

## Privacy Policy

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

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 set out in this privacy policy and if you agree to be bound by our terms of use and where relevant, the T24 Black 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 Black Card, log in to manage your T24 Black 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 Black 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 operate your T24 Black 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 personalise 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.

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.

## Definitions Marketing

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.