

Privacy Policy

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We respect and protect the privacy of visitors to our website and our customers. This Privacy Policy (“**Policy**”) describes how BAM Trading Services Inc. and its related companies (“**BAM**”) collect, use and disclose information, and your choices regarding this information.

Please read this Policy carefully and contact us with questions at privacy@binance.us.

Table Of Contents

- [Applicability Of This Policy](#)
- [What We Collect](#)
- [How We Use Information](#)
- [How We Share And Disclose Information](#)
- [How You Can Change Your Information](#)
- [Security](#)
- [Age Limitations](#)
- [Changes To This Policy](#)
- [Your California Privacy Rights](#)
- [Do Not Sell My Personal Information](#)
- [Contact Us](#)

Applicability Of This Policy

This Policy applies to our services, which include our content on the website located at binance.us or any other websites, pages, features, or content we own or operate (collectively, the “**Sites**”) or when you use our mobile app, any BAM API or third party applications relying on such an API, and related services (collectively, the “**Services**”).

If you do not agree with the terms of this Policy, do not access or use the Services, Sites, or any other aspect of our business.

What We Collect

We collect information about you in a range of ways:

- **Information You Give Us.** We may collect the following types of information that you provide us: (A) identifiers such as your date of birth, email address, full name, home address, nationality, phone number, photographs, and/or social security number; and (B) protected classification characteristics, specifically your biological sex.
- **Formal Identification Information.** Government issued documents including your passport, driver license, federal/state ID card, Tax ID number, and/or any other information we deem necessary to comply with our legal obligations under financial or anti-money laundering laws. Proof of address documents including

your bank, brokerage, and/or credit card statements, utility bills, mortgage statements, and/or property tax statements.

- **Institutional Information.** Employer Identification Number (EIN), proof of legal formation (e.g. articles of incorporation/bylaws), and/or personal identification information for beneficial owners.
- **Financial Information.** Bank account, credit and/or debit card information, transaction history, trading data, and/or tax identification.
- **Transaction Information.** Information about the transactions you make on our Services, such as the name of the recipient, your name, the amount, and/or timestamp.
- **Employment Information.** Office location.
- **Correspondence.** Learn and Earn, feedback, questionnaire and/or other survey responses, and/or information provided to our support teams.
- **Information We Get From Others.** We may get information about you from other sources as required or permitted by applicable law, including third parties such as credit bureaus, identity verification services, and public databases. We may combine the information collected from these sources with the information we get from this Site in order to verify your identity, comply with our legal obligations, and ensure our Services are not used fraudulently or for other illicit activities.
- **Information Automatically Collected.** To the extent permitted under applicable law, we may automatically log information about you and your computer. Information we collect automatically may include: computer operating system, geolocation data, Internet or network information, and/or online identifiers.
- **Usage Data.** Authentication data, click-stream data, and/or security questions.
- **Cookies.** We may log information using “Cookies.” Cookies are small data files stored on your hard drive by a website. We may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Site. This type of information is collected to make the Site more useful to you and to tailor the experience with us to meet your special interests and needs.

How We Use Information

We use your information in accordance with your instructions, including any applicable terms in the [User Agreement](#), and as required by applicable law. We may also use the information we collect for purposes including:

- **Providing Services And Features.** We may use the information we collect to provide, personalize, maintain, and improve our products and Services. This includes using information to:
 - create and update users’ accounts;
 - process transactions and send notices about your transactions;
 - send information including confirmations, invoices, technical notices, updates, security alerts, and support and administrative messages;
 - communicate about promotions, upcoming events, and other news about products and services offered by us and our selected partners;
 - to process and deliver contest entries and rewards; and/or
 - operate, maintain, customize, measure, and improve our Services and Sites.
- **Safety And Security.** We may use your information to help maintain the safety, security, and integrity of you and our Services. This includes using information to:

- protect, investigate, and deter against fraudulent, unauthorized, or illegal activity;
 - monitor and verify identity or service access, combat spam, malware or security risks;
 - perform internal operations necessary to provide our Services, including to troubleshoot software bugs and operational problems; and/or
 - comply with applicable security laws and regulations.
- **Customer Support.** We may use information we collect to provide customer support, including to:
 - direct questions to the appropriate customer support person;
 - investigate and address user concerns; and/or
 - monitor and improve our customer support responses and processes.
 - **Research And Development.** We may use the information we collect for testing, research, analysis, and product development to improve your experience. This helps us to improve and enhance the safety and security of our Services, improve our ability to prevent the use of our Services for illegal or improper purposes, develop new features and products, and facilitate payment solutions in connection with our Services.
 - **Enforcement Of Our Terms Of Use And Other Agreements.** We handle sensitive information, such as your identification and financial data, so it is critical that we actively monitor, investigate, prevent, and mitigate any potentially prohibited or illegal activities, enforce our agreements with third parties, and/or prevent and detect violations of our [User Agreement](#) or agreements for other Services. The consequences of not collecting your information for such purposes is the termination of your account.
 - **Legal And Regulatory Compliance.** Many of our Services are subject to laws and regulations requiring us to collect, use, and store your personal information in certain ways. For example, we must identify and verify customers using our Services in order to comply with anti-money laundering laws. We also use third parties to verify your identity by comparing the personal information you provide against third-party databases and public records. When you attempt to link a bank account to your account, we may require you to provide additional information which we may use in collaboration with service providers acting on our behalf to verify your identity or address, and/or to manage risk as required under applicable law. If you do not provide information required by law, we will have to close your account. We may use the information we collect to investigate or address claims or disputes relating to use of our Services, or as otherwise allowed by applicable law, or as requested by regulators, government entities, and official inquiries.
 - **Direct Marketing.** We may use the information we collect to market our Services to you. This may include sending you communications about our Services, features, promotions, surveys, news, updates, and events. If you do not want us to send you marketing communications, please opt-out by selecting “unsubscribe” to any marketing email sent by us or by contacting us at privacy@binance.us.
 - **Third Party Marketing.** We will obtain your consent before we share your information with any third parties for marketing purposes.

How We Share And Disclose Information

We may share your information in the following circumstances:

- **With Your Consent.** For example, you may let us share personal information with others for their own marketing uses. Those uses will be subject to their privacy policies.
- **To Comply With Our Legal Obligations.** We may share your information to: (A) comply with laws; (B) comply with law enforcement, officials, or other third parties when we are compelled to do so by a

subpoena, court order, or similar legal procedure; (C) comply with one or more forms of “travel rules” that require our transmitting of your information to another financial institution; (D) when we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss; (E) report suspected illegal activity; or (F) investigate violations of our [User Agreement](#) or any other applicable policies.

- **With Third-Party Identity Verification Services.** We may share your information to prevent fraud and deny service to persons presenting an unacceptable level of money laundering or terrorism financing risks. This allows BAM to confirm your identity by comparing the information you provide us to public records and other third-party databases. These service providers may create derivative data based on your personal information that can be used solely in connection with provision of identity verification and fraud prevention services.
- **With Service Providers.** We may share your information with service providers who help facilitate business operations such as bill collection, marketing, and technology services. Our contracts require these service providers to only use your information in connection with the services they perform for us and prohibit them from selling your information to anyone else.
- **With Financial Institutions.** We may share your information with financial institutions to process payments you have authorized.
- **During A Change To Our Business.** If we engage in a merger, acquisition, bankruptcy, dissolution, reorganization, sale of some or all of our assets or stock, financing, public offering of securities, acquisition of all or a portion of our business, a similar transaction or proceeding, or steps in contemplation of such activities, some or all of your information may be shared or transferred, subject to standard confidentiality arrangements.
- **Aggregated Or De-identified Data.** We may share aggregated and/or anonymized data with others for their own uses.

How You Can Change Your Information

To view or update your information, log into your account or contact privacy@binance.us. We securely store your information throughout the life of your BAM account, and retain your information for a minimum of five years to comply with our legal obligations or to resolve disputes. If you close your account, we will neither use your information for any further purposes, nor sell or share your information with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law, or in accordance with this Policy.

Security

We take information security very seriously. We work hard to protect your information; however, we cannot guarantee that loss, misuse, unauthorized acquisition, or alteration of your information will not occur. When registering for our Services, choose a complex password and turn on advance security features, such as two-factor authentication. Never share your account credentials with third-parties and contact us at privacy@binance.us if you become aware of unauthorized access to or use of your account.

Age Limitations

To the extent prohibited by applicable law, we do not allow use of our Services and Sites by anyone younger than 18 years old. If you learn that anyone younger than 18 has unlawfully provided us with personal data, please contact us at privacy@binance.us and we will take steps to delete such information, close any such accounts, and prevent the user from continuing to use our Services.

Changes To This Policy

If we make any changes, we will change the Last Updated date above. We encourage you to review this Policy to stay informed. If we make significant changes, we will provide additional notice, such as via the email specified in your account or through the Services or Sites.

Your California Privacy Rights

This section provides additional details about the personal information we collect about California consumers and the rights afforded to them under the California Consumer Privacy Act of 2018 (“CCPA”).

For more details about the personal information we have collected over the last 12 months, including the categories of sources, please see the [What We Collect](#) section above. We collect this information for the business and commercial purposes described in the [How We Use Information](#) section above. We share this information with the categories of third parties described in the [How We Share And Disclose Information](#) section above. We do not “sell” the personal information we collect (as such term is defined in the CCPA) for monetary value (and will not sell it without providing a right to opt out). Please note that we may use third-party Cookies for our advertising purposes.

Subject to certain limitations, the CCPA provides California consumers the right to request to know more details about the categories or specific pieces of personal information we collect (including how we use and disclose this information), to delete their personal information, to opt out of any “sales” (as such term is defined in the CCPA) that may be occurring, and to not be discriminated against for exercising these rights.

California consumers may make a request pursuant to their rights under the CCPA by emailing us at privacy@binance.us or writing to us via our mailing address listed in the [Contact Us](#) section of this Policy. We will verify your request using the information associated with your account, including email address. Government identification may be required. Consumers can also designate an authorized agent to exercise these rights on their behalf.

Do Not Sell My Personal Information

Although we do not sell personal information for monetary value, our actions may be considered a “sale” under the CCPA. California law requires that we maintain a separate webpage that allows you to opt out of the sale of your personal information, which can be accessed by clicking the link below:

<https://binance.us/do-not-sell-my-personal-information/>.

Contact Us

Please contact us if you have any questions about this Policy or if you are seeking to exercise any of your statutory rights. We will respond within a reasonable timeframe. You may contact us at privacy@binance.us or at our mailing address below:

Chief Privacy Officer
BAM Trading Services Inc.
One Letterman Drive, Building C Suite C3-800
San Francisco, California 94129.