

FACTS**WHAT DOES MONEYGRAM 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:

- Identification Information such as Social Security number, driver's license number, passport number or other government identification number and date of birth
- Contact information such as name, address, telephone number or email address
- Account balances and transaction history
- Credit history and payment history
- Bank account or debit/credit card account information
- Log file information such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our website and cookie information

You consent to our collection, transfer and storage of your personal information by computers or other transfer or storage devices in the United States and elsewhere.

How?

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

Reasons we can share your personal information	Does MoneyGram share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions; detect and prevent fraud and other illegal activities; maintain your account(s); cooperate with criminal or government investigations; respond to court orders and subpoenas; report to credit bureaus; gather information about website access, usage and performance; enhance your consumer experience; validate your identity or your creditworthiness; in the event MoneyGram were to become involved in a merger, acquisition or any form of sale of some or all of its business; or as otherwise permitted or required by law.	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	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

How to opt out of direct marketing from us?	<p>You can opt out from receiving marketing communications from us by:</p> <ul style="list-style-type: none"> • Updating your choices on your MoneyGram profile; • Clicking on the “unsubscribe” link at the bottom of a MoneyGram marketing email; • Replying “STOP” to a text or SMS message; or • Contacting us at: privacyprogramoffice@moneygram.com. <p>We will respond to your request as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you transactional or administrative messages.</p>
Questions?	Call 1-800-MONEYGRAM (or 1-800-926-9400) or go to www.moneygram.com and click on the “Contact Us” link.

Who we are	
Who is providing this notice?	MoneyGram Payment Systems, Inc.

What we do	
How does MoneyGram protect my personal information?	To help protect your personal information from unauthorized access and use, we endeavor to use reasonable security measures that comply with federal law. These measures can include physical, electronic and procedural safeguards such as computer safeguards and secured files and buildings. We also endeavor to limit personal information access to only employees, agents and representatives who need to know. Please know, however, that no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please contact us immediately.
How does MoneyGram collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ send or receive money, complete a payment or use or request other products or services from us ▪ provide account information or otherwise give us your contact information ▪ show your government issued ID ▪ use our online sites (for example, to complete a transaction, manage your accounts, or provide your choices) or click on our online ads on other sites ▪ enter a MoneyGram-sponsored or affiliated promotion <p>We also collect your personal information from a variety of sources, such as our business clients, government agencies, and consumer reporting agencies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other important information</i> for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.

	<ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include financial companies such as MoneyGram agents or authorized delegates that offer our services, banks, credit card companies, brokerage houses, mortgage lenders and mortgage originators; non-financial companies such as retailers, direct marketers, auto dealers, utility companies, membership clubs and other providers of goods and services; non-financial companies that provide products and services complementary to MoneyGram services or the locations that offer such services; government agencies; third parties as necessary to process transactions that you have requested or authorized; and otherwise as permitted or required by law.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include MoneyGram agents or authorized delegates, and companies that provide products and services complementary to MoneyGram services or the locations that offer such services.</i>

Other important information

STATE PRIVACY LAWS
We will comply with state privacy laws to the extent they apply to MoneyGram services.

California residents: In accordance with California law, we will not share information we collect about you with companies outside of MoneyGram except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled.

Nevada residents: This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal opt-out list by calling us at 1-800-MONEYGRAM or you may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: AGCinfo@ag.nv.gov

Texas residents: If you have a complaint, first contact MoneyGram Payment Systems, Inc., at 1-800-MONEYGRAM. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking: 2601 North Lamar Boulevard, Austin, TX 78705-4294; 1-877-276-5554 (toll free); www.dob.texas.gov.

Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of MoneyGram except as required or permitted by law. For example, we may share information to service your accounts, complete requested transactions, or to provide rewards or benefits to which you are entitled.

CHILDREN'S PRIVACY
Our website is not directed at children under the age of 13. MoneyGram does not knowingly collect or maintain information from persons under the age of 13.

EXTERNAL WEBSITES
Our website may be linked to or from third party websites. MoneyGram is not responsible for the content or privacy practices of websites that are linked to or from our website.

COOKIES
Some of our web pages may contain "cookies," or data which are sent to your web browser and stored on your computer. You may find information on how we use cookies [here](#).

ADVERTISING ON THIRD-PARTY SITES

We may rely on third parties to deliver advertisements about goods and services that may be of interest to you. These companies may place or recognize a unique cookie on your browser (including pixel tags). They may also use these technologies, along with information they collect about your online use, to recognize you across the devices you use, such as a mobile phone and a laptop. For more information, and to learn how to opt out of these technologies, visit http://www.networkadvertising.org/managing/opt_out.asp and <http://www.aboutads.info/>. You may download the AppChoices app at www.aboutads.info/appchoices to opt out in mobile apps.

“DO NOT TRACK” SIGNALS

MoneyGram does not follow web browser “do not track” signals or other mechanisms that provide consumers the ability to exercise choice regarding the collection of personal information about an individual consumer’s online activities over time and across third-party websites or online services.

CHANGES

MoneyGram reserves the right to modify this Privacy Statement. To the extent required by applicable law, we will notify you and give you the opportunity to opt out of changes in the way we use or disclose personal information you previously have provided. You can get an updated Privacy Statement by calling us at 1-800-MONEYGRAM (or 1-800-926-9400) or by visiting our website www.moneygram.com