

FACTS	WHAT DOES TOKENVAULT 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number, name, postal address, telephone number, and date of birth • employment information, nationality, gender, and marital status • account balances and transaction history and related information • credit history, credit scores, and information obtained from identity verification services <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 TokenVault chooses to share; and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does TokenVault Share?	Can You Limit Sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes— information about your transactions and experiences	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 nonaffiliates to market to you	No	We Don't Share
Questions?	Call us at (415) 205-9997, email us at info@vaultbank.io , or visit us at https://vaultbank.io .	



Who We Are	
Who is providing this notice?	This privacy notice is provided by TokenVault LLC, its parent entity, TokenVault Limited, and their respective affiliates and subsidiaries.
What We Do	
How does TokenVault 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 physical, electronic and procedural safeguards, such as the following: <ul style="list-style-type: none"> • computer safeguards and secured files and buildings • limiting access to personal information to those employees for whom access is appropriate
How does TokenVault collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or provide account information • exchange currency or deposit or withdraw funds • make payments or send or receive funds/assets • buy or sell securities or other brokerage products We also collect your personal information from others, such as credit bureaus, identity verification services, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • 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. See below for more information on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Our affiliates include companies such as TokenVault LLC, TokenVault Limited, and other companies that share the TokenVault brand.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • We do not disclose any nonpublic personal information about our customers or former customers to nonaffiliates, except as permitted by law. • We do not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • TokenVault does not jointly market.



Other Important Information

For Texas Residents Only:	<i>After first contacting TokenVault</i> , if you still have an unresolved complaint regarding TokenVault's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov .
For Vermont Residents Only:	We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
For California Residents Only:	If required by law, you will receive a California Privacy Notice describing the privacy choices available under California law. If you have complaints with respect to any aspect of the money transmission activities conducted via the TokenVault platform, you may contact the California Department of Business Oversight at its toll-free telephone number, 1-866-275-2677, by email at consumer.services@dbo.ca.gov , or by mail at the Department of Business Oversight, Consumer Services, 1515 K Street, Suite 200, Sacramento, CA 95814.

