

4TBank privacy policy

This Privacy Policy such as 4TBank, CNPJ 33.159.705 / 0002-96, located at Av. Juscelino Kubitschek, 2041 - Torre B, 5th floor - Vila Olímpia, São Paulo, SP, Brazil, 04543-011 ("4TBank") worry about your information provided by its users and customers.

I. Purpose and acquiescence

Our Privacy Policy regulates the use of all services, content or any other resources, technologies or qualities that we do on our website or related websites, applications and services (collectively "the 4TBank Services") by our users (including , but not limited to those who use the 4TBank Services in the normal course of their business) unless otherwise agreed in this Term. When accessing your accounts and services, there is complete agreement with our Privacy Policy.

Our Privacy Policy can be revised at any time, always improving our service, in the protection and confidentiality of the data of our customers and users with the immediate disclosure on our website. The new version will take effect as soon as it is posted. If the new version includes a substantial change, our customers will be notified at least 30 days in advance on our "Updates to Contracts and Terms" page on our website. After this 30-day period, your acquiescence will be considered as changes made to our Privacy Policy.

II. Collection of personal information

In order to use the 4TBank Services, the customer / user must be qualified to use the 4TBank Services, for personalization and improvement of their experience in the use of our services, therefore, it will be necessary according to the following information:

Information collected: when using the 4TBank Services, information is provided as consolidated by your computer, cell phone or other access device. The information seated at 4TBank includes, but is not limited to: data on the pages accessed, IP address, device ID or identifier, device type, location information, computer and connection information, mobile network information, statistics on pages visited , traffic to and from the sites, referral URL, advertising data, standard web log data, and other information. We also collect anonymous information through cookies and web beacons.

Information provided by the user: The information provided by the user, when using the 4TBank Services, will be collected and stored including information entered in an online form, information added or updated in your account, chats or dispute solutions in which you participate or information you provide when 4TBank services are accessed. When using the 4TBank Services, we also collect information about your transactions and activities.

When an account is created at 4TBank or if you use the 4TBank Services, we may collect the following types of information:

Contact information - such as your name, address, phone, email and other similar information.

Financial information - such as the bank account and credit card numbers that you added to your 4TBank account or provided when the 4TBank Services.
Personal personal information, name, birth data, affiliation, RG, CPF, financial capacity.

In order to constantly improve quality, training and your own safety, 4TBank will be able to monitor or record telephone conversations with you or anyone else acting on your behalf. In your communications to 4TBank, you agree that they may be heard, monitored or recorded without prior notice.

Information received from third parties and or partners: We may also obtain information about you from third parties and or partners, such as credit companies and identity verification services.

You can choose to grant us access to certain personal information stored by third parties, such as social media sites (eg, Facebook and Twitter). The information we receive varies from one site to another and is controlled by those sites. By associating an account managed by a third party with your 4TBank account and authorizing 4TBank to access this information, you agree that 4TBank may collect, store and use such information in accordance with its Privacy Policy.

Fraud search, detection and authentication: For your protection against fraud and misuse of your personal information provided, we may collect data about you and your interactions with our 4TBank Services. We may also evaluate your equipment, such as a computer, cell phone or any other access device to identify malicious programs or activities.

Using your mobile device: We offer you the ability to connect to 4TBank's Products and Services using a mobile device, be it an application or website optimized for access by mobile devices. The provisions of this Privacy Policy apply to all accesses and uses by mobile devices.

Our website is optimized for access by mobile devices, we can receive information about your location and your device, including a menu identifier on your device. We use this information to provide services based on location and need, such as advertisements, search results and other personalized content. Most mobile devices allow you to control or disable location services through the device's own configuration menu. If you have any questions about how to disable your device's location services, we recommend that you contact your mobile operator or the manufacturer of your device.

III. how the personal information we collect will be used

Our primary purpose in collecting personal information is to provide you with a safe, quiet, efficient and personalized experience.

We may use your personal information for:

Providing 4TBank Services and customer support;

- Process transactions and send notices about your transactions;
- Verify your identity, even during account creation and password reset processes;
- Resolve disputes, receive fees and solve problems;
- Manage risks or detect, prevent and / or remedy fraud or other potentially prohibited or illegal activities;
- Detect, prevent or remedy violations of applicable policies or contracts;
- Enhance 4TBank Services by personalizing your user experience;
- Measure the performance of 4TBank Services and improve its content and layout; Manage and protect our information technology infrastructure;
- Provide targeted advertising and marketing, service update notifications and send promotional offers based on your communication preferences;
- And carry out credit, solvency, compliance and legal infractions checks, in addition to comparing information for greater accuracy and verifying it with third parties.

Our customers can be contacted, by all means, both electronic and physical, to send information about their accounts, to arbitrate pending issues, collect fees or due amounts, consult about our services, opinion polls and services which can always be offered in the interest of improvements to be offered. Also for the offer of new 4TBank Services, promotions, discounts and coupons, as well as for our commercial partners. In the same way, we will reinforce our policies, and legal changes, pertinent to our performance. Our telephone contact will always be as efficient as possible, and your prior consent to receive pre-recorded messages or automatic dials, emphasizing that it will always be through prior consent, to receive our messages.

IV. Marketing

All of your personal information that we collect will only be used after your explicit authorization, for marketing or leasing to third parties. We may use the combination of this information collected with the others existing in our datacenter, to personalize the services offered and advertising by 4TBank. If you are not interested in having your information used in the execution of our marketing policies, simply access the Notifications and Announcements section, and exercise your option.

V. How we use cookies and similar Technologies

When you access our website or use the 4TBank Services, we (including our partner companies) may place small data files on your computer or device. These data files can be cookies, pixel tags, "Flash cookies" or other means of local storage provided by your browser or associated applications (collectively, "Cookies"). These technologies are used to recognize you as our customer; customize 4TBank Services, content and marketing; audit the effectiveness of our promotions and products; certify that the security of your account has not

been compromised; exclude possible risks and prevent fraud; and promote trust and security on our 4TBank sites and Services.

Our customer may refuse our Cookies if their browser or add-on allows it, unless our Cookies are necessary to prevent fraud or to guarantee the security of the websites we control. Remember that refusing our Cookies may interfere with the use of our website and the 4TBank Services, exposing invasions of privacy.

VI. how we protect and store personal information

The term "personal information", used to describe information that can be associated with a particular person and can be used to identify that person. Personal information cannot be considered as information that is generated anonymously, without the identification of a specific user.

4TBank's operations are hosted by a network of computers, cloud servers and other information technology and infrastructure, including the use of service providers the 3rd. We and the third party service providers of 4TBank, store and process your personal information anywhere in the world, with the best security available.

Personal information collected by 4TBank through the Services may be transferred to other countries where we or our third party service providers have operations. When we transfer your information to other countries, we will protect the information as described in this policy, even if a particular country does not have the same data protection and privacy laws as the country in which you reside. We protect your information with physical, technical and administrative security measures so that there is no loss, misuse and unauthorized access, disclosure and alteration. 4TBank, using security measures, such as firewalls and data encryption, we apply physical access controls to data centers, in addition to controls to authorize access to information.

VII. How we share personal information with other 4TBank users

In transactions with other 4TBank users, we may provide information about you that is necessary to complete the transaction, such as anonymous account ID. In case of settlement of transactions whose counterparty is abroad and the financial settlement has to take place through an exchange transaction, your information will be provided to the financial institution, under the terms defined in the legislation of the financial market. This information may be sent to the Central Bank of Brazil and / or the Federal Revenue of Brazil, as legally required.

VIII. how we share personal information with other parties

We may share your personal information with:

Companies with which we intend to merge or acquire (if a merger occurs, we will require the new incorporated entity to follow this Privacy Policy with respect to your personal information. If your personal information can be used against this Policy, you will receive notice).

Police authorities, government officials or other third parties to respond to a subpoena, court decision or other legal procedure or requirement applicable to 4TBank or one of its affiliates; when we need to comply with the law or credit card association rules; or when we believe, in our sole discretion, that the disclosure of such personal information is necessary to prevent physical damage or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement, whenever to help them meet the requirements of verification against money laundering and terrorist financing.

IX. How you can access or change your personal information

You can review and edit your personal information at any time by accessing your account and profile. You can also close your account by visiting the 4TBank website. If you close your account at 4TBank, your account will be declared as "Closed" in our databases, but we may retain personal information from your account for a certain period in order to collect fees due, resolve disputes and problems, assist in any investigation, prevent fraud, apply our User Agreement or take other measures as required or by applicable law.

X. How can you talk to us about privacy issues

If you have any questions or concerns regarding this Privacy Policy, you should contact us.