



PJG Financial Privacy Notice

At PJG, we are committed to protecting the privacy and confidentiality of financial information provided to us by our customers, clients, employees, and business partners. This Financial Privacy Notice explains how we collect, use, store, and protect financial data related to financial transactions, accounts, and other financial dealings.

By engaging with PJG for financial services or any related activities, you agree to the terms outlined in this Privacy Notice.

1. Information We Collect

We collect financial information that is necessary for providing financial services and fulfilling our contractual obligations. The types of financial data we collect may include:

- **Transaction Data:**
 - Payment information such as credit card numbers, bank account details, and transaction histories.
 - Details of purchases, payments, and refunds made through PJG.
- **Account Information:**
 - Bank account numbers, account holders' names, and other details necessary for facilitating financial transactions.
- **Billing and Invoicing Data:**
 - Information required for processing payments, including billing addresses, payment histories, and invoice records.
- **Tax and Compliance Data:**
 - Tax identification numbers (TIN), W-9 forms, W-2 forms, and other documents for tax reporting and compliance.
- **Credit and Loan Information:**
 - If applicable, credit scores, loan applications, and other financial assessments required for financing services.
- **Financial Statements and Reports:**



- Information related to financial reports, statements, and audits relevant to services provided by PJG.

2. How We Use Your Information

The financial information we collect is used to support business operations, provide services, and comply with legal and regulatory obligations:

- **Financial Transactions:** We use your payment and billing information to process purchases, payments, refunds, and other financial transactions in a secure and efficient manner.
- **Billing and Accounting Services:** We use transaction, invoicing, and billing data to accurately track payments, process invoices, manage account balances, and fulfill financial obligations.
- **Tax Compliance and Reporting:** Your financial information is used to prepare and submit necessary tax filings and reports, including complying with local, state, and federal tax laws and regulations.
- **Credit Assessment and Financing Services:** If applicable, we use your credit and loan information to assess eligibility for financing services, loans, and other related products.
- **Legal and Regulatory Compliance:** We use financial data to comply with financial regulations, anti-money laundering (AML) laws, fraud prevention, and other legal requirements.

3. How We Protect Your Financial Information

PJG is committed to maintaining the confidentiality and integrity of your financial information by employing various security measures:

- **Encryption:** Financial information, including payment data and banking details, is encrypted to protect it from unauthorized access during transmission and storage.
- **Access Control:** We implement strict access controls to limit who can access sensitive financial data within our organization. Only authorized personnel have access to your financial information, and all employees must adhere to confidentiality and privacy standards.
- **Secure Storage:** We store financial data in secure systems, utilizing firewalls, multi-factor authentication, and other cybersecurity protocols to ensure data is protected.



- **Data Retention:** We only retain financial information for as long as necessary to fulfill business obligations and comply with legal requirements. After this period, financial data is securely deleted or anonymized.
- **Regular Security Audits:** We conduct regular audits to assess the effectiveness of our data protection measures and make necessary improvements.

4. Sharing Your Financial Information

PJG may share your financial information in the following situations:

- **Third-Party Service Providers:** We may share financial data with third-party vendors or service providers who assist with processing payments, facilitating transactions, managing billing systems, or providing financing services. These third parties are required to follow strict data protection standards and comply with privacy laws.
- **Legal and Regulatory Requirements:** We may disclose financial information to comply with legal obligations, such as responding to government investigations, audits, subpoenas, or other legal proceedings. This also includes complying with tax laws, anti-money laundering (AML) regulations, and fraud prevention measures.
- **Business Transfers:** In the event of a merger, acquisition, or sale of PJG assets, your financial information may be transferred to the acquiring entity. However, the acquiring entity will be required to maintain your financial information in accordance with this Privacy Notice.
- **Internal Sharing:** We may share financial data internally among authorized employees and departments within PJG to facilitate transactions, manage accounts, and provide services.

5. Your Rights Regarding Financial Information

Depending on your jurisdiction and the applicable laws, you may have certain rights regarding your financial data. These rights may include:

- **Access to Financial Information:** You have the right to request a copy of the financial data we hold about you, including transaction histories, invoices, and payment details.
- **Correction of Inaccurate Information:** If you believe that any financial data we hold about you is inaccurate, you may request that we correct or update the information.
- **Deletion of Financial Data:** You may request the deletion of your financial data, provided it is no longer required for business, legal, or contractual purposes.



- **Opt-Out of Marketing or Communication:** If applicable, you may opt out of receiving promotional communications or marketing materials that involve the use of your financial data.

If you wish to exercise any of these rights, please contact us using the contact details provided below.

6. Data Retention

PJG retains financial information only for as long as necessary to fulfill the purposes for which it was collected, including business operations, legal obligations, tax reporting, and contractual obligations. Once financial data is no longer required, we ensure its secure deletion or anonymization in accordance with our data retention policies.

7. Updates to This Financial Privacy Notice

We may update this Financial Privacy Notice periodically to reflect changes in our practices, services, or legal requirements. If we make significant changes, we will notify you and provide an updated version. The most recent version will always be available on our website or can be requested from us.

8. Contact Us

If you have any questions or concerns regarding this Financial Privacy Notice or would like to exercise your data rights, please contact us