

FABIWallet

Privacy Policy

June 2021

Privacy Policy

Effective Date: July 27, 2021

This privacy notice discloses the Privacy Policy for FABIWallet, hereby referred to as “FABI” and its practices related to data collected from clients, employees, and customers as it relates to its mobile app.

This privacy notice applies solely to information collected by FABI, except where stated otherwise. This notice provides detail on how FABI collects, protects, and uses information received from customers online from website visitors, users of apps, and during normal business practices. This Policy also describes the choices available to you regarding the use of, your access to, and how to update and correct your personal information.

Information Collection

We may collect information from you when:

- You register to open an account with FABI, or enroll in a product or service offered by FABI;
- You contact FABI’s customer service (via phone, email, online, or secure messaging) to verify your identity;
- You complete forms outside of account registration processes (if applicable);
- You participate in an app or other platform feature to authorize a transaction; or
- FABI directly contacts you through any of the means you authorize (e.g., phone, mobile phone, email), information may be collected to verify your identity before disclosing account information.

Subject to your consent if required by law, we may collect the following personal information, as relevant and as is voluntarily supplied to us by you (this is not a definitive list):

- Personal Information, including:
 - Name,
 - Postal address,
 - Identification Information,
 - Date of Birth,
 - Social Security Number,
 - Occupational information,
 - Your picture (selfie), and
 - Any other information as mandated by regulation(s) and FinCEN/BSA reporting requirements;
- Your username and password, both of which you will use to log into this mobile app;

- Products and related services which are of interest to you, as relevant to your preferences;
- Information you provide if you report a problem with our website; and
- Records of any correspondence we have with you.

We may or may not use “cookies” or similar technology to enhance your experience and gather information about visits to the website or app. Please see the section on “Use of Cookies” and online technologies for more information.

Information Sharing with Affiliates and Non-Affiliated Third Parties

We do not sell, trade, or otherwise transfer your personally identifiable information to outside parties unless we provide you with advance notice, and as set forth below. We may disclose your personal information as otherwise permitted or required by law.

We reserve the right to disclose information to our service providers, where necessary, to facilitate services to you on our behalf. Your personal information may be disclosed to recipients located outside of the United States including our global subsidiaries and affiliates, as well as other types of third parties within the United States engaged to help us run our business, subject to your consent if required by law. Additionally:

- We may share the contact information you provide on our website with our contractors and vendors in order to provide a requested service or transaction (e.g., to send you an e-mail or provide benefits to which you are entitled) subject to our confidentiality policies.
- We use third-party agents such as financial banking institutions and financial services companies, to fulfill your transactional and payment processing needs made on our websites.
- These third parties may also include distributors of our products and services, service providers retained to perform functions on our behalf or to provide services to us, including, and without limitation, legal, accounting, audit, consulting and other professional service providers, and providers of other services related to our business.
- Portions of our services may be provided by organizations with which FABI has a contractual relationship, including subcontractors, and, accordingly, your personal information may be disclosed to them.
- We take steps aimed at ensuring that all such persons process your personal information as disclosed by us only as necessary for their service delivery and for no other purpose. These third-party agents provide services for us in compliance with all the legal requirements of operating in this capacity and are authorized to use your shared personal information specifically and exclusively for fulfilling transactions on our behalf.
- We also may share information about you with nonaffiliates for our own analysis, market research, and marketing purposes as allowed by law. Whenever nonaffiliated third parties provide products or services for us or on our behalf, we require them by contract to

maintain appropriate safeguards designed to ensure the security and the confidentiality of the information that we provide them.

We may disclose your personal information to respond to subpoenas, court orders, legal process, in connection with litigation, or to protect or establish our legal rights or property when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

Information may be disclosed as part of any merger, acquisition, sale of company assets, as well as in the unlikely event of an insolvency, bankruptcy or receivership in which information would be transferred as one of the business assets of the company. If we are involved in a merger, acquisition or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our website, of any change in ownership, uses of your personal information, and choices you may have regarding your personal information. We also may provide information to consumer reporting agencies.

Information Use

Subject to your consent if required by law, we may use your personal information for the following reasons (this is not a definitive list):

- To contact you regarding any inquiry you make or to fulfil a request, such as, for example, a request for information about our products and services;
- To improve and personalize your experience when you use this mobile app;
- To improve our products and services and for the development of future products and services;
- For internal record keeping and administration of records;
- For statistical analysis;
- To contact you by email and, if you have signed up for the service, to share e-newsletter or any other updates, communications or publications;
- For direct marketing purposes subject to your consent if required by applicable law;
- As necessary to set up and administer your sign up to, and use of, the log in facility available on this mobile app; and
- For compliance with applicable laws and/or regulations and as otherwise required or permitted by applicable laws and/or regulations.

We are the sole owners of the information collected on this site. We only have access to and only collect information that you voluntarily give us via email, account activity (cookies), or other direct contact from you.

We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

We may contact you via email, text message, or app notification in the future to tell you about specials, new products or services, or changes to this privacy policy. If at any time you would like to stop receiving promotional emails from us, you may opt out of receiving these secondary communications. To opt out of promotional emails, you must select the “Unsubscribe” link present in each promotional email we send out to our customers. You can also unsubscribe by updating your account preferences when you access your personal account information.

We reserve the right to send customers transactional and relationship/servicing emails, which are considered a part of your service.

Your Access to and Control Over Information

If your personal information changes, or if you no longer desire our service, you may correct, update, amend, delete, or ask to have it removed from a public forum or directory on our site by accessing your account through the website or by contacting us at the number below or postal mail at the contact information listed below. We will respond within a reasonable timeframe.

Security

We take the security of your information very seriously and have implemented internal controls and security measures that comply with applicable federal and state laws. These measures include technical, physical, and operational safeguards to keep your information safe online.

We also protect your information offline. Employees are granted access to personally identifiable information on a need-to-know basis related to job function. The computers/servers containing personally identifiable information are kept in a safe and secure environment.

Use of Cookies or Other Online Technologies to Collect Information

When you browse or visit our website or app, we may use certain information on your computer or mobile device, respectively. This information may be in the form of a small text file called a “cookie” or similar technology, and can help us tailor our sites to your individual preferences and save you time if you visit our website or app again. We may also store information about your session while you are using the website or app to allow you to use the website or app to access your account. Using cookies is in no way linked to any personally identifiable information on our site.

You can disable cookies by making the appropriate selection from your browser options to inform you when cookies are set or to prevent cookies from being set. However, if you choose to disable or delete cookies, you may limit the functionality we can provide when you visit our website or app.

Please note, some of our business partners may use cookies on our site (e.g., advertisers). However, we have no access to or control over these cookies.

Third-party Links

It is important to know that our website and app may contain links to third-party websites not controlled by us or covered by this online Privacy Policy. We recommend that you check the privacy statements of other sites you visit before providing any personal information.

Notification of Changes

We may update this Policy to reflect changes to our information security and sharing practices. If we make any material changes, we will notify you by email (sent to the email address specified in your profile) or by means of a notice on our website or app prior to the change becoming effective. We encourage you to periodically review our website and app for the latest information on our privacy services.

Termination of Relationship

When you are no longer our customer, we may continue to share your information as described in this notice. In addition, we will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Complaints

If you have a complaint about our handling of personal data, you may contact us via the contact information provided below.

Updates

Privacy notices are accurate as of the date they are provided to you and supersede all previously issued confidentiality and information-sharing disclosures. We reserve the right to change these notices and any of the practices described in these notices at any time upon proper notice to you as described above.

Contact Us

We welcome your questions, comments, and concerns about privacy. Please send all feedback pertaining to this this Privacy Policy or our privacy practices to any of the below:

Address: 3350 Ridgelake Drive, Suite 114, Metairie, LA 70002

Phone: 1-877-819-2626

Email: support@fabiwallet.com

Your Consent

By using our website or app, you consent to the terms of this Policy.

