

# Privacy Policy

This policy explains when and why we collect personal information about you, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

TPL is committed to safeguarding the privacy of your information. By “your data”, “your personal data”, and “your information” we mean any personal data about you which you or third parties provide to us.

We may change this Policy from time to time so please check this page regularly to ensure that you’re happy with any changes.

## Who are we?

Transact Payments Limited (“TPL”, “we”, “our” or “us”) is the issuer of your card and is the Data Controller for the personal data which you provide to us in relation to the card. TPL is an e-money institution, authorised and regulated by the Gibraltar Financial Services Commission. Our registered office address is 6.20 World Trade Center, 6 Bayside Road, Gibraltar, GX11 1AA and our registered company number is 108217.

## How do we collect your personal data?

We collect information from you when you apply online or via a mobile application for a payments card which is issued by us. We also collect information when you use your card to make transactions. We also obtain information from third parties (such as employers, joint account holders, credit reference agencies and fraud prevention agencies) who may check your personal data against any information listed on an Electoral Register and/or other databases.

## On what legal basis do we process your personal data?

### Contract

Your provision of your personal data and our processing of that data is necessary for each of us to carry out our obligations under the contract (known as the Cardholder Agreement or Cardholder Terms & Conditions or similar) which we enter into when you sign up for our payment services. At times, the processing may be necessary so that we can take certain steps, at your request, prior to entering into that contract, such as verifying your details or eligibility for the payment services. If you fail to provide the personal data which we request, we cannot enter into a contract to provide payment services to you or will take steps to terminate any contract which we have entered into with you.

### Legal/Regulatory

We may also process your personal data to comply with our legal or regulatory obligations.

### Legitimate Interests

On occasion we may have a legitimate interest or those of a third party to process your personal data.

## **What type of personal data is collected from you?**

When you apply for a card, we, or our partners on our behalf, collect the following information from you: full name, physical address, email address, mobile phone number, phone number, date of birth, gender, maiden/birth name, birth country, birth city, national insurance number (where applicable and required), citizenship, nationality, login details, secret question and answer details, card delivery address, IP address, identity verification documents.

When you use your card to make transactions, we store that transactional information. This includes the date, amount, currency, card number, card name, account balances and name of the merchant, creditor or supplier (for example a supermarket or retailer). We also collect information relating to the payments which are made to/from your account.

## **How is your personal data used?**

We use your personal data to:

- set up your account, including processing your application for a card, creating your account, verifying your identity and printing your card.
- maintain and administer your account, including processing your financial payments, processing the correspondence between us, monitoring your account for fraud and providing a secure internet environment for the transmission of our services.
- comply with our regulatory requirements, including anti-money laundering obligations.

## **Who do we share your information with?**

We pass your information to our third party service providers, agents, subcontractors, program managers and other associated organisations for the purposes of completing tasks, managing your account and providing services to you on our behalf, as detailed above. When we use third party service providers, we have a contract in place that requires them to keep your information secure and confidential.

We pass your information to the following categories of entity:

- companies and organisations that assist us in processing transactions you make (including but not limited to payment processing service providers) and in providing services that you have requested;
- companies and organisations that run and manage the card program;
- identity verification agencies to undertake required verification, regulatory and fraud prevention checks;
- payment card manufacturers;
- information security services organisations, web application hosting providers, network backup service providers and software/platform developers;
- document destruction providers;
- anyone to whom we lawfully transfer or may transfer our rights and duties under this agreement;
- any third party as a result of any restructure, sale or acquisition of TPL or any associated entity, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us.
- regulatory and law enforcement authorities, whether they are outside or inside of the EEA, where the law requires us to do so.

## **Sending personal data overseas**

To deliver services to you, it is sometimes necessary for us to share your personal information outside the European Economic Area (EEA), e.g.:

- with service providers located outside the EEA;
- if you are based outside the EEA;
- where there is an international dimension to the services we are providing to you.

These transfers are subject to special rules under European and Gibraltar data protection law.

These non-EEA countries do not have the same data protection laws as Gibraltar and EEA. We will, however, ensure the transfer complies with data protection law and all personal information will be secure. We will send your data to countries where the European Commission has made an adequacy decision, meaning that it has ruled that the legislative framework in the country provides an adequate level of data protection for your personal information. You can find out more about this [here](#).

If you would like further information please contact our Data Protection Officer on the details below.

## **How long do we store your personal data?**

We will store your information for a period of six years and one quarter after our business relationship ends in order that we can comply with our obligations under applicable legislation such as anti-money laundering and anti-fraud regulations. If any changes to

applicable legislation require us to retain your data for a longer period of time, we shall retain it for that period. We will not retain your data for longer than is necessary.

## **Your rights regarding your personal data?**

You have certain rights regarding the personal data which we process:

- You may request a copy of some or all of it.
- You may ask us to rectify any data which we hold which you believe to be inaccurate.
- You may ask us to erase your personal data.
- You may ask us to restrict the processing of your personal data.
- You may object to the processing of your personal data.
- You may ask for the right to data portability.
- If you would like us to carry out any of the above, please email the Data Protection Officer at [DPO@transactpaymentsltd.com](mailto:DPO@transactpaymentsltd.com).

## **How is your information protected?**

We implement security policies and technical measures in order to secure your personal data and take steps to protect it from unauthorised access, use or disclosure.

While we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk. Once we receive your information, we make our best effort to ensure its security on our systems. Where we have given (or where you have chosen) a password which enables you to access certain parts of our websites, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

## **Complaints**

We hope that our Data Protection Officer can resolve any query or concern you may raise about our use of your personal information.

The General Data Protection Regulation also gives you right to lodge a complaint with a supervisory authority, in particular in the European Union (or European Economic Area) state where you work, normally live or where any alleged infringement of data protection laws occurred. The supervisory authority in Gibraltar is the Gibraltar Regulatory Authority. Their contact details are as follows:

Gibraltar Regulatory Authority,

2nd floor, Eurotowers 4, 1 Europort Road, Gibraltar.

(+350) 20074636/(+350) 20072166 info@gra.gi

## **Other websites**

Our website may contain links to other websites. This privacy policy applies only to our website, so we encourage you to read the privacy statements on the other websites you visit. We cannot be responsible for the privacy policies and practices of other sites even if you access them using links from our website.

## **Changes to our Privacy Policy**

We keep our Privacy Policy under review and we regularly update it to keep up with business demands and privacy regulation. We will inform you about any such changes. This Privacy Policy was last updated on 25th May 2018.

## **How to contact us**

If you have any questions about our Privacy Policy or the personal information which we hold about you or, please send an email to our Data Protection Officer at [DPO@transactpaymentsltd.com](mailto:DPO@transactpaymentsltd.com).

version: 1.0