ISWITCHFX POPIA

2025

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1. OVERVIEW OF INTERMEDIARY

ISwitch FX is an intermediary in the Republic of South Africa assisting clients with foreign exchange transaction in relation currency conversion for the following purposes: Import and Export payments, Offshore Investment Payments, and forward facilities. In addition, ISwitch FX offers SARS TAX clearance applications and SARB approvals.

2. DEFINITIONS

In this document, references to ISwitch FX (PTY) Ltd are to ISwitch FX, its stakeholders, including Companies (TOC's), Broker Houses divisions, segments and business units. Confirmation as to whether this privacy notice applies to a specific company associated with ISwitch FX (PTY) Ltd can be sought through the mandate details provided. Any product or service offered to a customer by any company in ISwitch FX is referred to as a solution in this document. In this notice "process" means how ISwitch FX collects, uses, stores, makes available, destroys, updates, discloses, or otherwise deals with customers' personal information. As a general rule, ISwitch FX will only process customers' personal information if this is required to deliver or offer a solution to a customer. ISwitch FX respects customers' privacy and will treat their personal information confidentially. The Bank may combine customers' personal information and use the combined personal information for any of the purposes stated in this notice.

3. PURPOSE OF THIS NOTICE

Protecting customers' personal information is important to ISwitch FX. To do so, ISwitch FX adheres to general principles in accordance with applicable privacy laws. This privacy notice aims, among other things, to enable its customers to understand how the various companies within ISwitch FX undertake to collect, use and store their personal information. This notice also outlines customers' privacy rights and how the law protects customers. ISwitch FX collects personal information about its customers. This includes information customers share with us, information that ISwitch FX gathers during the course of the relationship with the customer, as well as information about your marketing preferences. In terms of applicable privacy laws, this notice may also apply on behalf of other third parties (such as authorised agents and contractors), acting on the Bank's behalf when providing customers with solutions. If ISwitch FX processes personal information for another party under a contract or a mandate, however, the other party's privacy policy or notice will apply. The Bank may change this notice from time to time if required by law or its business practices. Where the change is material, the Bank will notify customers and will allow a reasonable period for customers to raise any objections before the change is made. Please note that the Bank may not be able to continue a relationship with a customer or provide customers with certain solutions if they do not agree to the changes. The latest version of the notice displayed on ISwitch FX's website will apply to customers' interactions with the Bank and is available at: www.bidvestbank.co.za

4. RESPONSIBLE PARTY AND OPERATOR

ISwitch FX is the responsible party together with its subsidiary companies, including Treasury Outsourced Companies (TOC's), Strategic Alliance Partners (SAP's). These parties or companies are responsible for determining why and how ISwitch FX will use customers' personal information. When a customer uses any ISwitch FX solution, the responsible party will be the company which the customer engages to take up the solution, acting jointly with the other companies within ISwitch FX. It will be clear to customers from the documentation they receive when using or taking up a solution who the responsible party is who should be contacted in the first instance. Where ISwitch FX is the responsible party, its subsidiary companies, including Treasury Outsourced Companies (TOC's), Strategic Alliance Partners (SAP's) will be the operator who processes personal information for ISwitch FX in terms of a contract or mandate, without coming under the direct authority of that party.

5. WHAT IS PERSONAL INFORMATION?

Personal information refers to any information that identifies a customer (including juristic entity) or specifically relates to a customer. Personal information includes, but is not limited to, the following information about a customer:

» marital status (married, single, divorced); national origin; age; language; birth; education; · financial history (e.g. income, expenses, obligations, assets and liabilities or buying, investing, lending, insurance, banking and money management behaviour or goals and needs based on, amongst others, account transactions);

» employment history and your current employment status (for example when a customer applies for credit);

» gender or sex (for statistical purposes as required by the law);

» identifying number (e.g. an account number, identity number or passport number); e-mail address; physical address (e.g. residential address, work address or physical location); telephone number;

» information about your location (e.g. geolocation or GPS location); · online identifiers; social media profiles;

» biometric information (e.g. fingerprints, signature or voice); · race (for statistical purposes as required by the law);

» physical health; mental health; wellbeing; disability; religion; belief; conscience; culture;

» medical history (e.g. HIV/AIDS status); criminal history; employment history; · personal views, preferences and opinions;

» confidential correspondence; or

» another's views or opinions about a customer and a customer's name also constitute personal information.

6. WHAT IS SPECIAL PERSONAL INFORMATION?

Special personal information, includes the following personal information about a customer:

» religious and philosophical beliefs (for example where a customer enters a competition and is requested to express a philosophical view);

» race (e.g. where a customer applies for a solution where the statistical information must be recorded);

» ethnic origin;

» trade union membership;

» political beliefs;

» health including physical or mental health, disability and medical history (e.g. where a customer applies for an insurance policy);

» biometric information (e.g. to verify a customer's identity); or

» criminal behaviour where it relates to the alleged commission of any offence or the proceedings relating to that offence.

7. PROCESSING CUSTOMERS' PERSONAL INFORMATION

ISwitch FX may process customers' personal information for the reasons outlined below.

7.1. If it is necessary to conclude or perform under a contract the Bank has with a customer or to provide a solution to a customer. This includes:

» assess and process applications for solutions;

» to assess the Bank's lending and insurance risks;

» to conduct affordability assessments, credit assessments and credit scoring;

» to provide a customer with solutions they have requested;

» to open, manage and maintain customer accounts or relationships with the Bank;

» to enable the Bank to deliver goods, documents or notices to customers;

» to communicate with customers and carry out customer instructions and requests;

» to respond to 2 customer enquiries and complaints;

» to enforce and collect on any agreement when a customer is in default or breach of the terms and conditions of the agreement, such as tracing a customer, or to institute legal proceedings against a customer;

» to disclose and obtain personal information from credit bureaux regarding a customer's credit history;

» to meet record-keeping obligations;

» to conduct market and behavioural research, including scoring and analysis to determine if a customer qualifies for solutions, or to determine a customer's credit or insurance risk;

» to enable customers to participate in and make use of value-added solutions;

» for customer satisfaction surveys, promotional and other competitions;

» for security and identity verification, and to check the accuracy of customer personal information; or

» for any other related purposes.

7.2. Law – ISwitch FX may process customers' personal information if the law requires or permits it. This includes:

» to comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and rules);

» to comply with voluntary and involuntary codes of conduct and industry agreements;

» to fulfil reporting requirements and information requests;

» to process payment instruments and payment instructions (such as a debit order);

» to create, manufacture and print payment instruments and payment devices (such as a debit card);

» to meet record-keeping obligations;

» to detect, prevent and report theft, fraud, money laundering, corruption, and other crimes. This may include the processing of special personal information, such as alleged criminal behaviour or the supply of false, misleading or dishonest information when opening an account with the Bank, or avoiding liability by way of deception, to the extent allowable under applicable privacy laws. This may also include the monitoring of our buildings including CCTV cameras and access control.

7.3. Legitimate interest – ISwitch FX may process customers' personal information in the daily management of its business and finances and to protect the Bank's customers, employees, service providers and assets. It is to the Bank's benefit to ensure that its procedures, policies and systems operate efficiently and effectively. The Bank may process customers' personal information to provide them with the most appropriate solution and to develop and improve solutions and the Bank's business. The Bank may process a customer's personal information if it is required to protect or pursue their, the Bank's or a third party's legitimate interest. If a customer is a juristic person, such as a company or close corporation, the Bank may collect and use personal information relating to the juristic person's directors, officers, employees, beneficial owners, partners, shareholders, members, authorised signatories, representatives, agents, payers, payees, customers, guarantors, spouses of guarantors, sureties, spouses of sureties, other security providers and other persons related to the juristic person. These are related persons.
If customers provide the personal information of a related person to the Bank, they warrant that the related person is aware that they are sharing their personal information with the Bank, and that the related person has consented thereto. The Bank will process the personal information of related persons
as stated in this notice, thus references to "customer/s" in this notice will include related persons with the necessary amendments.

8. PROCESSING CUSTOMERS' SPECIAL PERSONAL INFORMATION?

ISwitch FX may process customers' special personal information in the following circumstances, among others:

- if the processing is needed to create, use or protect a right or obligation in law;
- if the processing is for statistical or research purposes, and all legal conditions are met;
- if the special personal information was made public by the customer; · if the processing is required by law;
- if racial information is processed and the processing is required to identify the customer; if health information is processed, and the processing is to determine a customer's insurance risk, or to comply with an insurance policy, or to enforce an insurance right or obligation; or
- if the customer has consented to the processing.

9. PROCESSING THE PERSONAL INFORMATION OF CHILDREN?

A child is a person who is defined as a child by the country's law, and who has not been recognised as an adult by the courts. ISwitch FX may process the personal information of children if any one or more of the following applies:

- a person with the ability to sign legal agreements has consented to the processing, being the parent or guardian of the child;
- the processing is needed to create, use or protect a right or obligation in law, such as where the child is an heir in a will, a beneficiary of a trust, a beneficiary of an insurance policy or an insured person in terms of an insurance policy;
- the child's personal information was made public by the child, with the consent of a person who can sign legal agreements;
- the processing is for statistical or research purposes and all legal conditions are met;
- where the child is legally old enough to open a bank account without assistance from their parent or guardian;
- where the child is legally old enough to sign a document as a witness without assistance from their parent or guardian; or
- where the child benefits from a bank account such as an investment or savings account and a person with the ability to sign legal agreements has consented to the processing.

10. WHEN, AND FROM WHERE, DOES ISWITCH FX OBTAIN PERSONAL INFORMATION ABOUT CUSTOMERS?

We collect information about customers:

- directly from customers;
- based on customers' use of ISwitch FX solutions or service channels (such as the Bank website, applications and ATMs, including both assisted and unassisted customer interactions) as applicable;
- based on how customers engage or interact with the Bank, such as on social media, and through emails, letters, telephone calls and surveys;
- based on a customer's relationship with the Bank;
- from public sources (such as newspapers, company registers, online search engines, deed registries, public posts on social media);
- from technology, such as a customer's access and use including both assisted and unassisted interactions (e.g. on the Bank's website and mobile applications) to access and engage with the Bank's platform;
- customers' engagement with Bank advertising, marketing and public messaging; and
- from third parties that the Bank interacts with for the purposes of conducting its business (such as partners, reward partners, list providers, Bank, credit bureaux, regulators and government departments or service providers). ISwitch FX collects and processes customers' personal information at the start of,

and for the duration of their relationship with the Bank. ISwitch FX may also process customers' personal information when their relationship with the Bank has ended, as required by law. ISwitch FX may also collect customers' personal information from third parties (which may include parties the Bank engages with as independent responsible parties, joint responsible parties or operators), these third parties may include, but are not limited to, the following: any connected companies, subsidiary companies, its associates, affiliates or successors in title and/or appointed third parties (such as its authorised agents, partners, contractors and suppliers) for any of the purposes identified in this notice;

» the customer's spouse, dependents, partners, employer, joint applicant or account holder and other similar sources;

» people the customer has authorised to share their personal information, or a medical practitioner for insurance purposes;

» attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;

» payment processing services providers, merchants, banks and 3 other persons that assist with the processing of customers' payment instructions, such as card scheme providers (including VISA or MasterCard;

» law enforcement and fraud prevention agencies, and other persons tasked with the prevention and prosecution of crime;

» regulatory authorities, industry ombudsmen, government departments, and local and international tax authorities; · credit bureaux; · financial services exchanges;

» qualification information providers;

» trustees, executors or curators appointed by a court of law;

» the Bank's service providers, agents and subcontractors, such as couriers and other persons the Bank uses to offer and provide solutions to customers;

» courts of law or tribunals;

» participating partners, whether retail or online;

» the Bank's joint venture partners;

» marketing list providers;

» social media platforms; or

» online search engine providers.

11. REASONS WHY ISWITCH FX MAY FURTHER USE OR PROCESS CUSTOMERS' PERSONAL INFORMATION

At the time that ISwitch FX collects personal information from a customer, it will have a reason or purpose to collect that personal information. In certain circumstances, however, the Bank may use that same personal information for other purposes. The Bank will only do this where the law allows it to, and the other purposes are compatible with the original purpose/s applicable when the Bank collected the customer's personal information. The Bank may also need to request a customer's specific consent for the further processing in limited circumstances. Examples of these other purposes are included in the list of purposes set out in section 7 above.

The Bank may also further use or process a customer's personal information if:

» the personal information about the customer was obtained from a public record, like the deed's registry;

» the customer made the personal information public, like on social media;

» the personal information is used for historical, statistical or research purposes, the results will not identify the customer;

» proceedings have started or are contemplated in a court or tribunal;

» it is in the interest of national security; · if the Bank must adhere to the law, specifically tax legislation; or

» the Information Regulator has exempted the processing. The Bank may also further use or process a customer's personal information if the customer has consented to it or in the instance of a child, a competent person has consented to it. Any enquiries about the further processing of customer personal information can be made through the Bank's Information Officer, contact details as set out in this document below.

12. THE USE OF CUSTOMERS' PERSONAL INFORMATION FOR MARKETING

» The Bank will use customers' personal information to market financial products, services and other related banking and financial solutions to them (e.g. bank accounts, money transfers and credit).

» The Bank will do this in person, by post, telephone, or electronic channels such as SMS, email and fax.

» If a person is not a Bank customer, or in any other instances where the law requires, the Bank will only market to them by electronic communications with their consent.

» In all cases, a person can request the Bank to stop sending marketing communications to them at any time.

13. WHEN WILL ISWITCH FX USE CUSTOMERS' PERSONAL INFORMATION TO MAKE AUTOMATED DECISIONS ABOUT THEM?

An automated decision is made when a customer's personal information is analysed without human intervention in that decision-making process.
The Bank may use a customer's personal information to make an automated decision as allowed by the law. An example of automated decision making is the approval or declining of a credit application when a customer applies for an overdraft or credit card. Customers have the right to query any such decisions made, and the Bank will provide reasons for the decisions as far as reasonably possible.

14. WHEN, HOW, AND WITH WHOM DOES ISWITCH FX SHARE CUSTOMERS' PERSONAL INFORMATION?

In general, the Bank will only share customers' personal information if any one or more of the following apply:

» if the customer has consented to this;

» if it is necessary to conclude or perform under a contract we have with the customer;

» if the law requires it; or

» if it is necessary to protect or pursue the customer's, the Bank's or a third party's legitimate interest.

Where required, each member of the Bank may share a customer's personal information with the following persons, which may include parties that the Bank engages with as independent responsible parties, joint responsible parties or operators. These persons have an obligation to keep customers' personal information secure and confidential:

» members of the Bank, any connected companies, subsidiary companies, associates, cessionaries, delegates, assignees, affiliates or successors in title and/or appointed third parties (such as its authorised agents, partners, contractors and suppliers) for any of the purposes identified in this notice;

» the Bank's employees, as required by their employment conditions; · the customer's spouse, dependants, partners, employer, joint applicant or account holder and other similar sources;

» people the customer has authorised to obtain their personal information, such as a person that makes a travel booking on the customer's behalf, or a medical practitioner for insurance purposes;

» attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;

» payment processing services providers, merchants, banks and other persons that assist with the processing of customer payment instructions, such as card scheme providers (including VISA or MasterCard);

» law enforcement and fraud prevention agencies, and other persons tasked with the prevention and prosecution of crime;

» regulatory authorities, industry ombudsmen, government departments, and local and international tax authorities and other persons the law requires the Bank to share customer personal information with;

» credit bureaux;

» financial services exchanges;

» qualification information providers; · trustees, executors or curators appointed by a court of law;

» our service providers, agents and subcontractors, such as couriers and other persons the Bank uses to offer and provide solutions to customers; · courts of law or tribunals that require the personal information to adjudicate referrals, actions or applications; or

» the Bank's joint venture partners with which it has concluded business agreements.

15. WHEN AND HOW ISWITCH FX OBTAINS AND SHARES CUSTOMERS' PERSONAL INFORMATION FROM/WITH CREDIT BUREAUX?

The Bank may obtain customers' personal information from credit bureaux for any one or more of the following reasons:

» if the customer requested the Bank to do so, or agreed that it may do so; · to verify a customer's identity;

» to obtain or verify a customer's employment details;

» to obtain and verify a customer's marital status;

» to obtain, verify, or update a customer's contact or address details;

» to obtain a credit report about a customer, which includes their credit history and credit score, when the customer applies for a credit agreement to prevent reckless lending or over-indebtedness;

» to determine a customer's credit risk;

» for debt recovery;

» to trace a customer's whereabouts;

» to update a customer's contact details;

» to conduct research, statistical analysis or system testing;

» to determine the source(s) of a customer's income;

- to build credit scorecards which are used to evaluate credit applications; or
- to determine which solutions to promote or to offer to a customer. The Bank will share a customer's personal information with the credit bureaux for, among others, any one or more of the following reasons: · to report the application for a credit 4 agreement;
- to report the opening of a credit agreement;
- to report the termination of a credit agreement;
- to report payment behaviour on a credit agreement; or
- to report non-compliance with a credit agreement, such as not paying in full or on time. Customers should refer to their specific credit agreement with the Bank for further information.

16. UNDER WHAT CIRCUMSTANCES WILL ISWITCH FX TRANSFER CUSTOMERS' PERSONAL INFORMATION TO OTHER COUNTRIES?

The Bank will only transfer a customer's personal information to third parties in another country in any one or more of the following circumstances:

- where a customer's personal information will be adequately protected under the other country's laws or an agreement with the third-party recipient;
- where the transfer is necessary to enter into, or perform, under a contract with the customer or a contract with a third party that is in the customer's interest;
- where the customer has consented to the transfer; and/or
- where it is not reasonably practical to obtain the customer's consent, but the transfer is in the customer's interest. This transfer will happen within the requirements and safeguards of applicable laws or privacy rules that bind the Bank. Where possible, the party processing a customer's personal information in another country will agree to apply the same level of protection as available by law in the customer's country, or if the other country's laws provide better protection, the other country's laws would be agreed to and applied. An example of the Bank transferring a customer's personal information to another country would be when a customer makes payments if they purchase goods or services in a foreign country. PLEASE NOTE: As the Bank conducts its business with Financial Institutions other countries, customers' personal information may be shared with these institutions and processed in those countries under the privacy rules that bind the Bank.

17. CUSTOMERS' DUTIES AND RIGHTS REGARDING THE PERSONAL INFORMATION ISWITCH FX HAS ABOUT THEM

Customers must provide the Bank with proof of identity when enforcing the rights below. Customers must inform the Bank when their personal information changes, as soon as possible after the change. Customers warrant that when they provide the Bank with personal information of their spouse, dependents or any other person, they have permission from them to share their personal information with the Bank. The Bank will process the personal information of the customer's spouse, dependent or any other person which the customer has shared with us as stated in this notice.

17.1. Right to access: Customers have the right to request access to the personal information the Bank has about them by contacting the Bank. This includes requesting:

- confirmation that the Bank holds the customer's personal information;
- a copy or description of the record containing the customer's personal information; and
- the identity or categories of third parties who have had access to the customer's personal information. The Bank will attend to requests for access to personal information within a reasonable time. Customers may be required to pay a reasonable fee to receive copies or descriptions of records, or information about, third parties. The Bank will inform customers of the fee before attending to their request. Customers should note that the law may limit their right to access information. Please refer to ISwitch FX's Access to Information Manual prepared in accordance with Section 51 of the Promotion of Access to Information Act, No. 2 of 2000 for further information on how customers can give effect to this right. The Information Manual is available on the Bank's website at: www.bidvestbank.co.za

17.2. Right to correction, deletion or destruction: Customers have the right to request the Bank to correct, delete or destroy the personal information it has about them if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully, or if the Bank is no longer authorised to keep it. Customers must inform the Bank of their request in the prescribed form. Prescribed form 2 has been included as an annexure to this notice. The Bank will take reasonable steps to determine if the personal information is correct and make any correction needed. It may take a reasonable time for the change to reflect on the Bank's platform/systems. The Bank may request documents from the customer to verify the change in personal information. A specific agreement that a customer has entered into with the Bank may determine how the customer must change their personal information provided at the time when they entered into the specific agreement. Customers must adhere to these requirements. If the law requires the Bank to keep the personal information, it will not be deleted or destroyed upon the customer's request. The deletion or destruction of certain personal information may lead to the termination of a customer's business relationship with the Bank. In certain instances, a customer can give effect to this right by making use of the Banks' unassisted interfaces, e.g. using a Bank app or website to correct their contact details.

17.3. Right to objection: Customers may object on reasonable grounds to the processing of their personal information where the processing is in their legitimate interest, the Bank's legitimate interest or in the legitimate interest of another party. Customers must inform the Bank of their objection in the prescribed form. Prescribed form 1 is included as an annexure to this notice. The Bank will not be able to give effect to the customer's objection if the processing of their personal information was and is permitted by law, the customer has provided consent to the processing and the Bank's processing was conducted in line with their consent; or the processing is necessary to conclude or perform under a contract with the customer. The Bank will also not be able to give effect to a customer's objection if the objection is not based upon reasonable grounds and substantiated with appropriate evidence. The Bank will provide customers with feedback regarding their objections.

17.4. Right to withdraw consent: Where a customer has provided their consent for the processing of their personal information, the customer may withdraw their consent. If they withdraw their consent, the Bank will explain the consequences to the customer. If a customer withdraws their consent, the Bank may not be able to provide certain solutions to the customer. The Bank will inform the customer if this is the case. The Bank may proceed to process customers' personal information, even if they have withdrawn their consent, if the law permits or requires it. It may a reasonable time for the change to reflect on the Banks' systems. During this time, the Bank may still process the customer's personal information.

17.5. Right to complain Customers have a right to file a complaint with the Bank or any regulator with jurisdiction (in South Africa customers can contact the Information Regulator) about an alleged contravention of the protection of their personal information. The Bank will address customer complaints as far as possible. The contact details of the Information Regulator are provided below. Information Regulator 33 Hoofd Street Forum III, 3rd Floor Braampark P.O Box 31533 Braamfontein Johannesburg 2017 Website: https://www.justice.gov.za/inforeg Complaints email: complaints.IR@justice.gov.za General enquiries email: inforeg@justice.gov.za

18. HOW ISWITCH FX SECURES CUSTOMERS' PERSONAL INFORMATION

The Bank will take appropriate and reasonable technical and organisational steps to protect customers' personal information in line with industry best practices. The Bank's security measures, including physical, technological and procedural safeguards, will be appropriate and reasonable. This includes the following:

- keeping Bank systems secure (such as monitoring access and usage);
- storing Bank records securely;
- controlling the access to Bank premises, systems and/or records; and
- safely destroying or deleting records. Customers can also protect their own personal information and can obtain more information in this regard by visiting the Bank's website.

19. HOW LONG DOES THE BANK KEEP CUSTOMERS' PERSONAL INFORMATION?

The Bank will keep customers' personal information for as long as:

- the law requires the Bank to keep it;
- a contract between the customer and the Bank requires the Bank to keep it;
- the customer has consented to the Bank keeping it;
- the Bank is required to keep it to achieve the purposes listed in this notice;
- the Bank requires it for statistical or research purposes;
- a code of conduct requires the Bank to keep it; and/or
- the Bank requires it for lawful business purposes. TAKE NOTE: The Bank may keep customers' personal information even if they no longer have a relationship with the Bank or if they request the Bank to delete or destroy it, if the law permits or requires.

20. COOKIES

A cookie is a small piece of data that is sent (usually in the form of a text file) from a website to the user's device, such as a computer, smartphone or tablet. The purpose of a cookie is to provide a reliable mechanism to "remember" user behaviour (keeping track of previous actions), e.g. remembering the contents of an online shopping cart, and actions the user performed whilst browsing when not signed up or logged into their online account. The Bank does not necessarily know the identity of the user of the device but does see the behaviour recorded on the device. Cookies could, however, be used to identify the device and, if the device is linked to a specific user, the user would also be identifiable. For example, a device registered to an app. By using Bank websites or applications, customers agree that cookies may be forwarded from the relevant website or application to their computer or device. The cookie will enable the Bank to know that a customer has visited a website or application before and will identify the customer. The Bank may also use the cookie to prevent fraud.

21. PERSONAL INFORMATION ISWITCH FX MAY SHARE WITH OTHER BANKS OR REQUEST FROM OTHER BANKS

- Another bank may ask the Bank, at the request of that bank's customer or for the bank itself, to provide personal information about a customer's financial position. This is done by issuing what is known as a banker's reference and code. These banker's references and codes are usually requested when a customer wishes to establish a relationship with the other bank or when a customer is applying for a trade account with another bank's customer or if a customer is responding to a government tender.
- This relates to personal information about the customer's financial position, which is based on how the customer managed their transactional account with the Bank. The personal information is provided in the form of a banker's reference and code. The banker's references and codes will only be provided with a customer's express, implied, or tacit consent.
- Credit bureaux may also obtain, retain and disclose this personal information.

iSwitch FX FSP Number: 53727

Our team is ready for your call or email. Let us help you with your foreign exchange needs:

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