

PRIVACY POLICY

Privacy Statement

Welcome to the website of EVERTEC, Inc. ("EVERTEC")! EVERTEC is the leading transaction and payment processing company in the Caribbean and Latin America. With central offices located in Puerto Rico, EVERTEC provides a range of products and services, including transaction processing, commercial acquisitions and business solutions.

EVERTEC is committed to protecting its clients' personal information in compliance with state and federal privacy laws. This Privacy Statement is designed to inform you on how EVERTEC will compile, use and protect your personal information. EVERTEC reserves the right to modify this Privacy Statement at any time.

INFORMATION What will EVERTEC do with your personal information?

Rev. 01.16

Why? Companies may determine the way in which they share your personal information. There are federal laws which grant consumers the right to limit some, but not all, of the information that may be shared. As such, we are disclosing to you how we gather, share and protect your personal information. Please read this notification carefully to know what we do.

What? The type of personal information that we compile and share will depend on the product or service that you receive from us. This information may include:

- Name, gender, date of birth
- Telephone and fax numbers, home address and email addresses
- Account numbers (bank accounts, credit and debit cards)
- Social security number
- Transaction records and other transaction information
- Occupation, information about your interest in our services

We will also use "cookies" to analyze webpage use and improve our content and offers. For example, we may use "cookies" to recognize your name when you return to the webpage in order to safeguard your password in all password-protected areas.

How? We share your personal information in order to carry out our daily operations. The following sets forth the ways in which we share your personal information and whether or not you may limit what is shared.

Ways in which we share your personal information	We share?	Can you limit what is shared?
For the purpose of conducting our daily operations - such as processing your transactions and your dealings with us, maintaining your account(s), and responding to legal requests and investigations	Yes	No
For marketing purposes - to offer you products and services	No	n/a
For the purpose of conducting our affiliates' daily operations - information about your transactions and experience with us	Yes	No
In order for our affiliates to send you marketing offers	No	n/a
In order for non-affiliates to send you marketing offers	No	n/a

How can you limit the sharing of your personal information? You can send your request to everteccompliance@evertecinc.com.
Important Note: Our webpages may contain links to other webpages whose information sharing practices may be different than ours. You should consult the privacy notices on said webpages since we have no control over the personal information submitted or compiled by third parties.

Questions?	If you have any questions about our privacy policy, the webpage's practices or your interactions on this webpage, you can send an email to everteccompliance@evertecinc.com .
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About us

Who provides this notice?	EVERTEC Group, LLC (representing itself as well as its affiliates and subsidiaries).
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What do we do?

How can I protect my personal information?	<p>In order to protect your personal information against unauthorized access and use, we use security measures that comply with federal law. These measures include restricting access to computers, archives and buildings. All employees, agents and contractors who have access to your identifiable personal information are required to protect this information by signing a consent form in compliance with this Privacy Policy.</p> <p>Likewise, security measures have been installed on this webpage to protect you against losses, improper use and alteration of the information under our control.</p>
How is my personal information gathered?	<p>The following are examples of when we gather your personal information:</p> <ul style="list-style-type: none"> • when you register with us • when you subscribe to one of our publications • when you express your opinion <p>Moreover, we may compile non-identifiable personal information when you visit the webpage; for example, the type of web browser you use, the operating system that you use and the name of your Internet service provider.</p>
Why can't I prevent all my personal information from being shared?	<p>Federal law only grants you the right to limit:</p> <ul style="list-style-type: none"> • the sharing of information between affiliates for the purposes of daily operations which pertain to your credit capacity (EVERTEC does not ask you for, nor do we maintain, this type of personal information) • the sharing of information to be used for marketing • the sharing of information with non-affiliates to be used for marketing <p>State laws or individual companies may offer you additional rights to limit the sharing of information.</p>

Definitions

Affiliates	Companies controlled by a common owner. These can be financial or non-financial companies.
Non-Affiliates	Companies that are not linked by a common owner. These can be financial or non-financial companies.
Joint Marketing	A formal contract between a non-affiliated company and ourselves through which we market products and services to you.
Cookies	Text files which we place in the search engine of your computer to save your preferences. These do not contain your email address, or any other identifiable personal information, unless you choose to provide us with this information. However, once you input your identifiable personal information into the webpage, this information may be linked to data stored in the "cookies."

Additional important information

Contact Information	We may provide all or part of the information from individuals who have acquired goods or services from us in order to give cancellation notices or
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	provide other types of communications.
Children's Privacy	Our webpage is not designed to attract people under the age of 13 years. We never compile information on our webpage about people who we know to be younger than 13 years of age.