

Privacy Statement

Kamal Exchange Co L.L.C.

Effective Date: November 2016

Kamal Exchange Co L.L.C. (“KEC”) is an authorized representative of Western Union Business Solutions (“WUBS”), and provides Western Union co–branded payment services (the “WUBS Services”) in Jordan under its Money Exchange license issued by the Central Bank of Jordan. This Privacy Statement describes how KEC collects, transfers, uses and discloses personal information (“**Information**”) that we have obtained in connection with the Customer’s use of the WUBS Services. It applies only to clients and consumers of KEC. This information is collected, processed and used in accordance with the applicable legal provisions.

IMPORTANT: KEC provides notices related to the use of your Information that is specific to the WUBS Service. These notices and/or terms and conditions may be contained in online forms, in electronic documents or on links contained within the website, and shall prevail over this Privacy Statement.

INFORMATION WE COLLECT

KEC collects Information about you from a variety of sources including those listed below. You consent to KEC’s collection, transfer and storage of Information by computers or other transfer or storage devices, including that we may transfer and retain your data outside of the country where you may have accessed the website.

- We collect Information you supply when you submit Information on applications or other forms to KEC, authorized service providers or when you otherwise submit Information to us;
- We collect Information about your transactions with us, our affiliates or others;
- We may collect Information about you from a variety of third party sources such as our business clients, government agencies and consumer reporting agencies, including information on the basis of mathematical statistical methods and other suppliers of information; in order to verify any of the information you provide in order to effect, administer, enforce transactions and maintain accuracy of your records;

- We collect Information about the domain and host from which you access the Internet; your computer's Internet address; the browser and operating system software you use; the date and time you access our website and the Internet address of the site from which you linked to our website when you visit us; and
- We collect Information on your online activity as described in the paragraph below titled "**INTERNET TECHNOLOGY.**"

INTERNET TECHNOLOGY

We or WUBS may use Internet technologies like cookies and web beacons to collect Information and for other purposes, including, but not limited to, those identified below:

- To assist us in providing services to you;
- To allow you to change web pages during your visit without having to re-enter your password;
- To store your preferences and other information and to track activity on our website;
- To better understand the effectiveness of our promotional campaigns;
- To determine whether you came to our site from a banner ad or an affiliate website;
- To deliver Information specific to your interests on additional web sites; and
- To determine whether you've acted on our promotional messages.

A "**cookie**" is a text file placed on your computer's hard drive by a web page server. Cookies contain data that can be read by the website that issued the cookie. "**Web beacons**" are transparent electronic images placed in the web code, also called "clear GIFs" or "web bugs" that collect non-personal data while visiting a web site. Your web browser usually has documentation on how to disable cookies and web beacons. This will limit the performance of this website.

INFORMATION WE DISCLOSE

Subject (in certain cases) to your opt-out selections, we may disclose the Information we collect in the paragraphs titled, "**INFORMATION WE COLLECT**" and "**INTERNET TECHNOLOGY**" to our affiliates, to WUBS and its affiliates, and to unaffiliated third parties as described below. The Opt-Out selections are subject always to mandatory disclosure obligations and where KEC is legally compelled to disclose Information.

We may disclose Information or supplement the Information with information from publicly available sources, to effect, administer and complete transactions:

We may disclose Information about current and former consumers to the following types of third parties and for the following purposes, which are not subject to your consent:

1. WUBS and other affiliates of The Western Union Company;
2. Banks, credit card companies, credit reporting agencies;
3. To law enforcement, official and government bodies, in accordance with legal, regulatory, security and processing requirements and foreign government requirements applicable to us or our affiliates or service providers; and
4. To third parties as permitted or required by law, for the purposes specified in the relevant legal provisions.

We may only disclose Information about current and former consumers or clients to perform marketing, business analysis and advertising services with companies only with whom we have contractual or joint marketing arrangements, including WUBS and other affiliates of The Western Union Company.

CONFIDENTIALITY AND SECURITY

We endeavor to maintain physical, electronic and procedural safeguards to guard your Information. We also endeavor to restrict Information access to our employees, agents and representatives and the employees, agents and representatives of WUBS that need to know it. Despite our efforts, and as you probably know, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose Information to them while posing as KEC.

PERSONAL CHOICE

To better serve you and provide communications regarding new services or promotions, you will need to instruct KEC on your choice regarding disclosure. Your choice may be for disclosures of Information to our affiliates only, or to disclose your Information to nonaffiliated third parties as well as our affiliates. Your choice can be submitted to us during the registration or transaction process or you can contact us using the information provided in the “Contact Us” section below.

Some disclosures are not subject to your consent. These include, among others, disclosures necessary to effect, administer or enforce a transaction you request; disclosures: i) as permitted or required by law; ii) for public safety; iii) to prevent fraud; or iv) in connection with other illegal activities.

KEC maintains your choice and transaction history based on our record retention policies. If you do not perform another transaction within the retention time period, your Information, as well as your choice will be removed.

ACCURACY OF INFORMATION

We permit consumers to exercise their rights of access, correction, cancellation and objection, to do so you can contact us using the information provided in the "Contact Us" section below. To protect your privacy, we also will take reasonable steps to verify your identity before making corrections. We reserve the right to independently verify claims made, where permitted by law; we reserve the right to assess a service charge for providing you any information in connection with your request.

EXTERNAL WEBSITES

Our website (and websites operated by WUBS or other affiliates of The Western Union Company) may be linked to or from third party websites. Neither KEC or WUBS and its affiliates are responsible for the content or privacy practices of websites that are linked to or from our websites.

CHANGES

KEC reserves the right to modify this Privacy Statement. You can get updated Privacy Statements by calling us at the telephone number listed below or by visiting our Web site at www.kamalexchange.com; we urge you to review this Privacy Statement to obtain the current version. You may change your choices at any time.

CONTACT US

To provide your personal choice or to request information stored about you, you may: (1) email wubs@kamalexchange.com (2) call the customer service number listed below to instruct us not to share your Information; or (3) contact us by mail at the

address listed below. In all cases please provide, the request type i.e. Marketing Opt-Out, Request for Copy of Information, your name, physical address and any contact information required.

BY MAIL

Privacy Officer
Kamal Exchange Co L.L.C.
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P.O. Box 941120 Amman 11194, Jordan

BY TELEPHONE

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