



Privacy Policy

Effective Date: June 2025

Last Updated: April 2024

This Privacy Policy explains how Ban Transfer Inc ("we," "us," or "our") collects, uses, and protects personal information that you provide when you apply for and use the 360 Card ("Card") and access related services through our website or mobile application ("Site"). By applying for the Card or using the Site, you consent to the practices described in this Privacy Policy.

Information We Collect

We may collect the following types of personal information:

Information you provide directly:

- Full name
- Mailing address
- Email address
- Date of birth
- Social Security number or other government-issued ID number
- Phone number
- Employment and income details
- Bank account or funding source information

Information we collect automatically:

- IP address
- Browser type and operating system
- Device identifiers
- Pages visited and actions taken on our Site
- Time and date of your visit

How We Use Your Information

We use your information to:

- Process your application
- Verify your identity
- Manage and service your Card account
- Provide customer support
- Detect and prevent fraud or illegal activity
- Comply with legal and regulatory requirements
- Send notices, disclosures, and updates

Sharing Your Information

We may share your information with:

- The issuing bank Third National for account management and regulatory purposes
- Service providers and processors (e.g., customer service, payment processing, fraud monitoring)
- Government agencies and regulators, as required
- Our affiliates and program partners



- Third parties with your consent

We do **not** sell your personal information.

Your Privacy Rights

Depending on your state of residence (e.g., California), you may have the right to:

- Access the personal information we have about you
- Request correction or deletion of your information
- Opt-out of certain data sharing

To exercise your rights, contact us at legalaffairs@bantransfer.com.

Security of Your Information

We maintain physical, technical, and administrative safeguards designed to protect your personal information. However, no system can be completely secure. You are responsible for maintaining the confidentiality of your login credentials.

Cookies and Tracking Technologies

We use cookies and similar technologies to enhance user experience, analyze traffic, and provide relevant content. You can manage your preferences through your browser settings.

Children's Privacy

Our services are not intended for individuals under the age of 18. We do not knowingly collect personal information from minors.

Changes to This Policy

We may update this Privacy Policy from time to time. If we make material changes, we will notify you by posting an updated version on our Site and updating the "Last Updated" date.

Contact Us

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at:

General Counsel

BAN Transfer, Inc.

P.O. Box 310565

Miami, FL 33231

Email: legalaffairs@bantransfer.com