



## **Privacy Policy**

### **Definitions**

Welcome to the T24 Card Product Website (the "Site"). In this privacy policy ("Privacy Policy"), the expressions "we" and "us" means Transact24 Trading Limited ("T24"). "Terms of use" means the terms of use for prepaid card websites managed by T24.

Please read this privacy policy carefully. By viewing or using this site you agree that you have read and understood this privacy policy (as amended and posted on this site from time to time) and our terms of use which this privacy policy forms part. You may only use this site if you consent to the use of your personal data as are set out in this privacy policy and if you agree to be bound by our terms of use and where relevant, the T24 Prepaid Card terms and conditions.

### **Collected information**

We will collect personal information about you which you provide to us when using the Site, for example, when you activate your T24 Prepaid Card, log in to manage your T24 Prepaid Card, contact us through the Site, request information or otherwise provide personal information to us. Such information may include (but is not limited to) your T24 Prepaid card number, your full name, address, telephone number and email address. You must ensure that the personal information you provide to us is accurate and complete.

### **Use of your personal information**

We collect, use, store and otherwise process personal information about you for the following purposes: (i) to enable you to access and use the Site; (ii) to run your T24 Prepaid Card account; (iii) to process your fund transfers and transactions; (iv) to enable us to provide any services which you have requested through use of the Site; (v) to personalize aspects of our overall service to you; (vi) to provide you with information regarding products and services that we feel may be of interest to you (see the "Marketing" section below).

### **Disclosing information**

We will not disclose personal information obtained from you to any third parties other than required by; potential or actual legal proceedings, requirement to do so by Governmental or law enforcement agency, or to our issuing banks, processors and third party partners as necessary to manage and process transactions. **Marketing**

We and/or our partners will only use the personal information obtained from you to enable us to provide you with information by email, telephone or post regarding products and services that we feel may be of interest to you if you have provided your consent for us to do so by ticking the relevant box(es) on this website where your personal information is collected.

If you wish to withdraw consent for us to use this information at any time for either us and/or our partners', then you should inform us using the contact us function on our website.

We may need to disclose your personal information if you breach this Privacy Policy and/or our Terms of Use or in connection with legal proceedings or potential legal proceedings or if otherwise required to do so by law or any other Governmental or law enforcement agency.

### **Security**

We will take appropriate and up-to-date measures to protect your personal information. However, no data transmission over the Internet can be guaranteed to be totally secure. As a result, whilst we strive to protect



your personal information, we cannot ensure or warrant the security of any information which you send to us. Please refer to our Data Protection policy for more information.

## **Transferring your information abroad**

We may store, process and/or transfer the personal information you submit to us through use of the Site to countries outside of the European Economic Area. Personal data transferred outside of the EEA will be stored and processed by our group companies or representative offices for business and management purposes, to perform a contractual obligation owed by us to you and/or to provide you with information or services that you have requested. By using this Site, you consent to us transferring your personal information to countries outside the EEA for our legitimate business purposes as outlined in this paragraph. We will take appropriate steps to protect your personal data.

## **Cookies**

A cookie is a small amount of data, which often includes a unique identifier that is sent to your computer or mobile phone (referred to here as a "device") browser from a website's computer and is stored on your device's hard drive. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites. Many sites do this whenever a user visits their website in order to track online traffic flows.

Cookies record information about your online preferences and allow us to tailor the websites to your interests. Users have the opportunity to set their devices to accept all cookies, to notify them when a cookie is issued, or not to receive cookies at any time. The last of these means that certain personalized services cannot then be provided to that user and accordingly you may not be able to take full advantage of all of the website features. Each browser is different; so check the "Help" menu of your browser to learn how to change your cookie preferences. Some functions are only accessible when cookies are enabled and we therefore recommend allowing cookies for our site.

## **Links**

We are not responsible for the privacy practices of websites linked to from the site. This privacy policy applies solely to information collected on this Site.

## **Privacy related questions or complaints**

If you have any questions relating to this Privacy Policy or how we use your personal information, or if you believe that we have not complied with this Privacy Policy with respect to your personal information, you may write to our Information Officer at, Transact24 Trading Limited, 3<sup>rd</sup> floor, Heritage House, 235 Main Street, Gibraltar. You should also use this address if you would like to request a copy of your personal information from us or to review or modify any part of your personal information at any time. We reserve the right to charge a fee for each copy requested.

You may also contact us by sending an email to our Information Officer from the contact information page on our website. In your letter, please clearly set out your question or request or, if you have a complaint, describe in as much detail as possible the ways in which you believe that our Privacy Policy has not been complied with and we will investigate and provide you with a response.