

Privacy Notice

OUR COMMITMENT TO PRIVACY

Thank you for visiting The Wharf website.

Protecting consumer privacy is very important to us. Our Online Privacy Statement is available to inform you about our collection and use of personal information so that you can make informed choices about how your own information is collected and used. This Online Privacy Statement reflects The Wharf policies covering personal information collected at this website on or after the effective date shown above.

We believe that information used responsibly benefits consumers and the economy, whether it is information we house on behalf of consumers conducting transactions or information we collect on behalf of our business clients. For example, we use consumer information every day to ensure fast and accurate processing of thousands of money transfers. In addition, The Wharf strives to better serve our customers by offering goods and services that we believe fit their needs and interests. When identifying an opportunity, The Wharf may use consumer information it has collected in an effort to identify consumers who may be interested in that opportunity. For more than 25 years, consumers and businesses have relied on The Wharf for safe and reliable service. The relationships we have developed through the years have been established based on mutual trust. Each day we and employees and agents strive to reinforce our commitment to our clients and consumers. Central to that commitment is ensuring that we abide by a set of privacy policies, which are outlined below. These policies guide us in the collection and use of information as well as employee responsibilities in protecting your privacy. We use personal information about consumers only in a manner consistent with these policies.

COLLECTION OF INFORMATION

The Wharf collects personal information in order to offer or provide goods and services to consumers and our customers. We may obtain this information from a variety of sources:

- Directly from customer applications, questionnaires and other materials submitted to us by customers;
- From transactions in which The Wharf and consumers are involved;
- From clickthru activity on our web sites; and
- From a variety of third-party sources, such as our business customers, government repositories, consumer reporting agencies and other financial institutions.

DISCLOSURE OF INFORMATION

The Wharf does not disclose customer information to third parties without first giving customers an opportunity to opt-out of certain kinds of disclosures. There are some disclosures to third parties that are not subject to the opt-out, such as disclosures necessary to effect, administer or enforce a transaction requested by you, to companies that perform services for us or to prevent fraud.

Finally, The Wharf may disclose information about former customers to third parties and companies with which The Wharf is affiliated, as well as unaffiliated third parties. Those disclosures may consist of the following:

- Financial background information describing a customer's financial status;
- Identification information, such as name and address data;
- Transaction information, such as account activity, debit activity or credit activity; and
- Other information relating to financial matters.

RECIPIENTS OF INFORMATION

The Wharf may disclose consumer information to companies affiliated with The Wharf and to companies or other parties not affiliated with The Wharf (subject to consumers' opt-out rights)

These recipients include:

- Financial institutions, such as banks, credit card companies and brokerage houses;
- Companies that process transactions or provide other services for us;
- Government agencies; and
- In addition, under United States law The Wharf is permitted to disclose customer information to certain recipients, like credit reporting.

WE ARE COMMITTED TO PROTECTING THE CONFIDENTIALITY OF PERSONAL CONSUMER INFORMATION.

The Wharf limits access to personal information to those employees of The Wharf and its affiliates who need it to fulfill their business responsibilities.

Employees must adhere to The Wharf privacy policies. Employees violating these policies may be subject to disciplinary action, up to and including dismissal.

Vendors and other outside contractors we engage are subject to our contractual requirements to ensure that sensitive personal information is safeguarded.

WE USE APPROPRIATE SECURITY SAFEGUARDS.

At The Wharf, security is a priority. We employ appropriate measures to protect consumer information against unauthorized access, disclosure, alteration or destruction. These may include, among others, encryption, physical access security and other appropriate technologies. The Wharf continually reviews and enhances its security systems, as necessary.

WE MAINTAIN PROCEDURES TO ASSURE THE QUALITY OF INFORMATION WE COLLECT AND WHERE APPLICABLE, WE WILL INFORM CONSUMERS ABOUT HOW THEY CAN ACCESS THEIR PERSONAL INFORMATION AND MAKE CORRECTIONS, IF NECESSARY.

The Wharf employs appropriate measures to assure the quality of information we collect directly from consumers. Where The Wharf collects information directly from consumers or sources other than our business customers, we permit them, if possible, to dispute or correct any erroneous or out-of-date personally identifiable information. Of course, this correction would not be possible if the information is proprietary to one of our business customers, reflects historical transaction information or if correction would violate the privacy or legal rights of a third party. Where applicable, we abide by laws related to such information. You can correct factual errors in your personally identifiable information by sending us a written request that credibly shows error. We reserve the right to independently verify claims made. To protect your privacy and security, we also will take reasonable steps to verify your identity before making corrections. We reserve the right to assess a service charge for providing you any information in connection with your request.

THE WHARF WEBSITE IS NOT DIRECTED AT CHILDREN UNDER THE AGE OF 18.

Our website is not directed at children under the age of 18 and The Wharf does not collect or maintain information at our website from those we actually know are under the age of 18.

WEBSITE MAY BE LINKED TO OTHER WEBSITES

The Wharf may create links to third party websites. The Wharf is not responsible for the content or privacy practices employed by websites that are linked from our website.

OPT OUT RIGHT

The Wharf may disclose consumer information to third parties as described earlier in this notice. Many of these disclosures are beneficial to consumers because they permit goods and services of interest to consumers to be offered to consumers at attractive rates. We strive to give consumers choices about how their data will be used. You have the right to opt-out of (direct us not to make) these disclosures when the consumer information is about you. Of course, there are some disclosures to third parties that are not subject to the opt-out, such as disclosures necessary to effect, administer or enforce a transaction requested by you, to companies that perform services for us or to prevent fraud. When you use this service, you will be asked whether you wish to opt out. If you wish to opt out, simply check the appropriate box and submit your choice.

If you have any questions or indeed comments about our Online Privacy Statement, or for some reason believe we have not adhered to our statement, please contact:

E-mail the The Wharf Data Protection Officer: thewharf@thewharf.com

We may alter this statement as needed for certain products and services and to abide by local laws or regulations around the world. The Wharf reserves the right to amend or modify this statement from time to time. We urge you to review this statement whenever you visit in order to obtain the most current statement. You may change your choices at any time.