

Privacy policy

Last updated: May 2018

At Card Saver Ltd (“we”, “us” or “our” for short) we and our group companies are committed, not only to providing you with unbeatable value and an excellent service, but also to protecting your personal information.

Your personal information (also called ‘personal data’) is the information which identifies you as an individual that we get from you and others in various ways. Under the Data Protection Act 1998 (the “Act”) and the General Data Protection Regulation (GDPR) specific obligations are placed on us about the way we handle this type of information. The aim of this privacy policy is to let you know what personal information we collect from you when you purchase products and services from us, when you use our website and when you contact us, how we store and use it, and how you can access and manage this information.

It is important you read this Privacy policy together with data protection statement in your terms and conditions so that you are fully aware of how and why we are using your information.

Changes to this Privacy Policy

We may revise and update this Privacy Policy at any time and will indicate at the top of this page when this Privacy Policy was last revised. Please periodically review the Privacy Policy to ensure you are aware of any relevant changes.

Storage of Your Information

All information you provide to us is stored on our secure servers. Any payment transactions carried out by us or our chosen third-party provider of payment processing services will be encrypted. Where we have given you (or where you have chosen) a password that enables you to access certain parts of Card Saver Ltd systems and services, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted electronically; any transmission is at your own risk. Once we have received your information, we will use procedures and security features to try to prevent unauthorised access.

What personal information do we collect about you?

We collect the personal information requested by our application and contact forms together with any comments or remarks that you may provide in free text fields or may send to us. We may also keep a record of references and information received from third parties (for example from credit reference or fraud prevention agencies) and of any other correspondence or communication between you and us, whether written, e-mailed, or as a result of visits, interviews or telephone calls including those which are recorded for the purposes summarised below. Information includes:

- Name of Customer
- Customers Business Name
- Contact Information (e.g. address, email, telephone number)
- Identification documents
- Bank account and payment card details
- Profile information including username and password
- Marketing and communications information including your preferences in receiving marketing from us and our third parties and your communication preference.

As standard we do not collect any Special categories of personal data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and biometric data). Nor do we collect any information about criminal convictions and offences.

When you interact with our digital platforms, we may also automatically collect the following information about your visit:

- How you have reached our digital platform and the internet protocol (IP) address you have used;
- Your browser type, versions and plug-ins and your operating system;
- Your journey through our digital platform, including which links you click on and any searches you made, how long you stayed on a page and other page interaction information;
- Information collected in any forms you complete such as our online enquiry forms; and
- News, offers and opportunities from us

How do we use your personal information?

We will use the information you give us, or which we legally receive from another organisation or person, to set up and manage your services with us by way of performance of the contract between us. We may share it with all relevant industry organisations based on agreed industry processes. We may use it and share it with relevant third parties (some of which are under common ownership) to:

- help us identify you so we know who we are talking to;
- supply you with the services that you request, including other business services offered by third parties which we may from time to time promote to you when you make contact with us;
- set up and otherwise manage your account, including collecting debts and improving our service to you;
- Renew your contract and services, this service may be outsourced to a third party who will be contacting you on our behalf;
- work out your bills;
- help prevent and detect fraud or loss;
- assess risk, carry out marketing (unless you have opted out) or market research, statistical analysis, test systems, improve the way that we run your accounts (including quality assurance) and analyse your account history; and
- train staff and monitor our services. This may mean that we record our conversations or our correspondence with you to make sure we are providing you with a good service and to make sure we keep to our legal and regulatory obligations.

You may receive marketing communication from us if you have requested information from us or, in each case, you have not opted out of receiving that marketing. We will get your express opt-in consent before we share your personal information with any company outside Card Saver Ltd for marketing purposes.

We may pass information about you to our agents and service providers for these purposes. This may involve passing your information outside of the European Economic Area (EEA) to countries that do not have the same data protection standards as we do in the UK. If we, or our agents and service providers, do this, we will make sure that it happens and will ensure the information is afforded the same or similar safeguards and processes that we undertake in the EEA. If we are asked, we may pass your information on for regulatory purposes to the Financial Conduct Authority (FCA) (or any organisation which takes over the FCA's role), at the request of any other legal or regulatory body or as part of a government data-sharing initiative.

We may search the files of credit-reference agencies who will record the search. We may share information about how you deal with your account with other financial institutions, with credit-reference agencies and with fraud-prevention agencies. We may use this information to help us assess your ability to pay our bills and to make decisions about the products and services that we offer you. Where there is outstanding debt on an account Personal information may be shared with Debt Recovery Agents acting on behalf of Card Saver Ltd.

If you have given us your mobile phone number or email address (or both), we may use the information to send you service messages or other similar information (by text message or email). The aim is to help us manage your account. We will not use the information for marketing purposes unless you have agreed that we can. You must let us know if your mobile phone number or email address changes so that we can keep this information up to date.

We will release your account details to any organisation we may transfer our rights or responsibilities to and we reserve the right to tell your future service provider of any debt you may have with us.

From time to time additional personal information may be collected to supplement the information already held for the legitimate interests of Card Saver Ltd, such as, for the purpose of ensuring sufficient contact information is held to ensure your account can be fully managed.

Please note that we reserve the right to access and disclose individually identifiable information to comply with any applicable laws and lawful government requests, to operate our systems properly, to protect both ourselves and our users, and where we are approached by a potential buyer of our business or assets, or in relation to any joint venture or business arrangement.

If you have consented to us sending you marketing material...

...you may opt out at any time. You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of our group and third parties for marketing purposes.

If you no longer wish to be contacted for marketing purposes please get in touch with us using the details below.

How can you find out what personal information we hold about you?

You are entitled to see the personal information that we hold about you at any time. (If you write to, email or phone us in relation to this information) You can do so by:

- telephoning us on 0844 2938 850;
- emailing us at sars@card-saver.co.uk; or
- writing to us at Data Protection Team, Card Saver Ltd, Unit 2 Darwin Court, Hawking Place, Blackpool, FY2 0NJ.

When we receive your request we will send you a form to fill in.

Your rights to personal information include:

- Request access to personal information;
- Request that inaccurate information is corrected;
- Request that processing of personal information is restricted;
- Request that personal information we hold is erased in certain circumstances;
- Request a copy of the personal information that has been provided to us (Subject Access Request);
- Object to the processing of personal information or the continued processing of personal information.

Even if you don't want a copy of your personal information, you can still contact us to check that the personal information that we hold is accurate, or to let us know of any changes to your personal information. We always try to ensure that the information that we hold is accurate, up to date and relevant. We'll be more than happy to make changes or to correct any inaccuracies.

External links from our site

From time to time, for your convenience, we may include hypertext links to sites which are created by individuals and companies outside of Card Saver Ltd. We do this when there is a particular relevance to the topic you're reading about. Whilst we endeavour to check that the content of these sites is suitable, we unfortunately cannot take any responsibility for the practices of the companies who publish the sites that we link to, nor the integrity of the content contained within them.

Please remember that we are not responsible for the privacy practices of other sites. This privacy policy applies only to information collected and held on systems controlled by Card Saver Ltd.

If you have any questions or if you feel that we are not complying with the terms of this privacy policy please do contact us via email at sars@card-saver.co.uk.

How long will you retain my information?

We will only retain your personal data for as long as reasonably necessary to fulfil the purpose we collected it for, including for the purpose of satisfying any legal, accounting, or reporting requirements.

Our standard data retention periods for personal information provided to us for the purpose of supplying of services is set out in the Card Saver Ltd Data Retention and Destruction Policy however as standard for contractual information this is 6 years from the date that your contract is terminated with us, at which point the data will be securely deleted or destroyed.

Data Security

We take the security of personal information seriously and Card Saver Ltd has appropriate measures, safeguards and protocols in place to ensure data is kept secure, is only accessed by those individuals authorised to do so and where there is a legitimate need to access the data.

Cookies

We may use cookies to monitor how people use our site. This helps us to understand how our customers and potential customers use our website so we can develop and improve the design, layout and function of the sites. A cookie is a piece of information that is stored on your computer's hard drive which records how you have used a website. This means that when you go back to that website, it can give you tailored options based on the information it has stored about your last visit. You can normally alter the settings of your browser to prevent it from accepting cookies.

If you do not want us to use cookies in your browser, you can set your browser to reject cookies or to tell you when a website tries to put a cookie on your computer. However, you may not be able to use some of the products or services on our website without cookies.

Where to make a complaint

If you have a complaint regarding any aspect of your personal data or this policy please contact us by:

- telephoning us on 0844 2938 850;
- emailing us at sars@card-saver.co.uk; or
- writing to us at Data Protection Team, Card Saver Ltd, Unit 2 Darwin Court, Hawking Place, Blackpool, FY2 0NJ.

If you are not happy with the outcome of your complaint, you may write to the Information Commissioner's Office who's details can be found on <https://ico.org.uk/>