Last updated: December 1, 2025

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FACTS	WHAT DOES AIRWALLEX U.S. 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 other identifiers, including Account and Profile Information		
	Demographic Data and Identify Verification Documents and Card Related Information		
	Beneficiary Info and Transaction Data, Location Info, and other info listed in the Policy		
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Airwallex chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Airwallex share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes— to offer our products and services to you		Yes	No
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions? Call +1 855 932 3331, email privacy@airwallex.com, or visit www.airwallex.com/us/terms/privacy-policy-airwallex			

Who we are		
Who is providing this notice?	Airwallex US, LLC and its affiliates listed in the Global Privacy Policy. This notice governs our privacy practices with respect to nonpublic personal information under the Gramm-Leach-Bliley Act ("GLBA"). Our Global Privacy Policy provides details about our privacy practices with respect to data that is not nonpublic personal information regulated by the GLBA.	
What we do		
How does Airwallex protect my personal information?	To protect your personal information from unauthorized access, we use security controls that comply with applicable law. These controls include commercially reasonable technical and organizational safeguards designed to protect customer information.	
How does Airwallex collect my personal information?	 We collect your personal information, for example, when you Create an account or otherwise user our Services Provide identity verification information Make payments or transfer funds Otherwise communicate with us in your capacity as a consumer of our financial services. We collect personal information from third parties, such as identity verification providers. 	
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. See the "Other important information" section below. 	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates are set out in the Privacy Policy .	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Airwallex does not share nonpublic personal information with nonaffiliates so they can market their products to you.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Airwallex does not use nonpublic personal information to engage in joint marketing.	

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

- California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent to service your account. We will limit sharing among our companies to the extent required by California law.
- Vermont residents: In accordance with Vermont law, we will not share information we collect about you with
 companies outside of our corporate family, except as permitted by law, including, for example with your consent
 or to service your account. We will share information about your creditworthiness and transactions or
 experiences with us within our corporate family in accordance with law, such as, with respect to your

- creditworthiness, with your authorization or consent.
- Nevada residents: We are providing you this notice under state law. Nevada law requires that we offer you an
 option to be placed on our internal do-not-call list. To opt out, call +1 855 932 3331 or email
 usprivacy@airwallex.com.