

# BANCO DAVIVIENDA S.A. INTERNATIONAL BANK BRANCH

Rev. 05/2020

## FACTS

### WHAT DOES BANCO DAVIVIENDA S.A. INTERNATIONAL BANK BRANCH 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 Employment Information
- Income and Credit History
- Account Balances and Account transactions

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

#### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Banco Davivienda S.A. International Bank Branch chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Banco Davivienda S.A. International Bank Branch share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – Such as to process your transactions, maintain your account(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	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 305-372-9909 or 786-437-4012 or 3300000 ext. 97009/97006 in Colombia and talk to your assigned Account Representative.

## Who we are

Who is providing this notice?

Banco Davivienda S.A. International Bank Branch

## What we do

How does Banco Davivienda S.A. International Bank Branch 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.

We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does Banco Davivienda S.A. International Bank Branch collect my personal information?

We collect your personal information, for example, when you

- Open an account or Make deposits & withdrawals from your account
- Apply for a loan or pay your bills
- Use your credit or debit card. Give us your contact 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 non-financial companies

- *Our affiliates include companies with the name Banco Davivienda S.A., Grupo Bolivar and Banco Davivienda Panama S.A.*

Nonaffiliates

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

- *Banco Davivienda S.A. International Bank Branch 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.

- *Banco Davivienda S.A. International Bank Branch does not have any joint marketing partners.*

## Other important information