

INTRODUCTION

Welcome to the Cloud Payments website (the "Site"). In this privacy policy ("Privacy Policy"), the expressions "we" and "us" means Cloud Payments Ltd (an approved Agent of Prepaid Financial Services Ltd). We take your privacy seriously and this Privacy Policy explains the steps we take to ensure information about you is kept secure and confidential.

THE INFORMATION WE COLLECT FROM YOU

We will collect personal information about you which you provide to us when using the Site, for example, when you activate your account, log in to manage your account/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 Pre Paid Card card number and PIN, your full name, address, telephone number and email address. You must ensure that the personal information you provide to us is accurate and complete.

PURPOSES FOR WHICH WE USE 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; and (ii) to run your Pre Paid Card account; and (iii) to process your fund transfers and transactions; and (iv) to enable us to provide any services which you have requested through use of the Site; and (v) to personalise aspects of our overall service to you; and (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 ABOUT YOU

We will not disclose personal information obtained from you to any third parties other than 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 (including but not limited to our issuing banks, our processors and our third party partners.) We may need to disclose your account information and verify personal documents for regulatory obligations we have. This will be in accordance for Anti-Money Laundering and Fraud prevention checks.

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 to use this information at any time for either us and/or our partners', then you should contact the Information Officer at Prepaid Financial Services Ltd.

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

Keeping your personal information secure is very important to us. 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, and you do so at your own risk.

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 including (without limitation) to the USA. 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.

Personal data shall not be transferred to a country or territory outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data

COOKIES

Cookies are small files on your computer, which can store information that you transmit when accessing the internet. They are transmitted via the web browser to the computer's hard drive. Cookies cannot transmit any information from a computer system. They instead help to make a return visit to the Site as simple and user friendly as possible. Some cookies remain on the computer's hard drive so that Partner recognises your computer on your next visit. You can change your browser options at any time to deactivate cookies. (Some functions are only accessible when cookies are enabled and we therefore recommend allowing cookies.)

LINKS

This web site contains links to other sites. Please be aware that we are not responsible for the privacy practices of such other sites. This privacy policy applies solely to information collected by this Site.

DATA PROTECTION REGISTRATION

Cloud Payments Ltd has notified the Irish Data Protection Commissioner that it processes personal data and appears on the register of data controllers.

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 PFS, 36 Carnaby Street, W1F 7DR or the Managing Director of Cloud Payments Ltd, FDW, Blackthorn Industrial Estate, Coes road, Dundalk, Co. Louth, Ireland. 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 request.

You may also contact us by sending an email to our Information Officer from the contact page or by e-mail to info@cloudpayments.ie. In your communication 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.