

# FACTS

## WHAT DOES SAFRA NATIONAL BANK AND ITS U.S. AFFILIATES "SAFRA" 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 depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and payment history

When you are no longer our customer, we may continue to share your information as described in this notice.

### 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 SAFRA chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does SAFRA share? | Can you limit this sharing? |
|---|-------------------|-----------------------------|
| <b>For our everyday business purposes-</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | <b>Yes</b>        | <b>No</b>                   |
| <b>For our marketing purposes-</b><br>to offer our products and services to you   | <b>No</b>         | <b>We Don't Share</b>       |
| <b>For joint marketing with other financial companies</b>   | <b>No</b>         | <b>We Don't Share</b>       |
| <b>For our affiliates' everyday business purposes</b><br>information about your transactions and experiences  | <b>Yes</b>        | <b>No</b>                   |
| <b>For our affiliates' everyday business purposes</b><br>information about your creditworthiness  | <b>No</b>         | <b>We Don't Share</b>       |
| <b>For our affiliates to market to you</b>  | <b>Yes</b>        | <b>No</b>                   |
| <b>For nonaffiliates to market to you</b>   | <b>No</b>         | <b>We Don't Share</b>       |

### Questions?

Call **+1 800 391 9195** or go to **www.safra.com**

## Who we are

Who is providing this notice?

Safra National Bank of New York and its US affiliates - Safra Securities, J. Safra Asset Management and J. Safra Inc ("SAFRA")

## What we do

**How does Safra National Bank of New York 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.

Only Authorized employees of SAFRA will have access to your non-public personal information for the performance of their job duties.

We require companies that work with us to protect your information.

**How does SAFRA collect my personal information?**

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals
- Pay your bills or apply for a loan
- Use your credit or debit card or use the SAFRA websites
- Give us your income or employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or 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.

## Definitions

**Affiliates**

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

- Our affiliates include companies such as Safra National Bank of New York- Safra Securities, J. Safra Asset Management and J. Safra Inc.

**Non-Affiliates**

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

- SAFRA does not share with non-affiliates so they can market to you.

**Joint Marketing**

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

- SAFRA does not share your information with joint marketing partners so they can market to you.

## Other Important Information

We may use your e-mail address to send you occasional updates about our products and services, our marketing offers, and service notifications related to your account(s). You may decline to receive e-mail offers from us at any time. We do not share your e-mail address with other companies for them to market their products or services to you. When we hire vendors to deliver e-mails to you on our behalf, they cannot use your e-mail address for any other purpose. To make our e-mail offer more relevant to you, we may use information you provided in your initial transaction with us, in surveys, from information we have about you as a customer and information available from external sources such as census bureau data. When we send e-mail to you, we may be able to identify information about your e-mail address, such as whether you can view graphic-rich HTML e-mail. If your e-mail address is HTML-enabled, we may choose to send you graphic-rich HTML e-mail messages. State laws may give you additional rights to limit sharing.

**For California:** In accordance with California law, we will not share information we collect about you with non-affiliates, except as permitted by law, such as with your consent or to service your accounts. To access information on your Privacy Choice, click this link ([Important Privacy Choice for California Residents](#)).