

**FACTS****WHAT DOES ZENUS DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

**What?**

The types of personal information we collect, and share depends on the product or service you have with us. This information can include:

- Passport number and transaction history
- Account balances and employment information
- Name and address

**How?**

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 Zenus Bank International chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Zenus 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.	Yes	No
<b>For our marketing purposes</b> —to promote our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	Yes
<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 do not collect credit information.
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing or Questions**

Visit us online: [www.zenus.com/support](http://www.zenus.com/support)

## Who we are

**Who is providing this notice?** This notice is provided by Zenus Bank International, Inc.

## What we do

**How does Zenus protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Zenus collect my personal information?** We collect your personal information, for example, when you

- Apply for a Zenus account
- Communicate with us about your Zenus account
- Make deposits or withdrawals from your account.
- Use your debit card.

We also collect your personal information from others, such as KYC identity verification tools and 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. See below for more on your rights under state law.

## Definitions

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

- *Zenus Bank does not have any affiliates*

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

- *Zenus Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Nonaffiliates we share with may include other financial institutions, financial services companies, strategic partners, and other entities through which we offer products.*

## Other important information

This Privacy Notice applies only to financial products or services that you may obtain with a Zenus.

**For Vermont Customers:** We will not disclose your personal information or financial information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

**For Nevada Customers:** We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling contacting our Client Services at [www.zenus.com/support](http://www.zenus.com/support)

**For California Customers:** In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California law.