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## In This Section

- Privacy
- Terms & Conditions
- Legal Info

# Disclosures



## Privacy Policy

FACTS	WHAT DOES BANCO DO BRASIL AMERICAS DO WITH YOUR PERSONAL INFORMATION?				
<b>Why?</b>	Financial companies choose how they share 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.				
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <table border="1" style="width: 100%;"> <tr> <td>▶ Your Name, Address, and Telephone Number</td> <td>▶ Account Balances and Payment History</td> </tr> <tr> <td>▶ Social Security number and income</td> <td>▶ Credit History and Credit Scores</td> </tr> </table>	▶ Your Name, Address, and Telephone Number	▶ Account Balances and Payment History	▶ Social Security number and income	▶ Credit History and Credit Scores
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▶ Social Security number and income	▶ Credit History and Credit Scores				
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons why Banco do Brasil Americas chooses to share; and whether you can limit this sharing.				

Reasons we can share your personal information	Does Banco Do Brasil Americas share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	Banco do Brasil Americas does not share for this purpose
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	Banco do Brasil Americas does not share for this purpose

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▶ Call 855-377-2555 Our menu will prompt you through your choice(s).</li> <li>▶ Mail the Opt-Out Form below to: <b>BB USA Service Center, Attn: Opt Out,</b> <b>8325 South Park Circle #140,</b> <b>Orlando, FL 32819</b></li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>855-377-2555</b> Our menu will prompt you through your choice(s).
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Mail-in Opt-Out Form		
<p>Leave Blank</p> <p><b>OR</b></p> <p>If you have a joint</p>	<p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to</p>	<p><b>Mail To:</b></p> <p>BB USA Service Center Attn: Opt-Out</p>

account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	market their products and services to me.	8325 S. Park Circle, Suite 140 <b>Orlando, FL 32189</b>
	Name:	
	Address:	
	City, State, Zip, Country:	
	Account Number:	

## Who we are

<b>Who is providing this notice?</b>	Banco do Brasil Americas
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## What we do

<b>How does Banco Do Brasil Americas protect my personal information?</b>	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. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your nonpublic personal information.
<b>How does Banco Do Brasil Americas collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <ul style="list-style-type: none"> <li>▶ open an account or complete an application</li> <li>▶ apply for a loan or use our products/services</li> <li>▶ use your credit card</li> </ul> </div> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▶ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▶ affiliates from using your information to market to you</li> <li>▶ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Banco do Brasil, S.A., companies with the "Banco do Brasil" name and the companies enumerated below.	
<ul style="list-style-type: none"> <li>▶ Ativos S.A.</li> <li>▶ BB Aliança Participações S.A.</li> <li>▶ BB Seguros Participações S.A.</li> <li>▶ BB Leasing Company Ltd.</li> <li>▶ BB Leasing S.A. - Arrendamento Mercantil</li> <li>▶ BAMB - Basdrazilian American Merchant Bank</li> <li>▶ BB Corretora de Seguros e Administradora de Bens S.A.</li> <li>▶ BB Administradora de Cartões de Crédito S.A.</li> <li>▶ Banco do Brasil AG Viena</li> <li>▶ BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A.</li> <li>▶ BB Administradora de Consórcios S.A.</li> <li>▶ BB Securities Ltd.</li> <li>▶ BB Money Transfers Inc.</li> <li>▶ BB USA Servicing Center</li> <li>▶ BB USA Holding Company Inc.</li> </ul>	<ul style="list-style-type: none"> <li>▶ BB Banco de Investimentos S.A.</li> <li>▶ Banco do Brasil Securities LLC</li> <li>▶ Banco Patagonia</li> <li>▶ Banco Votorantim S.A.</li> <li>▶ BV Participações S.A.</li> <li>▶ BESC Distribuidora de Valores e Títulos Mobiliários S.A. - Bescval</li> <li>▶ Brasilprev Seguros e Previdência S.A.</li> <li>▶ Brasilcap Capitalização S.A.</li> <li>▶ Brasilveiculos Cia de Seguros</li> <li>▶ BBTUR - Viagens e Turismo Ltda.</li> <li>▶ Cadam - Caulim da Amazônia S.A.</li> <li>▶ Cia. Brasileira de Securitização - Cibrasec</li> <li>▶ Cia. Brasileira de Soluções e Serviços</li> <li>▶ Cia. Catarinense de Assessoria e Serviços - CCA</li> <li>▶ Cia. de Seguros Aliança do Brasil S.A.</li> <li>▶ Cia. Hidromineral Piratuba</li> <li>▶ Cielo S.A.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Cobra Tecnologia S.A.</li> <li>▶ Estruturadora Brasileira de Projetos - EBP</li> <li>▶ Itapebi Geração de Energia S.A.</li> <li>▶ Kepler Weber S.A.</li> <li>▶ Mapfre Nossa Caixa Nossa Vida e Previdência S.A.</li> <li>▶ Neoenergia S.A.</li> <li>▶ Nossa Caixa Capitalização S.A.</li> <li>▶ Nossa Caixa S.A. Administradora de Cartões de Crédito</li> <li>▶ Pronor</li> <li>▶ Pronor Petroquímica S.A.</li> <li>▶ Seguradora Brasileira de Crédito à Exportação</li> <li>▶ Tecnologia Bancária S.A. - TecBan</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
<b>Joint Marketing</b>	A formal agreement between nonaffiliates to offer financial products or services to you.	

## Other important information

You do not need to contact us, unless you want to choose an election on the Opt-Out Form.



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## RESOURCES

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