

MBI Privacy Policy

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Medici Bank International Privacy Policy

The MBI Privacy Policy intends to inform you about what Medici Bank International, LLC, (“MBI” OR “The Bank”) a Puerto Rico registered and regulated International Financial Entity, does with your personal information. MBI respects your privacy and is committed to protecting your personal data therefore, it is important that you read this privacy notice together with any other notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy applies to all clients outside of the European Union (EU). For clients residing in the EU please see our “Compliance with the General Data Protection Regulation (“GDPR”) Policy”.

Definitions

- **Affiliates-** Companies related by common ownership or control. They can be financial and non-financial companies.
- **Non affiliates-** Companies not related by common ownership or control. They can be financial and non-financial companies.
- **Joint Marketing-** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Why?

Financial Institutions may choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires MBI to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we handle and share your information.

What?

The types of personal information we collect, and share depend on the product or service you have. This information can include but is not limited to:

- Social security number
- Tax ID
- Transaction History
- Email address

How?

Financial companies need to share customers' personal information to effectively run their daily operations. In the section below, we list the reasons financial companies can share their customers'

personal information, whether you can limit or opt-out of sharing and the reason that MBI shares the information.

Reasons we can share your personal information	Does MBI share?	Can you limit this sharing?
For our everyday operations: To process your transactions, maintain your account(s), respond to court orders and legal investigations, or to provide services.	Yes	No
For our affiliates’ everyday operations: information about your transactions	Yes	No
For Marketing: to offer our products and services to you	No	No
For joint marketing with other financial companies	No	MBI doesn’t share
For our affiliates’ everyday business purposes - information about your transactions and experiences	No	MBI doesn’t share
For our affiliates’ everyday business purposes - information about your creditworthiness	No	MBI doesn’t share
For our affiliates to market to you	No	MBI doesn’t share
For nonaffiliates to market to you	No	MBI doesn’t share

How does MBI 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 server safeguards such as encryption. We also maintain other procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does MBI Bank collect my personal information?

MBI Collects your personal information whenever you do one of the following actions:

- Give us your contact information through our website
- Open an account through online banking
- Provide account information online or via phone call

- Conduct withdrawals from your account

We also collect your personal information from others, such as affiliate companies or third parties for non-documentary verifications.

Why can't I limit all sharing?

Federal law furnishes you the right to limit certain sharing of information particularly,

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Sharing for 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 Other important information below)

Other important information

State Laws:

There are privacy protections applicable under specific state laws. To the extent these state laws apply, we will comply with them if we share information about you.

Vermont Residents - We do not share information we collect about you with non-affiliated third parties. In addition, we do not share information about your creditworthiness with our affiliates.

Nevada Residents - Pursuant to Nevada law, if you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by calling 1-787-563-9290. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson, Carson City, Nevada 89701; phone number: 702-486-3132, <http://ag.nv.gov>.

Contact

If you have any questions regarding the MBI Privacy Policy, you may call our customer support number at 1-787-563-9290 Monday through Friday 9am to 5pm EST.

Please note: Our Privacy Policy is revised on an annual basis please see our website at www.medi.bank to see the most updated version of this policy.