

Privacy Policy

At cardonebanking (otherwise referred to in this statement as "the company", "we" or "us"), we are committed to safeguarding your privacy. You can contact us regarding any part of the statement by emailing customer.services@onebanking.co.uk or by calling customer services on 0871 811 1881. Calls cost 10p per minute from a BT landline but could be more from other networks and mobiles.

If you feel that this company is not abiding by its posted privacy policy, or if you have any questions relating to the handling of your personal data, you should contact us.

1. What information is collected online?

When you activate your account, we will ask you for:

- * your title
- * your name
- * your current address
- * your date of birth
- * your email address
- * your mobile telephone number, or
- * your home telephone number
- * And any other information we may need for the purposes of issuing your card.

This information may be used to provide you with details about carefully selected products and services that we believe will interest you.

Use of Cookies

Our website uses cookies. A cookie is a piece of data stored on your computer's hard drive that identifies your computer while you are using our site. Once you shut down your browser software, the cookie simply terminates until you re-enter the site. Cookies have a number of uses. For example, cookies are part of the mechanism that allows you to log in and out of our website rather than having to enter your password repeatedly during a session. Cookies can be used for analytics purposes to estimate the number of users to our site. Once you are logged in, cookies can be used to enable us to track and target your interests to enhance your experience on our site. They may also be used for other purposes, such as to maintain the security of the site and provide information on what we need to do to provide administration support to the site. Some of our strategic partners use cookies on our site (for example, advertisers). However, we have no access to or control over these cookies.

Money Laundering

We are required by law to review transactions and report any which may be suspected of being related to money laundering activities.

2. What do we use your information for?

Personal details

We may use your personal details in order to conduct identity checks as required by law as a measure to prevent money laundering.

Contact details

Your contact details may be used to send information to you about cardonebanking activities that could

affect you (e.g. changes to terms and conditions, procedures and reminders of security measures, etc...). We may also use your contact details to provide you with advertising or promotional material from:

- * Our "strategic partners" who are those companies with whom we work to provide special offers, promotions and co-branded cardonebanking products. Strategic partners may or may not be merchants.
- * Our "retailers" who are those companies, such as newsagents, with whom you can top up your account.

You may, however, opt not to receive such marketing material - see section 4 below. We are also required to keep your address details under UK Money Laundering legislation, in particular with regard to the giving of refunds and the obligation to know the customer.

Mobile telephone number

We ask for your mobile telephone number (which is optional) to aid with the administration of your account. We may also use your mobile number for marketing purposes informing you about offers which we believe will interest you.

3. Who might we share your personal information with?

We will not sell, share, or rent your information to others except as set out in this Privacy policy. However, in the event of the sale of the Company or its assets, your personal details may be disclosed to the purchaser of the Company or the purchaser of its assets.

Merchants

We will not provide your details to third parties such as merchants that accept payment using the cardonebanking prepaid MasterCard®. They will have separate privacy and data collection practices and cardonebanking has no responsibility or liability for their practices. While we may collect certain information such as hobbies or lifestyle information from competitions, we will not disclose any personal information collected in this way to merchants. Only aggregate data (which is not personalised) gathered from competitions may be shared from time to time with merchants.

Strategic partners

cardonebanking may supply strategic partners with certain information from your account set-up form, (such as your name, address, telephone number, date of birth, e-mail address and gender) to enable them to directly market to you.

Our strategic partners gather information for their own purposes and for that reason we cannot exercise control over the uses to which they apply your personal information. All our strategic partners are obliged to comply with the "fair processing code" contained in the Data Protection Act 1998, which requires them to inform you about (or make readily available to you) the following information:

- * their identity
- * why they are handling your personal data and what they intend to do with it
- * any further information to make the processing of your personal data fair

Links and third parties' privacy practices

This site may contain links to other sites. cardonebanking is not responsible for the privacy practices or the content of such other websites.

4. What can you do if you would prefer for your personal details not to be shared with third parties or used for direct marketing purposes?

You are free to opt out of receiving marketing communications from us and our strategic partners at any time by contacting us. If you choose to opt out, we will not use personal identifying information for promo-

tional offers or share the information with our strategic partners, if you are opted in to receive email correspondence, there is an unsubscribe link on each email we send out, if you use this, we will not send any unsolicited mail (spam) to your registered email address. Please contact us via email at customer.services@onebanking.co.uk

5. How can you review, correct or update your personal information?

If any of your details are recorded incorrectly and need to be changed, please contact us with details of the required changes and the reasons for the change.

6. How will you be told about changes to this statement?

If our privacy policy changes, we will notify you by email to your registered email address so you will always know what information we collect, how we use it, and under what circumstances, if any, we disclose it. If we want to change the use of personal information we've already collected about you, we will notify you by email. If you have not provided us with your email address you must regularly check the website for an up to date version of the Privacy policy. It is then up to you to decide whether you will let us use your information in this way. We will use information in accordance with the privacy policy under which the information was collected unless you consent.