Consumer Privacy Notice

Moneta Digital | moneta.global

Updated: November 1, 2025

FACTS

WHAT DOES MONETA.GLOBAL 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:

- Your contact details and demographic information;
- Social Security number;
- Information on a provided government issued photo ID;
- Account balances and transaction history.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Moneta.global chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Moneta.global Share?	Can You Limit This Sharing?
For Our Everyday Business Purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations	Yes	No
For Our Marketing Purposes — to offer our products and services to you	Yes	No
For Joint Marketing With Other Financial Companies	No	No
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?

Email us at <u>privacy@moneta.global</u>

Who We Are	
Who Is Providing This Notice?	This notice is being provided on behalf of Moneta Digital LLC and its affiliates.

What We Do		
How Does Moneta.global Protect My Personal Information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. To access your Account, you are required to provide your user name and your password. Do not share your password and change it frequently.	
How Does Moneta.global Collect My Personal Information?	We collect your personal information, for example, when you: • Initiate an application for our services; • Open an account; and, • Make trades, deposits, or withdrawals from your account. We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
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; and, sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. 	

Definitions	
Affiliates	W3i Software Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include service providers such as data processors. Unless you otherwise request, Moneta.global does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Moneta.global does not jointly market.

Other Important Information

Vermont: If you are a consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Moneta.global, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California: If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Moneta.global, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.