

ONLINE PRIVACY NOTICE

COLLECTING
AND USING
INFORMATION



euroExchange
INTERNATIONAL BANK

ONLINE PRIVACY NOTICE

Disclaimers.

This U.S. Online Privacy Notice (Notice) applies to this Euro Exchange International Bank. Inc., online interface (i.e., website or mobile application) and any Euro Exchange International Bank. Inc., affiliate or subsidiary online interface that links to this Notice, (each, a Site, and, collectively, Sites). The term "Euro Exchange International Bank. Inc., PBI " or "we" or "us" or "our" in this Notice refers to banking and non-banking U.S. affiliates or subsidiaries of Euro Exchange International Bank. Inc., that link to this Notice. This Notice describes how Sites may collect, use and share information from or about you, and explains how information may be collected and used for advertising purposes.

Euro Exchange International Bank provides other online interfaces not covered by this Notice. If you visit or access your accounts from one of these sites, please review the online privacy practices of that site to



Customer
services

+1(787) 936-0161

understand how your online information may be collected, used and shared.

For U.S. account holders and visitors to this Site, we will use and share any information that we collect from or about you in accordance with the Euro Exchange International Bank U.S. Consumer Privacy Notice, which provides choices in the use and sharing of information. For Non-U.S. account holders utilizing this Site, we will use and share your account information in accordance with the privacy disclosure that covers your account and with the privacy and security rules applicable to the Euro Exchange International Bank affiliate or subsidiary that provides that account to you.

Although the additional information is provided as a resource, the terms and conditions of this Notice control, and by using the Site, you agree to the terms and conditions of this Notice.

COLLECTING AND USING INFORMATION

Personal Information We Collect Online

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account numbers.

How We Use Personal Information

- to respond to your inquiries and fulfill your requests; to inform you about important information regarding the Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information;

- to deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you; to personalize your experience on the Site;
- to allow you to apply for products or services and evaluate your eligibility for such products or services;
- to verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information;
- to allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared;
- to allow you to use some Site financial planning tools. Information that you enter into one of these planning tools may be stored for future access and use.
- to implement risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;

How Personal Information is Shared

Please see the Euro Exchange International Bank Privacy Notice for information on how Personal Information may be shared and how you may be able to limit certain types of sharing.

Other Information We Collect Online

Other Information is any information other than Personal Information that does not reveal your specific identity or does not directly relate to an individual, such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you such as your date of birth or household income, and aggregated and de-identified data.

How We Collect and Use Other Information

We and our third-party service providers may collect and use Other Information in a variety of ways, including:

Through your browser or device: Certain information is collected by most browsers and/or through your device, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.

Using cookies: Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site. We also utilize cookies for advertising purposes.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use.

Other technologies including pixel tags, web beacons, and clear GIFs: These may be used in connection with some Site pages, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize/tailor your experience while engaging with us online and offline, for fraud detection and prevention, for security purposes, for advertising, and to assist us in resolving account holders' questions regarding use of our Site.

IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, to personalize/tailor your experience while engaging with us online and offline, for compliance and security purposes, for advertising, and administering the Site.

Aggregated and De-Identified Data: Aggregated and De-Identified Data is data that we may create or compile from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account holders, may be used for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

ADDITIONAL INFORMATION

Third party widgets - we may allow certain widgets (e.g., social share buttons) on our Sites that enable users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on pages of our Sites where these widgets are placed. You may wish to review information at the third-party site, such as social media platforms where you have an account, to determine how these third parties collect and treat such information. Also, see Linking to other sites and Social media sites below.

Euro Exchange International Bank uses information described in this Notice to help advertise our products and services, including prescreened offers of credit, in a variety of ways. We use such information to:

Relationship based advertising.

In order to help make our advertising informative and useful, we may use information about your relationship with us (such as types of accounts, transactional information or the state in which you bank) to help determine which advertisements or offers to present to you.

Online Behavioral Advertising

We or our advertising service providers may use certain information about your activities on our Sites, such as pages visited and search key words entered to help determine which of our advertisements or offers may be of interest to you. We limit access and collection of information for specific purposes by advertising service providers. We may use this online information for online and offline advertising.

Advertising on third party sites and mobile apps

Euro Exchange International Bank might contract advertising companies to advertise our products and services on sites and mobile apps not affiliated with us. We might use Aggregated and De-Identified Data and information provided by you to these third party sites and mobile apps to select which of our advertisements or offers may appeal to you, display them to you and monitor your responses. Third Party sites and mobile apps are not subject to Euro Exchange International Bank Privacy Notices.

Online Behavioral Advertising on third party sites and mobile apps

Some of our tailored ads are online behavioral advertising, and may be served using data collected by third party providers. Ads served on our behalf by these companies do not contain unencrypted Personal Information and we limit the use of information by companies that serve our ads. To learn more about this practice and your choices in connection with it, see the section Advertising Choices below Bank managed Direct Marketing: If you prefer we not deliver you marketing offers in email, postal mail or through telemarketing you may manage your direct marketing choices by telephone at +1(787) 936-0161 through your assigned account representative (e.g., Financial Advisor, Mortgage Loan Officer) or a representative at a banking center

LINKING TO OTHER SITES

We may provide links to third party sites, such as credit bureaus, service providers or merchants. If you follow links to sites not affiliated or controlled by Euro Exchange International Bank, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our Sites. Euro Exchange International Bank does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy,

completeness, or reliability of their information.

Social media sites.

Euro Exchange International Bank provides experiences on social media platforms including, but not limited to, Facebook®, Twitter®, YouTube® and LinkedIn® that enable online sharing and collaboration among users who have registered to use them. Any content you post on official Euro Exchange International Bank managed social media pages, such as pictures, information, opinions, or any Personal Information that you make available to other participants on these social platforms, is subject to the Terms of Use and Privacy Policies of those respective platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Euro Exchange International Bank social media pages, you are also subject to Euro Exchange International Bank's Privacy Notices, Social Media User Terms and Community Guidelines

SECURITY

To protect Personal Information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings as well as oversight of our third-party service providers to ensure information remains confidential and secure.

Using other aggregation websites

Other companies offer aggregation websites and services that allow you to consolidate your financial account information from different sources (such as your accounts with us or with other financial institutions) so that you can view all your account information at one online location. To do this, an aggregation provider may request access to Personal Information, such as financial information, usernames and passwords. You should use caution and ensure that the

aggregator company has appropriate policies and practices to protect the privacy and security of any information you provide or to which they are gaining access. We are not responsible for the use or disclosure of any Personal Information accessed by any company or person to whom you provide your Site username and password.

If you provide your Site username, password or other information about your accounts with us to an aggregation website, we will consider that you have authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the authority you have given to an aggregation website, we strongly recommend that you change your password for the Site to ensure that the aggregation website cannot continue to access your account.

Making sure information is accurate

Keeping your account information accurate and up to date is very important. If your account information is incomplete, inaccurate or not current, please use the Contact Us option on our Site, or call or write to us at the telephone numbers or appropriate address for changes listed on your account statements, records, online or other account materials. You can also speak to a customer representative at a banking center, your Financial Advisor or account representative.

Protecting children's privacy online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

UPDATES TO THIS PRIVACY NOTICE

This U.S. Online Privacy Notice is subject to change. Please review it periodically. If we make changes to the U.S. Online Privacy Notice, we will revise the "Last Updated" date at the top of this Notice. Any changes to this Notice will become effective when we post the revised Notice on the Site. Your use of the Site following these changes means that you accept the revised Notice.