

This website ("Website") is operated by MasterCard Prepaid Management Services Limited, an indirect fully owned subsidiary of MasterCard International Incorporated, on behalf of itself and its holding companies, subsidiaries and affiliates (together, "we" or "us" or "our").

## 1. INTRODUCTION

We respect the confidentiality and privacy of the consumers that visit our site. This Privacy Notice describes what personal information we collect, how we use the information we collect, with whom we share it, and the choices you can make about our use of the information we collect. We also describe how you can inquire about our privacy practices. We urge you to read our Privacy Notice carefully.

## 2. INFORMATION WE COLLECT

We may obtain information about you from various sources. For example, we may have a direct relationship with you and obtain information about you directly when you choose to provide personal information to us. We may also obtain information about you in our role as a prepaid program manager.

As a prepaid program manager and provider of related services, we may process payment card transactions on behalf of your financial institution and/or distribute prepaid cards to you through our distributor network. In connection with offering these services we may obtain personal information about you from financial institutions, distributors and other service providers.

In addition, you may choose to submit information directly to us. You may do so, for example, on our websites, in connection with ordering or using a prepaid product or service, when you participate in an offer or promotion, or in connection with an actual or potential business or employment relationship with us.

The types of personal information we may obtain are:

- Contact information (such as name, postal or e-mail address, and telephone or fax number)
- Government Identification (such as Driver's License or Passport information)
- Business contact information (such as job title, department and name of organization)
- Username and password
- Payment card information
- Financial information (such as financial account information and information that may be contained in a consumer report)
- Identification number or access code
- Content you provide (such as photographs, articles and comments)
- Geo-location data
- Other information (such as shopping behavior and preferences, language preference, age, date of birth, gender and family status)

## 3. HOW WE USE THE INFORMATION WE COLLECT

We may use the information we obtain about you to:

- Process your prepaid card transactions (including authorization, clearing, settlement, chargebacks and other related dispute resolution activities)
- Protect against and prevent fraud, unauthorized transactions, claims and other liabilities, and manage risk exposure and franchise quality

- Create and manage your online account and respond to your enquiries, including confirming your identity as required by applicable law
- Manage our prepaid card inventory
- Provide, administer and communicate with you about products, services and promotions (including contests, sweepstakes, programs and other offers)
- Operate, evaluate and improve our business (including developing new products and services; managing our communications; determining the effectiveness of our advertising; analyzing our products, services and websites; performing and producing data reports and analysis that have been anonymised to ensure that they do not identify you as an individual; facilitating the functionality of our websites; and performing accounting, auditing, billing, reconciliation and collection activities)
- Enforce our terms and conditions
- Comply with applicable legal requirements, industry standards and our policies

We also may use the information in other ways for which we provide specific notice at the time of collection.

## 4. DISCLOSURE OF INFORMATION

We do not sell or otherwise disclose personal information we collect about you, except as described here in or otherwise disclose to you at the time the data is collected.

We share information to fulfill our role as a prepaid program manager, including perform payment card transactions and other activities that you request. We may share the personal information we collect with our affiliates, financial institutions that issue payment cards or process payment card transactions, entities that assist with payment card fraud prevention, and distributors. For example, in this context we provide financial institutions with information about their cardholders' transactions that we process.

We may share your personal information with credit reference agencies and fraud prevention agencies to (i) make enquiries when you ask for a Cash Passport or any of our services or to assist us in managing the Cash Passport; (ii) share information about you and how you manage the Cash Passport; (iii) if you give us false or inaccurate information or we suspect fraud. These agencies keep a record of our enquiries (whether or not you proceed with your application, and whether or not your application is successful) and may record, use and give out information we give them to lenders, insurers and other organisations to make assessments on you and members of your household, and to assist with identity verification, for debt tracing and to prevent fraud and money laundering.

We also may share the information with our service providers who perform services on our behalf. We do not authorize these service providers to use or disclose the information except as necessary to perform certain services on our behalf or comply with legal requirements. For example, your personal information will not be provided to any third party for their own marketing purposes unless you have provided your express consent to such activities. We require these service providers by contract to appropriately safeguard the privacy and security of personal information they process on our behalf.

We also may disclose information about you (i) if we are required to do so by law or legal process, (ii) to law enforcement authorities or other government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity.

We also reserve the right to transfer personal information we have about you in the event we sell or transfer all or a portion of our business or assets. Should such a sale or transfer occur, we will use reasonable efforts to direct the transferee to use personal information you have provided to us in a manner that is consistent with our Privacy Notice. Following such a sale or transfer, you may contact the entity to which we transferred your personal information with any enquiries concerning the processing of that information.

## 5. YOUR RIGHTS AND CHOICES

You may have certain rights regarding the personal information we maintain about you. We offer you certain choices about what personal information we collect from you, how we use that information, and how we communicate with you.

You may choose not to provide personal information to us by refraining from conducting a transaction using one of our prepaid cards. You also may refrain from submitting information directly to us.

You may withdraw any consent you previously provided to us, or object at any time on legitimate grounds, to the processing of your personal information. We will apply your preferences going forward. In some circumstances, withdrawing your consent to our use or disclosure of your personal information will mean that you cannot take advantage of certain of our products or services.

If you are located in the European Economic Area or Switzerland, you may direct us not to share your personal information with third parties, except (i) with service providers we have retained to perform services on our behalf, (ii) in the event we sell or transfer all or a portion of our business or assets, (iii) if disclosure is required by law or legal process, (iv) with law enforcement authorities or other government officials, or (v) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraud or other illegal activity. If you are located in the European Economic Area or Switzerland, we use your personal information only for the purposes indicated in this policy unless we have a legal basis, such as consent, to use it for other purposes. Where required by law, we obtain your prior opt-in consent at the time of collection for the processing of (i) personal information for marketing purposes and (ii) personal information deemed sensitive pursuant to applicable law.

Subject to applicable law, you may have the right to request access to and receive the personal information we maintain about you (subject to any applicable fee), update and correct inaccuracies in your personal information, and have the information blocked or deleted, as appropriate. The right to access personal information may be limited in some circumstances by local law requirements.

To update your preferences, ask us to remove your information from our mailing lists or submit a request, please contact us as specified below.

## 6. DATA TRANSFERS

We may transfer personal information to countries other than the country in which the data was originally collected. These countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your personal information to other countries, we will protect that information as described in this Privacy Notice.

MasterCard is a global business. To offer our services, we may need to transfer your personal information among several countries, including the United States, where we are headquartered. We comply with applicable legal requirements providing adequate safeguards for the transfer of personal information to countries outside of the State of Qatar.

## 7. HOW WE PROTECT PERSONAL INFORMATION

We maintain appropriate administrative, technical and physical safeguards designed to protect the personal information you provide against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use. We use SSL encryption on a number of our websites from which we transfer certain personal information.

## 8. KEEPING YOUR PERSONAL INFORMATION ACCURATE

We take reasonable steps to maintain the accuracy of your personal information for as long as it is being used by us for the purposes set out in this Privacy Notice, and you play an active role in keeping us up-to-date. Prompt notification of any changes, for example to your postal or e-mail address or telephone number,

will help us provide you with the best possible service. Should you discover, upon review of your personal information, that amendments are required, please advise us. We will use our best efforts to advise others of any important amendments to your personal information which we may have disclosed to them.

## 9. RETENTION

We only keep your personal information for as long as and to the extent that we need it to reasonably meet the purposes set out in this Privacy Notice. The length of time we retain your personal information is also affected by: (1) the type of product or service you have with us; (2) any legal requirements we are subject to with respect to your personal information; and (3) any consent given by you to retain such personal information.

## 10. CHANGE OF PRIVACY NOTICE

Any changes we make to our Privacy Notice in the future will be posted on this page. Please do check our Privacy Notice from time to time to take notice of any changes made. By using the Website and/or any service offered on the Website or by placing orders after we have changed these terms, you will be accepting these changes.

## 11. CONTACT US

If, at any time, you have questions, concerns or comments about this Privacy Notice or our privacy practices, please feel free to contact us.