

## **Privacy Statement**

### **General**

We comply with all applicable data protection and privacy laws. If you do not understand how we handle or use the personal information you provide to us, then you are invited to send in any questions to us.

### **Information Collected**

During the escalation process; specific personal data ("Personal Data") is collected including, first and last name, email address, or other contact data you may share with us. Any personal data received is processed in accordance with your rights, obtained only for a specific and lawful purpose and kept in a secure manner.

### **Disclosure of Information**

We will disclose personal data when ordered to do so by any governing authority and/or under any legal provision contained in the governing law. For fraud detection and control purposes, you agree that we retain the right to transfer your personal data to third parties, including so-called AVS service providers and other partners, should the need arise.

### **Cookie Notice**

Cookies are text files containing a small amount of information that are downloaded to your device when you visit a website. They are generally used by most websites to improve your online experience and to ensure that content and functions are delivered and used more effectively.

Cookies perform various different functions. For example, some cookies are session cookies, which are downloaded to your device temporarily for the period that you browse a particular website. These cookies might allow you to navigate between pages more efficiently or enable websites to remember the preferences you select. Other cookies are persistent cookies, which can be used to help websites remember you as a returning visitor or ensure the online adverts you receive are more relevant to your specific needs and interests.

The primary use of cookies on our Websites, either directly by ourselves or our chosen partner(s), is to:

- enable you to save time and facilitate future access to the site;
- identify how people navigate through our website to improve our Service, content and the effectiveness of our communications;
- collect and share device data to detect and prevent devices associated with fraud and money laundering;
- identify account and device irregularities and detect and prevent fraudulent transactions and abuse of our customer accounts and our Services.

You agree that we may, from time to time, place cookies on your device to save information (such as user name, password, other personal details, e-mail address, technical device information such as the model and its IP address) to make full use of the functionality and Services on our website and to allow your browser to identify you as a user. This enables you to not have to re-enter this information each time you visit our website. These cookies cannot be used to run programs or deliver viruses to your

computer, and are uniquely assigned to you. These cookies can only be read by the web server(s) that placed the cookies on your device.

At any time, you can amend your browser settings to block some or all cookies from us. However, if you block cookies from us some or all the website's functions may not perform as intended. For example, you may not actually be able to navigate through our website. Further information about cookies and how to delete them from your browser can be found at: <http://www.allaboutcookies.org>.