

CUSTOMERS PRIVACY NOTICE

FACTS

WHAT DOES CHOICE MONEY TRANSFER INC. (a company member of the Small World Financial Services Group, hereinafter referred to as “Small World” or “SWFS”) 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 Small World to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what Small World does.

What?

The types of personal information Small World collects and shares depend on the product or service you have with us. This information can include but is not limited to:

- Contact information such as name, middle name, last name, address, telephone or mobile number or email address;
- Identification Information such as Social Security number, driver’s license number, passport number or other government identification number, nationality and date of birth;
- Occupation and marital status;
- Account balances and transaction history;
- Credit history and payment history;
- Bank account or debit/credit card account information; and
- Log file information created when you access our website that is automatically recorded by our servers, such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our website and cookie information.

Financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons Small World chooses to share our customers' personal information; and whether you can limit this sharing.

Reasons Small World can share your personal information	Does Small World share?	Can you limit this sharing?
<p>For our everyday business purposes — such as to perform and administer our contractual relationship with you in order to process, administer and deliver your transactions; manage your customer relationship; to comply with legal, auditing, insurance, security and regulatory obligations including those aimed at monitoring and preventing money laundering, fraud and related criminal or suspected criminal activity; maintain your account(s); cooperate with criminal or government investigations; respond to court orders and subpoenas; report to credit bureaus; gather information about website access, usage and performance; enhance your consumer experience; validate your identity or your creditworthiness; in the event Small World were to become involved in a merger, acquisition or any form of sale of some or all of its business; or as otherwise permitted or required by law.</p>	Yes	No
<p>For our marketing purposes — to offer our products and services to you</p>	Yes	Yes
<p>For joint marketing with other financial companies No We don't</p>	No	We don't share
<p>For our affiliates' everyday business purposes — information about your transactions and experiences as customer.</p>	Yes	No

For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	<p>Call us at 877-26-6458;</p> <p>Emailing us at cs@smallworldfs.com or po@smallworldfs.com;</p> <p>Visiting our website at www.smallworldfs.com</p>
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Who we are

Who is providing this notice?

- Choice Money Transfer Inc. (a company located in the United States,

member of the Small World Financial Services Group, Ltd.)

- Address: 560 Sylvan Ave., Englewood Cliffs, NJ 07632

What we do

How does Small World protect your personal information?

To help protect your personal information from unauthorized access and use, we endeavor to use reasonable technical and organizational 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 who need to know or access your personal information in order to perform their responsibilities in accordance with their role. Despite our efforts, third parties may unlawfully and maliciously try to intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as Small World or by misinforming you about our services.

How does Small World collect your personal information?

We collect personal information in a variety of ways, including:

- Directly from you: when you interact with us and use our services. For example, when (a) you ask us or one of our affiliated companies, Small World agents to send or receive money sign up to or use any of our other products or services; (b) you submit personal information on applications or other forms to us or our Agents (transactions); or (c) you otherwise submit personal information to us, our Agents or other. If you provide information about someone else, you represent that you have permission to do so.
- Indirectly from other third party sources: such as our business customers, government agencies, consumer and credit reporting agencies, public databases, joint marketing partners, social media platforms, and from other third parties – all in compliance with and subject to the limitations of applicable law.

Why can't you 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 non-affiliates 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.

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. Small World Financial Services Group Ltd. incorporates, among others, the following companies: Choice Money Transfer Inc; LCC Trans-Sending Ltd (including branches incorporated in Ireland, Germany, Netherlands & Italy); LCC Trans-Envio SPRL; Small World Financial Services (Canada) Limited; Swiss Transfers GmbH; Small World Financial Services, Africa SA; Small World Financial Services Ireland Ltd; Small World Financial Services Norway AS; Small World Financial Services Spain SAU; Small World Financial Services Denmark ApS; Small World Financial Services Sweden AB; SW Brasil Services Financeiros e Turismo Ltda; Small World Exchange Services Spain SLU; Trans-Envio, Agencia de Cambios, Unipessoal LDA; MoneyGlobe SAS.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. Nonaffiliates we share with can include financial companies such as Small World agents or authorized delegates that offer our services, banks, credit card companies, brokerage houses, mortgage lenders and mortgage originators; non-financial companies such as retailers, direct marketers, auto dealers, utility companies, membership clubs and other providers of goods and services; non-financial companies that provide products and services complementary to Small World services or the locations that offer such services; government agencies; third parties as necessary to process transactions that you have requested or authorized; and otherwise as permitted or required by law. Joint marketing A formal agreement between nonaffiliated financial companies that together.

Joint marketing

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

- Our joint marketing partners may include Small World agents or authorized delegates, and companies that provide products and services complementary to Small World services or the locations that offer such services.

Other important information

STATE PRIVACY LAWS: We will comply with State privacy laws to the extent they apply to Small World services.

California Residents: In accordance with California Consumer Privacy Act of 2018 (CCPA), we will not share information we collect about you with companies outside of the Small World Financial Services group except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled. For more information, please read our [CCPA Privacy Notice for California Residents](#).

CHILDREN'S PRIVACY: Our website or mobile app are not directed at children under the age of 13. Small World does not knowingly collect or maintain information from persons under the age of 13.

EXTERNAL WEBSITES: Our website may be linked to or from third party websites. Small World is not responsible for the content or privacy practices of websites that are linked to or from our website.

COOKIES: Some of our websites or mobile apps may contain "cookies," or data which are sent to your web browser and stored on your computer. For information about our use of cookies, please see our Cookie

Notice.**ADVERTISING ON THIRD-PARTY SITES:** Small World may use one or more third-party advertising service providers to display our advertising on third-party sites to users who may have an interest in our products, services or promotions. If you visit our site or show interest in our products, we may use those providers to serve banner ads or other advertising to you when you are on other sites. Those providers may use information such as web pages visited, search keywords entered, your activities on our site, or your responsiveness or interest in our email promotions to make that determination. To learn more about the use of this information or to make choices about receiving personalized advertising provided by third parties, please visit <https://www.networkadvertising.org/choices/i>

Small World also allows third parties (affiliates or non-affiliates) to collect personal information about an individual consumer's online activities over time and across different websites when a consumer uses our website or service.

"DO NOT TRACK" SIGNALS: Small World does not respond to web browser "do not track" signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personal information about an

individual consumer's online activities over time and across third-party websites or online services. CHANGES: Small World reserves the right to modify this Privacy Notice. To the extent required by applicable law, we will notify you and give you the opportunity to opt out of any material change in the way we use or disclose personal information you previously have provided. You can get an updated US Customers Privacy Notice by calling us at or 877-26-6458 or by visiting our website at www.smallworldfs.com.