

# What does BTG Pactual Bank, N.A. do with your personal information?



BTG Pactual US Capital, LLC

U.S. Consumer Privacy  
January 2026

## 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 product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and assets

## 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 BTG Pactual Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does BTG Pactual Bank, N.A. 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                          |

| Reasons we can share your personal information   | Does BTG Pactual Bank, N.A. share? | Can you limit this sharing? |
|--|------------------------------------|-----------------------------|
| For our marketing purposes — to offer our products and services to you                               | Yes                                | No                          |
| For joint marketing with other financial companies   | Yes                                | No                          |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes                                | No                          |
| For our affiliates' everyday business purposes — information about your creditworthiness             | Yes                                | Yes*                        |
| For our affiliates to market to you  | Yes                                | Yes*                        |
| For non-affiliates to market to you  | No                                 | We don't share              |

## To limit our sharing

To limit sharing, call or go to:  
**BTG Pactual Bank, N.A. General Number:**  
 (212) 652-7200

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## Questions?

**Call toll-free:** (212) 652-7200  
 BTG Pactual Bank, N.A. customers: Compliance Department

## Who we are

### Who is providing this notice?

BTG Pactual Bank, N.A and their affiliates that use BTG Pactual in their names.

## What we do

### How does BTG Pactual Bank 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. We have policies governing the proper handling of customer information by personnel and requiring third parties that provide support to adhere to appropriate security standards with respect to such information.

### How does BTG Pactual Bank collect my personal information?

We collect your personal information, for example, when you

- seek advice about your investments or make deposits or withdrawals from your account
- give us your income information or give us your contact information
- provide account information

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

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

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

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

- *Our affiliates companies include financial companies with BTG Pactual in their name such as Banco BTG Pactual, S.A., BTG Pactual US Capital LLC, BTG Pactual Asset Management US, LLC and BTG Pactual Timberland Investment Group, LLC .*

### Non-affiliates

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

- *BTG Pactual Bank, N.A. does not share with non-affiliates so they can market to you.*

### Joint marketing

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

- *BTG Pactual Bank, N.A. does not share with non-affiliates so they can market to you.*

## Other important information

**Vermont:** Except as permitted by law, we will not share personal information we collect about Vermont residents with non-affiliates unless you provide us with your written consent to share such information. Please send written consent to BTG Pactual Bank, N.A., 499 Park Avenue, 11th Floor, New York, NY 10022

**California:** Except as permitted by law, we will not share personal information we collect about California residents with non-affiliates, and we will limit sharing such personal information with our Affiliates to comply with California privacy laws that apply to us.

**Nevada:** We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling: (212) 652-7200.