

PRIVACY POILICY:

Who are we?

Cheetah Money is a financial company, located in Dundalk, Ireland. The Cheetah Money Card is issued by Prepaid Financial Services (PFS). PFS is authorised and regulated by the Financial Conduct Authority in the UK, as an electronic money institution, under reference number 900036.

What, Why?

It is important that you know exactly what we do with the personal information you and others make available to us, why we collect it and what it means for you. This document outlines the Cheetah Money approach to Data Privacy to fulfil our obligations under the EU General Data Protection Regulation (GDPR) 2018 of 25th May 2018. We also welcome it as an opportunity to reassure you of the importance we place on keeping your personal data secure, and of the strict guidelines we apply to its use.

The personal data we would like to collect from you is:

First Name and Surname with title

Address

Date of birth

Gender

Email

Bank Account details

Proof of address documents

Telephone number

ID Documents

Transactional information

Other personal information such as telephone recordings; security questions, user ID

CCTV footage where you visit our offices or branches

The personal data we collect will be used for the following purposes:

Providing prepaid card services to you as per our contractual obligations

Providing e-wallet services to you

Providing IBAN Account services to you

Processing your account information

To comply with our legal obligations for the prevention of fraud, money laundering, counter terrorist financing or misuse of services

Verifying your identity

Contacting you regarding our service to you

Where requested by law enforcement for investigation of crime

Our legal basis for processing the personal data:

Receipt of your consent

Performance of a contract where you are a party;

Legal obligations that Cheetah Money is required to meet;

National law

Any legitimate interests pursued by us, or third parties we use, are as follows:

The prevention of fraud, money laundering, counter terrorist financing or misuse of services

Consent

By consenting to this privacy notice you are giving us permission to process your personal data specifically for the purposes identified above. Consent is required for Cheetah Money to process personal data, but it must be explicitly given. Where we are asking you for sensitive personal data, we will always tell you why and how the information will be used.

Withdrawal of Consent Conditions

You may withdraw consent from direct marketing at any time by contacting our Data Protection Officer. Please note, where you have consented to your data being used for carrying out financial transactions, then the right to withdraw consent does not exist. As a payment service provider, Cheetah Money is obliged to retain data concerning financial transactions for 6 years in accordance with national law for the purpose of preventing, detecting and investigating, by the FIU or by other competent authorities, possible money laundering or terrorist financing.

Disclosure

Cheetah Money will only pass on your personal data to third parties, including internationally, once we have obtained your consent. Some of our service providers, like payment processors, risk management solutions and suppliers are based outside of the EEA. Where we authorize the processing or transfer of your personal information outside of the EEA, we require your personal information to be protected to data protection standards and we ensure that there are adequate safeguards in place for data protection. The GDPR prohibits transfers of personal data outside the

European Economic Area to a third country that does not have adequate data protection. Where transfer occurs outside the EEA the following mechanisms are in place with the third parties:

Data Protection clauses in our contracts and agreements with third-parties

EU-US Privacy Shield

Personal Information Protection and Electronic Documents Act (PIPEDA)

Retention period

Cheetah Money will process personal data for the duration of the contract for services and will store the personal data for 6 years after that date of termination of the contract.

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

Right of access – you have the right to request a copy of the information that we hold about you.

Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.

Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records. Your data relating to financial transactions, accounts or cards cannot be deleted due to national law associated with the prevention of fraud, money laundering, counter terrorist financing or misuse of services for crime.

Right to restriction of processing – where certain conditions apply to have a right to restrict the processing.

Right of portability – you have the right to have the data we hold about you transferred to another organisation.

Right to object – you have the right to object to certain types of processing such as direct marketing.

Right to object to automated processing, including profiling – you also have the right to be subject to the legal effects of automated processing or profiling.

Right to judicial review, in the event that Cheetah Money refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined below.

All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data. You will find a copy of our Subject Access Request Form here: [Choose your favourite Text editor.](#)

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Cheetah Money (or third parties as above), or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Cheetah Money's Data Protection Officer by email to DPO@prepaidfinancialservices.com

Data Protection Officer

Cheetah Money

Fifth Floor,

Langham House,

302-308 Regent Street, London,

W1B 3AT

If you are unhappy with our response or if you need any advice you should contact the Information Commissioner's Office (ICO).

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

ICO helpline

Telephone: 0303 123 1113

Further information can be found in our Cookies Policy on our website.