



Privacy Notice to Cardholders

Dear Valued Cardholder,

When it comes to clinical research and healthcare related studies, Payoneer understands the importance of privacy and data security.

As a result, Payoneer's payment card system for clinical research and healthcare related payments rightfully eliminates the need for your card provider to divulge any personal information (i.e. Protected Health Information) before a card can be given to you and payments made to your card.

The only information that we are required to collect is a unique identifier, such as a Subject ID, that links the card in our payment system to your records maintained at the organization where your card was issued.

The accompanying Privacy Policy is being furnished to you as a mandate from state governments. Please be aware that the section "How to File A Complaint - For Residents of Texas" applies to any type of complaint that you, as a cardholder, wishes to make and is not limited to complaints about your privacy or privacy related issues.

We look forward to continue providing you with excellent service and support.

Please do not hesitate to contact us with any questions or concerns.

Sincerely,

Payoneer, Inc.



Privacy Policy

WHY?

Financial companies choose how they share your personal information. However, laws and regulations give consumers the right to limit some, but not all, sharing of their information. The jurisdictional laws that Payoneer is regulated by require that we inform you how we collect, share, and protect your personal information. Additionally, they require us to provide the same information to you, upon written request and in some jurisdictions, for a nominal fee. We recommend that you read this notice carefully in order to understand what Payoneer does with your personal information.

WHAT?

What does Payoneer do with your personal information?

This information is used for verification purposes. It may be shared with other regulated organizations, as well as with our affiliates and partners in accordance with this Policy and any applicable rules and regulations. When you are no longer our customer, we may continue with sharing your information in accordance with any applicable rules and regulations and as described in this Policy.

The types of personal information we might collect include:

- ▶ Bank and credit account information; and/or
- ▶ Identity validation and credit history; and/or
- ▶ Social security number, date of birth, e-mail address, residential or billing address, and telephone number.

When you are no longer our customer, we continue with our sharing policies as described in this notice.

WHEN?

Financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons under which Payoneer may choose to share information and whether you can limit this sharing.

Reasons we can share your personal information	Does Payoneer Inc. Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness, transactions and experiences	Yes	No
For joint marketing with other financial companies	Yes	No
For non-affiliates to market to you	No	We do not share

HOW?

How does Payoneer Inc. protect my personal information?

Payoneer restricts access to non-public personal information only to employees and entities on a need-to-know basis who are performing services on our behalf. We train our employees on the importance of customer privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the non-public personal information.

How does Payoneer Inc. collect my personal information?

When:

- ▶ You apply for our services/products.
- ▶ We receive information from banking references, credit reporting agencies, affiliates, and any other third-party validator about your identity.
- ▶ You use our services/products and process transactions generated by that use.
- ▶ You visit our Website. We may also collect and disclose information about how users use our Website by tracking unique views received by pages of the Website or the domains from which users originate. This information is not personally identifiable. We may also use "cookies" to track returning users to our Website. Information collected relates only to actions carried out on the website by the user and gathers no personal data.

How come I can't limit all sharing?

Federal law gives you the right to limit only

- ▶ Information shared with our Affiliates, not for everyday business purposes;
- ▶ Information shared with our non-affiliates' for everyday business purposes;
- ▶ Non-affiliates from using your information for marketing purposes. State laws and individual companies may give you additional rights to limit sharing.

WHO?

This notice is provided by:

Payoneer, Inc.

150 West 30th Street,
Suite 500, New York, NY 10001

QUESTIONS, UPDATING YOUR INFO, OPTING OUT

Phone: 1-888-811-3182

Email: www.payoneer.com/emailform.aspx

Web: www.payoneer.com

DEFINITIONS USED IN THIS POLICY

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products to you.

Opt-out

Inform the company (ies) to prevent the sharing or use of certain information.

Cookies

A piece of software that a web server can store on the users' PC's and use to identify the users should they visit the Website again. Information collected may be associated with non-public information users provide us through our Website.

HOW TO FILE A COMPLAINT

For Residents of Texas

If you have a complaint, first contact Payoneer's customer service department at 1-888-811-3182, option 2 or by email at customerservicemanager@payoneer.com or VPOperations@payoneer.com.

And if you still have an unresolved complaint regarding the company's activities, please direct your complaint to:

Texas Department of Banking at 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

