

IsraTransfer Ltd.

CURRENCY EXCHANGE · LICENSED BY THE ISRAEL SECURITIES AUTHORITY (ISA)

Privacy Policy

Last updated: April 27, 2025

www.isratransfer.com · info@isratransfer.com

Your privacy is important to us. We are committed to safeguarding your personal information and ensuring compliance with the Israel Privacy Protection Law, 5741-1981 and all associated regulations and guidelines issued thereunder. This Privacy Policy explains how IsraTransfer Ltd. ("we", "us" or "our") collects, uses, shares, and protects your personal information when you interact with our website, client portal, or services ("Services").

By using our Services, you consent to the practices described in this Privacy Policy. You have the right to withdraw your consent (opt-out) at any time, subject to legal or contractual limitations and reasonable notice.

1. Information We Collect

We collect the following categories of personal information, including sensitive personal information, when you interact with our Services:

- **Contact Information:** Name, telephone number, email address.
- **Identification Information:** Identification number, driver's license, passport.
- **Demographic Information:** Age, gender, and other general demographic details.
- **Technical Information:** IP address, device details, geo-location, browsing history, and other electronic network activity information.
- **Financial Information:** Bank account details, payment information and transactional data.
- **Audio Visual and similar Information:** Photographs, voice recordings & videos (e.g., during onboarding or customer service calls).
- **Other Information:** Any additional information you voluntarily provide through our website, mobile app, or other interactions with our Services.

How We Collect Personal Information

We collect personal information through the following means:

- **Personal information you provide us through direct interactions**, for example when you:
 - Register for an account or use our Services.
 - Provide information through online forms, chat, or communication channels.
 - Interact with our website or mobile app.
 - Participate in identity verification processes.
- **Personal information Third-Party provide us**, for example:
 - Affiliates, relevant authorities, or publicly available databases in compliance with applicable laws.

2. How We Use Your Information

We use your personal information for the following purposes:

- **Service Delivery:** To provide, operate, and improve our Services.
- **Identity Verification and Compliance:** To comply with laws and regulations related to anti-money laundering (AML), counter-terrorist financing (CFT), anti-fraud measures, age restrictions, and other applicable legal requirements, including to conduct due diligence procedures in accordance with the laws governing the intended business relationship.
- **Personalization:** To customize your experience with our Services.
- **Statistical Analysis and Website and Service Optimization:** To generate trends and insights about customer needs and to analyze and enhance the functionality of our website and Services.
- **Legal and Regulatory Compliance:** To meet obligations under applicable laws and regulations, including to detect, investigate, and prevent fraudulent or illegal activities.
- **Safety and Security:** To protect the rights, property, and safety of our company, our customers, and others.

3. Sharing Your Personal Information

We do not share personal information with third parties except as necessary for our legitimate business and professional purposes, to fulfill your requests, and/or as required or permitted by law or professional standards.

Your personal information may be shared with the following:

- **Banking Partners:** To facilitate the processing and clearing of client funds.
- **Affiliated Companies:** To other affiliated companies within our corporate group for the purposes described in this Privacy Policy.
- **Third parties:** To external companies working with us or on our behalf, such as service providers who assist in delivering our Services (e.g., identity verification, voice recordings, IT support, payment processors).
- **Legal and Regulatory Authorities:** As required by law, including with government agencies or law enforcement.
- **Corporate Transactions:** Third parties involved in business transfers, such as mergers, acquisitions, or sales of assets.

4. International Data Transfers

The processing of your personal information may take place anywhere in the world. When we transfer personal information to third parties or affiliated companies in other countries, your information will continue to be protected by applicable laws including by contracts that we have signed with these companies. These contracts implement the standard contractual clauses required by data protection authorities for certain international transfers of personal information.

5. Direct Marketing Assurance

We will not transfer your personal information to third parties for their direct marketing use.

6. Data Storage

The information we collect may be stored in our databases and/or in databases of third-party service providers, including cloud computing and data processing services. These databases may be located in the EMEA region and the UK, as determined by our third-party service providers. Please note that if we process your data outside your jurisdiction, we will do it in compliance with applicable data protection laws relating to cross-border data transfers.

7. Retention of Personal Information

We retain your personal information only as long as necessary to fulfill the purposes outlined in this Privacy Policy or as required by law. We generally retain personal information for 7 years; however, retention periods vary depending on the type of data and the context of its collection. We regularly review our data retention practices and delete or anonymize personal information that is no longer needed. You may also request the deletion of your personal information, subject to applicable legal or regulatory obligations.

8. Your Privacy Rights

Under applicable privacy laws, and based on your location and you may have the following rights:

- **Access:** Request a copy of the personal information we hold about you.
- **Correction:** Request corrections to inaccurate or incomplete personal information.
- **Deletion:** Request the deletion of your personal information if it is no longer required for the purposes outlined in this Privacy Policy or to comply with legal obligations.
- **Opt-Out:** Withdraw your consent to process personal information, where applicable, subject to legal or contractual obligations.

Please note: While we strive to fulfill your requests, some rights may be subject to exceptions or limitations under applicable laws. For example, we may need to retain certain information to comply with legal or regulatory requirements, for security purposes, or to provide you a service you have requested.

To exercise these rights, please contact us at privacy@isratransfer.com. We may require reasonable notice and verification of your identity to process your request. We will respond to your request in accordance with the timelines as required by applicable laws.

9. Security of Your Information

We implement appropriate technical and organizational measures to safeguard your personal information from unauthorized access, alteration, or misuse. These measures include data encryption through HTTPS for secure communication between your browser and our website, robust access controls such as Multi-Factor Authentication (MFA) for our internal users, and regular security assessments to ensure the protection of your data. While we strive to protect your data, no system is entirely secure, please be aware that no system or method of transmission over the internet is entirely secure. We encourage you to take precautions to protect your own personal information, such as using strong passwords and avoiding sharing sensitive information in unsecured environments.

10. Cookies and Tracking Technologies

We use cookies and similar technologies to improve your experience on our website and Services, analyze trends, and provide personalized content. You can manage your cookie preferences through your browser settings or our cookie management tool. Note that disabling cookies may affect the functionality of our website.

11. Children's Privacy

Our Services are not directed at individuals under the age of 18. We do not knowingly collect personal information from minors without parental consent. If we discover that we have inadvertently collected information from a minor, we will take steps to delete it promptly.

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or regulatory requirements. We may notify you of significant changes by posting the updated policy on our website or sending you an email. We encourage you to review this Policy periodically.

13. Contact Us

If you have any questions or concerns about this Privacy Policy or how your personal information is handled, please contact us via email at privacy@isratransfer.com.

Last updated on April 27, 2025.