

## Curacao Credit Card Disclosures - AZ

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>19.99% to 34.99%</b> when you open your account, based on your creditworthiness.
<b>Paying Interest</b>	No Grace Period is Provided. We will begin charging interest on purchases and all other amounts charged to your account on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	<b>\$10</b>
• Returned Payment	<b>\$15</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Terms and Conditions.

**Monthly Periodic Rate:** The monthly periodic rate we use to calculate interest is a rate between 1.67% and 2.92%, and the corresponding annual percentage rate is stated in the table above.

**Rates, fees, and terms may change:** We have the right to change the rates, fees, and terms at any time, for any reason, in accordance with the Credit Card Terms and Conditions and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

This information was accurate as of the date it was printed and is subject to change without notice. You should contact Curacao.

See reverse side for additional information.

## Curacao Credit Card Disclosures - AZ (cont'd)

**APPROVAL AND CREDIT LIMIT TERMS:** By accepting this Offer you are requesting a Curacao credit card account. You also certify that you are at least 18 years of age. If you are under 21 years of age, we will require that you provide us additional information in compliance with the Credit CARD Act of 2009.

**Notice:** If you accept or use an account, you do so subject to the terms of this Offer and the Credit Card Terms and Conditions, which will be provided to you ("Agreement"). The Agreement and terms of your account are subject to change. Any changes that you make to the Application will have no effect. This Offer and any resulting account are subject to Arizona and federal law. You agree that: You will be responsible for and will pay all charges and fees incurred on any account granted according to the Agreement; all statements made and information provided by you are true; our company, its affiliates and service or marketing vendors may monitor and/or record any conversations with you; your account will only be used for personal, family or household purposes; we are authorized to verify all information you provide; we may use any email address provided to us to send information to you about this Offer and your account including information about the status of this Offer or your account; we may obtain consumer credit reports related to this request for credit and for updates, renewals, extensions of credit and review or collection of your account; we are authorized to furnish information about you and your account to consumer credit reporting agencies and others who help service your account. Upon request, we will tell you the name and address of each consumer credit reporting agency from which we obtained a consumer credit report about you.

You request us to issue a Card bearing your account number to, and in the name of, the Applicant. You have read the account information notices, disclosure of credit cards terms, and other terms that accompanied the Application. You understand and agree to them. You further agree that this Application and all resulting agreements will be subject to the United States and Arizona Law.

**California Residents:** Married applicants may apply for separate credit.

By submitting an Application you understand that you are requesting a Curacao Credit Card that will have a credit limit that is subject to increase or decrease at our sole discretion.

**USA PATRIOT Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

See reverse side for additional information.

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**Curacao  
Credit Card  
Terms and Conditions – AZ**

**AGREEMENT TERMS.** To simplify the rest of this agreement, the following definitions will apply throughout. "Agreement" means (1) these Credit Card Terms and Conditions and (2) the Pricing Information Table provided to you, which Pricing Information Table is incorporated into and made a part of this Agreement. "Card" means one or more cards that we have issued with your account number. "Account" means your credit card account with Adir International, LLC dba Curacao, including sub-accounts such as the Variable Account and Regular (Fixed Payment) Account. "Account" and "Card" will be synonymous. "We", "us", "our" and "Curacao" mean Adir International, LLC dba Curacao or any subsequent holder or assignee of your Account and/or any balances arising under the Account. "You" and "your" mean each and all persons responsible for the Agreement or who use the Account or Card, such as accountholders, authorized users, co-applicants and co-signers if applicable.

**ACCEPTANCE OF AGREEMENT.** You are responsible for all amounts owed on your Account; you agree to repay all amounts owed on your Account according to the terms and conditions of this Agreement. This Agreement is effective when any account-holder, or authorized user; either uses the Account or Card, activates the Card, or takes any other action which indicates acceptance of the Account or Card. Please keep the agreement (including the Pricing Information Table) with your records.

**CONSUMER ACCOUNT.** The Account and Card may only be used to purchase goods and services from Curacao, and the Card is not a general purpose credit card. You agree to use the Account only for personal, family or household purposes, and all transactions will be deemed to be for personal, family or household purposes. Each card must be signed prior to its use.

**AUTHORIZED USERS.** If you want to add an authorized user to your Account, please bring him or her into one of our stores or request the addition in writing. If you want to cancel the authorized use of your Account or Card, write to us at 1605 West Olympic Blvd., Los Angeles, CA 90015, or call us at (877) CURACAO OR (877) 287-2226.

**UNAUTHORIZED USE AND LIABILITY.** If your Card is lost or stolen, or you believe that there is unauthorized use of your Card, notify us immediately at (877) CURACAO OR (877) 287-2226. You can also write us at the address shown on your monthly statement. You agree to cooperate with us in making a reasonable investigation of your claim. You may be liable for unauthorized charges to your Account prior to notifying us. Liability for unauthorized charges shall not exceed the lesser of \$50.00 or the amount obtained by the unauthorized use before notification pursuant to this provision. Unauthorized use does not include (1) any use from which you receive a benefit, or (2) use by any person to whom you have given the Card or authority to use the Account, and you will be

liable for all use by such person or persons. To terminate this authority, you must notify us. You agree to attempt to retrieve the Card from the previously authorized user and return it to us at the address mentioned above.

**LINE OF CREDIT.** We will notify you of your credit line when your account is approved. We may increase or decrease your line of credit from time to time. If you exceed your credit line, we may find you in default. We may suspend your credit line or take other actions in the event of such a default.

**PROMISE TO PAY.** You agree to pay us in U.S. Dollars for all purchases made including all applicable interest charges, fees and other charges incurred by you or any other person you authorize to use your Card or Account, even if you do not notify us that they are using the Account. If your Account is a joint account, each of you agrees to be individually liable for the entire balance due on your account. We can accept late or partial payments or instruments marked paid in full without waiving or losing any of our rights under this agreement.

**MONTHLY BILLING STATEMENT.** We will send you a billing statement after each monthly billing period in which you have a credit or balance in excess of \$1.00. The billing statement will show all purchases, interest charges, other charges or fees and all payments or other credits posted to your account for that period. Billing statements will also show your New Balance, Minimum Payment Due, and Payment Due Date.

**MONTHLY PAYMENT OPTIONS.** You may pay the entire New Balance shown on your billing statement at any time. If you choose to pay anything less than the entire New Balance, the amount you pay may not be less than the Minimum Payment Due. All payments must be mailed or delivered to Curacao or at the address shown on your monthly billing statement. Payment will be credited as of date of receipt if received by 5:00 PM otherwise it will be credited on the next processing day.

**FAILURE TO MAKE THE MINIMUM PAYMENT.** If you do not make at least the Minimum Payment Due by the Payment Due Date each month you will be charged a late fee and may be found in default.

**CREDIT BALANCES.** We will refund any credit balance within 7 business days from receipt of your written request. If you do not request a refund, we will automatically refund any credit balance in excess of \$1.00 after 90 days if your Account is inactive.

**INTEREST CHARGES.** Periodic interest on your Account is figured by multiplying the average daily balance during the billing period by the monthly periodic rate set forth in the Pricing Information Table. The corresponding annual percentage rate ("APR") is also set forth in the Pricing Information Table, and the monthly periodic rate is equal to the corresponding APR divided by 12. We begin to impose interest charges from the date that a transaction is added to your daily balance. Transactions include purchases, interest charges and fees. We continue to impose interest charges until we credit your Account with

full payment of the total amount you owe us. **AVERAGE DAILY BALANCE.** For each sub-account, the daily balance for any day is equal to the previous day's balance plus any new purchases, interest charges and fees and minus any payments and credits made that day. At the end of the billing period, we will add up all the daily balances and then divide that amount by the number of days in the billing period to arrive at your average daily balance for the period.

**MINIMUM INTEREST CHARGE.** The total balance is subject to a minimum interest charge of \$0.50 for each period in which a interest charge will be assessed.

**MINIMUM PAYMENT.** The minimum payment for each billing period will equal the total of (1) the Variable Minimum Payment calculated by the applicable percentage of the Variable New Balance set forth in the following table; plus (2) the aggregate of any Fixed Payments due in the billing period plus (3) any past due amounts appearing on your statement plus (4) any late payment fees and any returned payment fees appearing on your statement. You can always pay more than the required minimum payment.

Variable New Balance	Monthly Payment
Less than \$20	100% of New Balance
\$20 - \$199	\$20
\$200 - \$499	10% of New Balance
\$500 - \$999	7.5% of New Balance
Over \$1000	5% of New Balance

In addition, your statement will include amounts due for any non-credit related goods or services you may have purchased from or subscribed to from or through us (for example, motor club services, music subscription services, and other non-credit related services with one-time or recurring payments), and those payments will be due in full.

**FIXED PAYMENTS.** You may choose to make purchases on your Account using one of our fixed payment options. These options include our Regular Account, our Zero-Percent Accounts, and other promotional accounts we may offer. With respect to those purchases, the number and amount of Fixed Payments will be set and disclosed to you at the time of purchase. The APR for the Regular Account will be the same as the APR for the Variable Account.

**APPLICATION OF PAYMENTS.** Payments received will be applied in our sole discretion, subject to applicable law.

**LATE PAYMENT FEE.** We will assess a \$10.00 fee to your balance for each billing period that you fail to make your minimum payment within 10 days of the due date, provided that in the event the amount of the required minimum periodic payment due immediately prior to assessment of the late payment fee is \$25.00 or less, the late payment fee we assess will be \$5.00.

**RETURNED PAYMENT FEE.** We will assess a fee to your balance in the amount of the greater of (1) \$10.00 and (2) the actual charge we incur from the depository institution for the return of the unpaid or dishonored instrument, up to \$15.00, each time a check or similar instrument is returned unpaid by the issuer for any reason, including if it cannot be processed, insufficient funds, closed accounts or cancelled check, provided that in no event will the returned payment fee be greater than the amount of the required minimum periodic payment due immediately prior to the date on which the payment is returned to us. We will assess this fee at the time the instrument is returned, even if it is paid after resubmission.

**COLLECTION COSTS.** Upon your default, we may charge you reasonable attorneys' fees, collection costs (including expenses incurred in realizing on a security interest), and court costs where permitted by law in the state where you reside. Unless limited by law, reasonable attorneys' fees will be considered to be 35% of the outstanding balance on your account when it is referred to an attorney for collection.

**DEFAULT.** You are in default if you fail to comply with the terms of this Agreement, or if any one of the following events occurs: (1) you do not make the required minimum payment on the account by the payment due date; (2) you provide us with any false or misleading information or signatures on the credit application, sales tickets, or other documents and instruments; (3) you or someone else files on your behalf a petition under the federal bankruptcy code or any state insolvency statute; (4) we learn that you are unwilling or unable to perform the terms or conditions of this Agreement; (5) we receive information from third parties, including credit reporting agencies, indicating a serious delinquency or charge-off against you with other creditors; or (6) you become the subject of attachment, foreclosure, repossession, lien, judgment or garnishment proceedings.

**CANCELLATION.** You may cancel your Account at any time by notifying us in writing and returning the Card to us or destroying the Card by cutting it in half. You will still be responsible for paying any amount you owe according to the terms of this Agreement. We may cancel or suspend your Account at any time; we will inform you when we do so. We may declare the entire balance due and payable upon demand if you are found to be in default or in the event of your death.

**CREDIT INVESTIGATION AND REPORTING.** We may and you authorize us to investigate and verify your credit, employment, income records and credit references. We may also report to credit reporting agencies and other creditors your status and payment history of your Account, including any negative credit information. When we receive a request for an addition or deletion of an authorized user, you authorize us to conduct the same credit investigation, verification and reporting as explained above with respect to the authorized user.

**RECORDING TELEPHONE CALLS.** Our supervisory personnel may listen in on telephone conversations

between you and our representatives and/or we may record them for quality control and training purposes.

**CONSENT TO CONTACT.** You consent to be contacted concerning your Account by us or any of our subsidiaries or affiliates, anyone acting on our behalf (whether a Curacao affiliate or a third party, such as a collection agency), or anyone who has acquired your Account from us. This consent is irrevocable and extends to contact by autodialed or prerecorded voice calls or text messages to your residential telephone and/or your cell phone, whether or not you are charged for the call or message under your telephone calling plan.

**CREDIT PURCHASES AND AUTHORIZATIONS.** Some purchases will require prior authorization and you may be asked to show identification. We may also ask you to update your personal or employment information prior to an authorization. We may in some cases be unable to approve your requests, as in the event that our system is down or if your credit references provide negative information about your credit history with them. We will not be liable to you in any of these cases. The Card is our property and you must surrender it when any of our agents requests it.

**CHANGE OF TERMS AND CONDITIONS.** We may change the rates, fees and terms of this Agreement from time to time as permitted by law. The changes may add to, replace or remove provisions of this Agreement. We will give you advance written notice of the changes and a right to opt out to the extent required by law.

**CHANGE OF ADDRESS/CHANGE OF EMPLOYMENT.** You agree to notify us of any change of address or work within 15 days of a change.

**ASSIGNMENT OR TRANSFER OF ACCOUNT.** We may sell, assign, or transfer your Account or any portion thereof or interest therein without prior notice to you. You may not sell, assign or transfer your Account without obtaining prior written consent from us.

**GOVERNING LAW.** The laws of the State of Arizona and applicable federal laws govern this Agreement. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

**SECURITY INTEREST.** You have granted us and we are retaining a purchase money security interest in the items you have purchased using your Card or Account until such merchandise is paid in full. We may repossess the merchandise which has not been paid in full as provided by law.

**AGREEMENT TO ARBITRATE AND CLASS ACTION WAIVER.** In consideration for our extending credit to you, you agree that any claim, dispute or controversy relating in any way to our credit relationship ("Claim") shall, at the demand of any party, be resolved by arbitration before the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in effect when the Claim is filed. This means that you will not be able to have the dispute settled by trial or before a jury or to participate in a class action in court, and other rights you would have in court, including your right to appeal, may not be available.

However, we will not demand arbitration of any Claim you pursue in small-claims court. Any arbitration will take place in the county that includes the mailing address we have on file for you when the Claim is filed or at any other mutually acceptable location. Where the applicable law allows it, the award may include attorneys' fees and other expenses. The award, at a minimum, shall be a reasoned award. Either party may appeal the award pursuant to the AAA's Optional Appellate Arbitration Rules. The award shall not be considered final until the time for filing the notice of appeal pursuant to the Appellate Rules has expired. After the award has become final, any party to the arbitration may enter judgment upon the arbitration award in any court having jurisdiction over the award and may have that judgment enforced by any court having jurisdiction over that judgment.

**If you are a guarantor or cosigner for the account, the following notice applies to you.**

**NOTICE TO COSIGNER (TRADUCCION EN INGLES SE REQUIERE POR LA LEY)**

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

**AVISO PARA EL FIADOR (SPANISH TRANSLATION REQUIRED BY LAW)**

Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Este seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad. Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, más los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma. El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor.

Los mismos métodos de cobranza que pueden usarse contra el deudor, podrán usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de crédito de usted.

Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

**NO ARBITRATOR OR COURT MAY ORDER, PERMIT OR CERTIFY A CLASS ACTION, REPRESENTATIVE ACTION, PRIVATE ATTORNEY GENERAL LITIGATION OR CONSOLIDATED ARBITRATION IN CONNECTION WITH THIS AGREEMENT. NO ARBITRATOR OR COURT MAY ORDER OR PERMIT A JOINER OF PARTIES OTHER THAN ANY JOINT APPLICANT OR OTHER AUTHORIZED BORROWER. YOU WAIVE THE RIGHT TO INITIATE OR PARTICIPATE IN A CLASS ACTION, REPRESENTATIVE ACTION, PRIVATE ATTORNEY GENERAL LITIGATION OR CONSOLIDATED ARBITRATION RELATED TO YOUR LOAN OR ACCOUNT.**

This arbitration clause shall not apply to any Claims as to which the limitations herein on class actions or class-action or consolidated arbitration are not permitted by applicable law. If any provision of this arbitration clause should be found invalid or unenforceable, that determination shall not affect the enforceability of the remaining provisions.

**YOU MAY REJECT THIS ARBITRATION CLAUSE, BUT YOU MUST DO SO PROMPTLY. If you do not wish to be bound by this arbitration clause, you must notify us within 60 days from today by mailing a written request to: Arbitration Manager, Curacao Legal Department, 1605 W. Olympic Blvd., Ste. 510, Los Angeles, CA 90015. The request must include your account or contract number and a clear statement of your intent, such as "I reject the arbitration clause in the Curacao Credit Agreement."**

**NOTICE**

**ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Curacao, 1605 West Olympic Boulevard, Suite 700, Los Angeles, California 90015. Attention: Customer Service

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

*What Will Happen After We Receive Your Letter*

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error:
  - We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
  - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

*Your Rights If You Are Dissatisfied With Your Credit Card Purchases.* If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. [Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.]
  2. You must have used your credit card for the purchase.
  3. You must not yet have fully paid for the purchase.
- If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Curacao  
1605 West Olympic Boulevard, Suite 700  
Los Angeles, California 90015  
Attention: Customer Service

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you own an amount and you do not pay, we may report you as delinquent.

## CURACAO (ADIR INTERNATIONAL, LLC)

FACTS	WHAT DOES CURACAO 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 products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Income</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Employment information</li> <li>• Credit history and credit scores</li> </ul>
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 Curacao chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Curacao share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

Questions?	Call 866-410-1611.
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**Page 2****Who we are****Who is providing this notice?**

Adir International, LLC dba Curacao

**What we do****How does Curacao 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.

**How does Curacao collect my personal information?**

We collect your personal information, for example, when you:

- apply/open an account
- use your credit card
- pay your bills
- provide employment information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, our affiliates, and other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes
- sharing for affiliates to market to you
- sharing for nonaffiliated 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**

Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include Curatel and Curacao Financial.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Curacao 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. *Curacao doesn't jointly market.*

**Other important information**

**CA Residents:** We will not share your information with companies outside of Adir International, LLC dba Curacao, except for our everyday business purposes, for marketing our products and services to you, or with your consent.

**NV Residents:** Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 866-410-1611. If you would like more information about telemarketing practices, you may contact us at Adir International, LLC dba Curacao, 1605 W. Olympic Blvd., 7th Floor, Los Angeles, CA 90015. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, telephone: 702-486-3132, email: BCPINFO@ag.state.nv.us.

**Telephone communications:** All telephone communications with us or our authorized agents may be monitored or recorded.