formatted email messages that we send to you that link to this Policy or other communications with you; and
- Offline business interactions you have with us.

Collectively, we refer to the Websites, Apps, Social Media Pages, emails, and offline business interactions as the “**Services**.”

This policy does not apply to third-party websites, products or services, even if they are linked to our services, and we are not responsible for the privacy, information, or other practices of any third parties, including any third party operating any website or service to which the Services link. The inclusion of a link on the Services does not imply endorsement of the linked site or service by us or by our affiliates.

In addition, we are not responsible for the information collection, use, disclosure, or security policies or practices of other organizations, such as Facebook, Apple, Google, Microsoft, RIM, or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider, or device manufacturer, including with respect to any Personal Information you disclose to other organizations through or in connection with the Apps or our Social Media Pages.



For the purpose of this Policy, “**Personal Information**” refers to information that could be used to identify you as an individual or relates to an identifiable individual.

## **How We Collect Information**

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We collect information about you through a variety of different channels, including the following:

### **Information You Provide**

You provide Personal Information and other information to us when you register for an OFX user account, submit to our verification procedures, apply for additional account features or services, respond to our emails or surveys, communicate with us, provide feedback, participate in promotions or contests, provide referrals, or upload content.

### **Information from Your Use of Services**

When you use our Services, we collect Personal Information and other information about you and the devices you use to access the Services. If you connect your social media account to your Services account, you will share certain Personal Information from your social media account with us, for example, your name, email address, photo, list of social media contacts, and any other information that may be or you make accessible to us when you connect your social media account to your Services account.

### **Information from Third Parties**

We also collect Personal Information about you from third parties and other sources, including information obtained from identification verification and fraud detection service providers, credit bureaus, community forums used to post ratings or reviews, OFX business partners through which you access our Services, or other sources of public records.

We need to collect Personal Information in order to provide the requested Services to you. If you do not provide the information requested, we may not be able to provide the Services. If you disclose any Personal Information relating to other people to us or to our service providers in connection with the Services, you represent that you have the authority to do so and to permit us to use the information in accordance with this Policy.

## **Information We Collect**

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### **Identification Information**

We may collect some or all of the following Personal Information: your name, date of birth, mailing address, phone number, email address, social security number or other tax identification number. To comply with federal laws and regulations, we may collect identity verification information such as copies of your government-issued identification (including passport, driver’s license or national ID card) or other authentication information, all of which may include photographs of you. We also may provide you with the option of using identification verification technologies that analyze your facial imagery for heightened security, subject to the applicable terms and conditions.

### **Financial Information**



In order to process payments and transactions we may collect financial information such as bank account details (account number, routing number), credit or debit card numbers, credit reports or tax information, such as withholding allowances and filing status.

#### **Transaction Information**

When you book transactions with us, we may collect information about the parties to the transaction, the designated recipient (including the recipient's bank account information), the source of the funds, the reason for the transaction, and the devices and payment methods used to complete transactions.

#### **Business Information**

If you are using our Services on behalf of a business entity, we may collect information about the business including: the organizational structure of the company, the product and service offerings, website domain name used by the business, and information about the beneficial owners of the business. We also may collect entity formation documents or other corporate records.

#### **Background Information**

To the extent permitted by applicable law, we may obtain background check reports from public records of criminal convictions and arrest records in the course of providing you with the Services you request.

#### **Log Data**

When you access our Services, we collect server logs, which may include information such as IP address, access times and dates, pages viewed and other system activity, including the third-party site you were using before accessing our services.

#### **Device Information**

We may obtain information about the devices you use to access our Services including: the device type, operating systems and versions, the device manufacturer and model, preferred languages, and plugins.

#### **Usage and Preference Information**

We collect information about how you interact with the Websites and Apps and how you use our Services, including your user preferences and other settings selected by you. In some cases we do this by utilizing cookies, pixel tags, and similar technologies. Please see further details about cookies and other tracking technologies in our [Cookie Policy](#).

#### **Geolocation Information**

When you use certain features of our Services, we may collect information about your precise or approximate location as determined by data such as your IP address or mobile device GPS. Most mobile devices allow you to control or disable the use of geolocation services for applications by changing preferences on your mobile device.

#### **Aggregated/Anonymized Data**

We may also collect or create aggregated and/or anonymized data about our users that is no longer considered Personal Information. This data is used for industry and market analysis, demographic profiling, marketing and advertising, and other business purposes.

#### **Other Information**



We may collect any other Personal Information you may provide us when you update your account information, respond to surveys, post to community forums, participate in contests or promotions, or use any other feature of our Services.

## How We Use Your Information

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We use Personal Information we collect from or about you for several purposes, including:

### **To provide or improve our Services**

- To process payments or money transfers.
- To provide customer support.
- To evaluate your application to use our Services.
- To develop new products or enhance existing products and services.
- To monitor and analyze trends, usage, and other user activities on our Services to optimize user experience.
- For quality control and staff training.

### **To ensure safety and security**

- To verify your identity or authenticate your right to access an account or other information.
- To conduct manual or system monitoring to protect against fraud and other harmful activity.

### **To comply with legal obligations**

- To respond to legal process or governmental authorities and comply with applicable laws.
- To address disputes or resolve claims related to use of the Services.
- To enforce our terms and conditions and collect fees.

### **To communicate with you**

- To respond to your inquiries and support requests.
- To send you technical notices, updates, security alerts and other administrative messages.
- To provide information related to your transactions, including confirmations, receipts, and tracking notices.

### **To market and advertise our services**

- To deliver promotional offers, incentives, and targeted marketing in accordance with your preferences (as permitted by applicable law).
- To provide invitations and information about events or events held by our partners.
- To facilitate promotional contests or sweepstakes.

## Information Sharing and Disclosure

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We will never sell, loan, or rent your Personal Information to marketers or other third parties. We may disclose or otherwise provide anonymized/aggregated data to third parties. Additionally, we may share information about you, including Personal Information, with the following third parties:



### **Our Service Providers**

We engage a variety of service providers to enable us to provide our Services to you. For example, service providers may be used to facilitate payment processing, support technology or infrastructure, conduct market research, and perform audits or other functions.

### **Our Corporate Affiliates**

To facilitate or support us in providing our services to you, we may share your Personal Information within our worldwide corporate family of companies among entities that are related by common control or ownership.

### **Other Authorized Third Parties**

If you provide your consent, we may share your information including your Personal Information with other authorized third parties. Such disclosure will only be carried out in the manner described to you at the time you agreed to the sharing. Authorizing a third-party application or website to access your OFX account or participating in certain promotional activities constitutes such consent to share your information.

### **Government Authorities**

If we believe it is necessary or appropriate, we may share your Personal Information with law enforcement officials, government authorities, or other third parties, including for purposes of: (i) enforcing our User Agreement or other applicable agreements or policies; (ii) protecting our rights, property, privacy, or security, or that of others; or (iii) complying with applicable law, legal process, or governmental orders.

### **Third-Party Acquirers**

If we are the subject or are involved in any corporate merger, acquisition, consolidation, reorganization, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with bankruptcy or similar proceedings), we may disclose or transfer data, including Personal Information, with third parties in connection with such events.

## **Cookies and Tracking Technologies**

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We use cookies and similar technologies (i.e. web beacons, pixels, ad tags and device identifiers) to recognize you and to customize your online experience. To learn more about cookies and the other tracking technologies we may utilize, please refer to our [Cookie Policy](#), which includes a comprehensive overview of cookies and provides further details about how we use cookies and how to control our use of cookies. We do not currently respond to browser do-not-track signals.

### **Advertising Analytics**

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We may partner with third parties to display OFX advertisements to you and to track and report on the performance of those advertisements. These third-party partners use cookies and other technologies to gather information about your activities on our Services, as well as information from third parties and your activities on other sites or online services on any of your devices, in order to serve you advertising based upon your browsing history and interests. They also use these technologies, along with



information they collect about your online use, to recognize you across the devices you use, such as a mobile phone and a laptop.

To learn more about behavioral advertising and online tracking, including how to opt out of interest-based online advertising delivered by member companies, please visit <http://optout.networkadvertising.org/#/> and <http://optout.aboutads.info/#/>. You may download the AppChoices app at [www.aboutads.info/appchoices](http://www.aboutads.info/appchoices) to opt out in mobile apps. For more information about the cookies that may be served through use of our Services, please refer to our [Cookie Policy](#).

## Choices and Transparency

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You have choices regarding how to manage your Personal Information and how we use and disclose your Personal Information.

### Managing Your Information

You may request to correct or update Personal Information you provided to us at any time by logging into your OFX account or by contacting us using the contact details below. We will respond to any such request consistent with applicable law. Prior to changing or correcting your information, we may be required to verify your identity.

If you are a California resident, please refer to the "Additional Information for California Residents" section at the end of this Policy for more information about the requests you may make under the California Consumer Privacy Act.

### Restrict Sharing

If you are a U.S. resident using our services to conduct transactions for personal, family or other household purposes, you may request further limits on our disclosure of certain of your Personal Information to certain affiliated third parties. Please refer to our [Consumer Privacy Notice](#) to learn more about your opt-out rights and how to exercise them.

### Device Permissions

Most mobile devices allow you to disable the use of location services, or revoke consent to applications to access your camera and photo library or send you push notifications. Please refer your device settings to restrict collection of certain information.

### Marketing Opt-Out

You can opt out of receiving promotional communications or marketing-related email from OFX by adjusting your contact preferences under the "Your Profile" section or "Profile & Settings - Notifications" section. You may also opt out of receiving promotional communications from us by following the instructions included in those messages. Please note that if you opt out of marketing-related emails from us, we will continue to send you non-promotional messages that are required to provide our services, such as transactional receipts and messages about your account or our relationship with you.

## Security

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We take reasonable technical, physical, and administrative measures designed to safeguard your Personal Information against loss, misuse, or unauthorized access. Unfortunately, the transmission of information over the Internet is never 100% secure and no data storage system can be guaranteed safe. We cannot warrant the security of data transmitted to our Services; any transmission is at your own risk. We encourage you to understand the integral role you play in keeping your own Personal Information secure and confidential. Please select passwords that are sufficiently complex and always keep your log-in details secure. If you suspect any unauthorized use or access to your account or information, please contact us immediately, using the “Contact Us” information below.

## Children

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Our services are not intended for or directed at individuals under the age of 13. We do not knowingly collect Personal Information from individuals under 13.

## Updates to This Policy

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We reserve the right to make changes to this Policy at any time by posting a revised version to our Services and updating the “Last Updated” date at the top of this Policy. Any changes will become effective when we post the revised Policy on the Services.

## Contact Us

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If you have questions or concerns about this policy, or a specific request related to your Personal Information, please contact us at [privacy@ofx.com](mailto:privacy@ofx.com) or at:

OFX  
49 Stevenson St, 13th Floor  
San Francisco, CA 94105  
Attn: Legal Department

## Additional Information for California Residents

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Pursuant to the California Consumer Privacy Act of 2018 (“CCPA”), we are providing the following additional details regarding the categories of Personal Information that we collect, use, and disclose about California residents. This section does not apply to our job applicants, employees, contractors, owners, directors, or officers where the Personal Information we collect about those individuals relates to their current, former, or potential role with us. Under the CCPA, “**Personal Information**” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household.

The following chart details which categories of Personal Information about California residents we plan to collect, as well as which categories of Personal Information we have collected and disclosed for our operational business purposes in the preceding 12 months. We collect this Personal Information from



you and from other categories of sources, as described above, under “How We Collect Information.” We do not sell and have not sold Personal Information in the preceding 12 months, as “sale” is defined in the CCPA, and we do not sell the Personal Information of minors under the age of 16.

Category of Personal Information	Disclosed to Which Categories of Third Parties
Identifiers, such as name, contact information, IP address and other online identifiers.	Corporate affiliates; service providers; authorized third parties when you provide consent; government authorities
Personal information, as defined in the California customer records law, such as name, contact information, and payment information.	Corporate affiliates; service providers; authorized third parties when you provide consent; government authorities
Characteristics of protected classifications under California or federal law, such as age, gender, marital status, national origin, citizenship.	Corporate affiliates; service providers
Commercial information, such as transaction information and purchase history.	Corporate affiliates; service providers; authorized third parties when you provide consent; third-party acquirers
Biometric information, such as face imagery, for fraud prevention purposes.	N/A
Internet or network activity information, such as browsing history and interactions with our website.	Corporate affiliates; service providers
Geolocation data, such as device location and approximate location derived from IP address.	Corporate affiliates; Service providers
Audio, electronic, visual, and similar information, such as call and video recordings.	Corporate affiliates; service providers
Professional or employment-related information, such as work history and employer.	Corporate affiliates; service providers
Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.	Corporate affiliates; service providers

We use this Personal Information to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including as described above, under “How We Use Your Information.”

If you are a California resident, you may request that we:

- (1) Disclose to you the following information covering the 12 months preceding your request:





- The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
- The specific pieces of Personal Information we collected about you;
- The business or commercial purpose for collecting Personal Information about you; and
- The categories of Personal Information about you that we otherwise shared or disclosed, and the categories of third parties with whom we shared or to whom we disclosed such Personal Information (if applicable).

(2) Delete Personal Information we collected from you.

To make a request for the disclosures or deletion described above, please contact us at [privacy@ofx.com](mailto:privacy@ofx.com) or 1-888-288-7354. We will verify and respond to your request consistent with applicable law, taking into account the type and sensitivity of the Personal Information subject to the request. We may need to request additional Personal Information from you, such as email address, residential address, mailing address, date of birth and or mobile phone number in order to verify your identity and protect against fraudulent requests.

If you maintain a password-protected account with us, we may verify your identity through our existing authentication practices for your account and require you to re-authenticate yourself before disclosing or deleting your Personal Information. If you make a deletion request, we may ask you to verify your request before we delete your Personal Information. Please note that certain Personal Information is not subject to CCPA requests, such as personal information we collect that it is subject to the Gramm-Leach-Bliley Act.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

If you want to make a request as an authorized agent on behalf of a California resident, you may use the submission methods noted above. As part of our verification process, we may request that you provide, as applicable:

- Proof of your registration with the California Secretary of State to conduct business in California;
- A power of attorney from the California resident pursuant to Probate Code sections 4000-4465;
- Written permission that the California resident has authorized you to make a request on the resident's behalf. This permission must be signed (via physical or e-signature) by the California resident.

If you are making a request on behalf of a California resident and have not provided us with a power of attorney from the resident pursuant to Probate Code sections 4000-4465, we may also require the resident to:

- Provide you with a written permission signed by the resident to make the request on the resident's behalf;
- Verify the resident's own identity directly with us;
- Directly confirm with us that the resident provided you permission to submit the request.

Under California law, California residents have the right to request the contact information of third parties with whom we have shared certain categories of your Personal Information for those third parties' direct marketing purposes, as well as the categories of Personal Information shared for such purposes. Please note that these categories of Personal Information do not include the personal



information covered under our [Consumer Privacy Notice](#). If you are a California resident and would like to request this information, please contact us at [privacy@ofx.com](mailto:privacy@ofx.com).