

Privacy Policy

Effective as of January 14, 2020

Omnex Group, Inc. ("Omnex") takes concerns about security and privacy very seriously. Please read the following Privacy Policy to understand how Omnex may collect, store, and use the Information of visitors to our agents and websites (including via any mobile devices and any mobile applications) and users of our Money Transmission Services ("Services"). Federal law gives you the right to limit some but not all sharing of Information; at the end of this policy you will find information regarding how you can direct us not to share certain Information with certain parties.

We Collect Information for a Number of Important Reasons, Including:

- To verify your identity
- To process your orders and collect payment
- To detect and prevent fraud
- To detect and prevent use of the Services not in compliance with our Policies
- To help the government combat money laundering and the financing of terrorist and other illegal activities
- To resolve user disputes
- To understand our users "preferences"
- To improve the Services and the functioning of the websites
- To communicate with you
- To enable our third party service providers to fulfill their agreements with Omnex for transaction processing and fraud detection
- To enable promotional partners to fulfill their obligations

Information That May Be Collected

We may collect and store the following information about you, which may include non-public personal information, all of which will be referred to as "Information" in this Privacy Policy:

- Information provided by you while using the Services. This may include your name, address, phone number, email address, date of birth, driver's license number, social security number, bank account information and credit/debit card information;
- Third party personal information supplied by you, such as your recipient's name, address, telephone number, email address, date of birth, and bank account information.
- Information about your credit history;
- Information gathered from your usage of the Services, including your transaction history; and
- Information that we indirectly obtain from you, including your Internet Protocol Address, the date and time you visit our websites, information about the mobile device and

platform you are using, your location while using the device, the websites you visited prior to visiting the site, the pages you visit while on the site and whether you have opened emails sent to your account.

By using the Services and visiting the websites, you (i) consent to our collection, transfer and storage of the Information and (ii) authorize us, directly or through third parties, to make any inquiries we consider necessary to validate the Information that you provide to us.

How We Collect Information and Cookies

We may utilize "cookies" to improve your experience in using the Services by helping us remember your information. Cookies are small data files placed on your computer that remember your preferences each time you visit. If your browser permits, you may decline the use of cookies. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the Web site of its manufacturer. Because cookies allow some of Omnex's essential features to operate properly, we recommend that you leave them turned on; otherwise, the websites may not function properly without cookies enabled.

Our third-party service providers may use both session ID and cookies to enhance our websites. The use of cookies by our third-party service providers is not covered by this Privacy Policy. You are free to decline these cookies if your browser permits. We do not have access or control over these cookies. Our third party partners may employ clear gifs, images, and scripts that help them better manage content on our site. We may use an analytics tool in order to develop and analyze use of the Services. Analytics companies may access anonymous data (such as your identifier for advertising or device ID) to help us understand how the Services are used. They use this data solely on our behalf. They do not share it except in aggregate form; no data is shared as to any individual user. If you wish to opt-out from analytics, please contact Omnex at info@omnexusgroup.com. From time to time, we may also tie cookies, clear gifs, images and scripts to personally identifiable information for reasons such as analysis, security, content generation or marketing.

Information Retention

We will retain your information for at least 5 years as required by federal law and as needed to provide you the Services for so long as you have an account with Omnex. If you cancel your account, we will retain your information as necessary in order to comply with applicable laws, rules and regulations.

Sharing Your Information

As with all financial companies, we need to share our users' personal information to run our everyday business. We may share your Information to the following categories of third parties:

- Law enforcement agency, government official or regulatory body in connection with a subpoena, court order or similar request.
- Our third party service providers, such as pay-out partners in foreign countries and databases that we use to verify your information and for credit checks.
- To credit bureaus or collection agencies if you delay or fail to make payment for the Services.
- Third-parties with whom we partner to offer additional products and services, such as prepaid cards, gift cards or loyalty points, but only information about your transactions and experiences and only if you elect to participate, and/or to receive information about those additional products and services.
- Third-parties with whom we partner to offer additional products and services, such as prepaid cards, gift cards or loyalty points, but only information about your credit worthiness and only when you elect to participate, and/or to receive information about those additional products and services.
- Some of our third party advertising vendors or partners show our ads on sites across the Internet. These third parties may use cookies to serve ads based on your visit history to our website. You may opt out of the use of cookies by declining the cookies if your browser permits.
- In the event of the sale, spin-off, acquisition or merger of some or all of the assets of Omnex, your personal information might be a part of the transferred assets. You will be notified via notice on our website and/or email of any options you may have regarding your personal information in advance of the consummation of any such transaction.
- Third party partners who provide you with location-based services, such as advertising, search results, and other personalized content may share information about your location and your mobile device. Most mobile devices allow you to turn off location services, should you not wish to have this Information shared.
- Law enforcement in order to comply with any applicable law, to report suspected illegal activity, violation of our User Agreement or to prevent physical or financial harm or loss.

The determination of when to disclose Information shall be in the sole discretion of Omnex.

Updating Your Information

Please log in to your account to modify or update your personal information as well as your preferences. If your contact information changes, please update it in your account settings as soon as possible so that we may continue to process your orders and contact you with important notices.

Internet Security

- We built our websites using SSL (Secure Socket Layer) which encrypts your personal information. We also require a username and password for each visit to our website. Although you will "time out" after a certain period of inactivity on the website, you should always remember to sign off when finished using a shared computer.

- We reveal only the last four digits of your Bank Card numbers when confirming an Order. Of course, we transmit the entire Bank Card number to the relevant credit or debit card company for authorization of your Order.
- Nothing on the internet is 100% secure and we cannot promise absolute security. Your personal information will be treated as confidential. This policy prohibits the unlawful disclosure of personal information and limits access to it as described herein. Despite our efforts, third parties may unlawfully intercept or access your transmissions to us or may wrongly instruct you to disclose information to them by posing as Omnex or by misinforming you about our services. We will continue to investigate additional security measures as they become available and encourage you to maintain your username and password separate from your computer and in a secure location, accessible only to you.

Options Regarding Use of Your Information

Federal and state laws allow you to restrict the sharing of your personal information in certain instances. However, these laws also state that you cannot restrict other types of sharing. Because we have chosen to refrain from certain types of data sharing, the only type of sharing of your personal information that you may restrict is as follows:

- If, after giving us your permission to share your personal information with third parties with whom we market our jointly offered products, you later decide that you no longer want us to share such information or to request that we delete any of your personal information, you may contact us by email at info@omnexusgroup.com; or by mail at Omnex c/o Omnex Group, Inc., attn: Customer Service, 580 Sylvan Ave LL-A, Englewood Cliffs, NJ 07632 U.S.A.
- You may also opt-out from promotional email messages sent to you by Omnex or our third party partners by accessing your Email Preferences under "My Account" or selecting the "Unsubscribe" function present in each promotional email message we send out and providing the required information.
- If you are a new consumer or customer, we may begin sharing your information 30 days from the date you registered for the Services. When you are no longer using the Services, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Vermont and California Consumers

Omnex will disclose Information about consumers with a Vermont or California mailing address only with your written authorization ("consent"), unless otherwise permitted by law. Written authorizations from Vermont consumers may be delivered to us at the address above or by email at info@omnexusgroup.com and must contain your name, address and signature and your consent. You may revoke your consent at any time by calling us at (866) 819-0119 FREE or by writing or emailing us at the addresses provided above.

Written authorizations from California consumers to allow disclosure of personal information may be delivered to us at the address above or by email

at info@omnexgroup.com and must contain your name, address and signature and your consent. California consumers may contact us by email or regular mail at the addresses above or toll free at (866) 819-0119 with any requests concerning their personal information, and to request that Omnex delete any personal information. All requested information will be available to the consumer within 45 days. We may take reasonable steps to verify the identity of any consumer making a request for their personal information. Any consumer requesting that we delete personal information may no longer be able to use the service as such information may be required for the use of the service."

Users of the Services, regardless of their state of residence, cannot opt-out of certain disclosures including:

- disclosures necessary to process, send, administer or enforce your Order;
- disclosures to our authorized service providers, including our pay-out partners;
- disclosures permitted or required by law; and
- disclosures to prevent fraud or other illegal activities.

Links to Third Party Websites

Our websites may contain links to other websites. Omnex is not affiliated with these other websites and cannot control or be responsible for the content or the privacy practices of these separately owned and operated websites. It is your responsibility to read or request the privacy notices from these other websites prior to engaging with them. Our websites include "social media features", such as the Facebook "Like" button and widgets, such as the "Share this" button or interactive mini-programs that run on our site. These features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our websites. Your interactions with these features are governed by the privacy policy of the company providing it.

Future Changes to this Policy

We may amend this policy at any time, and shall notify you by posting a revised version on our website. Should we make a material change to the manner in which we collect, use or store your personal information, we shall provide prior notice on our website, or by email.

Complaints

If you have a complaint or need to contact Omnex for any reason, please contact Omnex Customer Service at (866) 819-0119 FREE or via email at info@omnexgroup.com or via regular mail to Omnex Group, Inc., c/o Customer Service, 580 Sylvan Avenue, Suite LL-A, Englewood Cliffs, NJ 07632.

If you are a Texas resident and you still have an unresolved complaint regarding Omnex's money transmission activity, please direct your complaint to: Texas Department of Banking: 2601 North

Lamar Boulevard; Austin, Texas 78705; 1-877-276-5554 FREE (toll free); www.dob.texas.gov
or email consumer.complaints@dob.texas.gov.