

FIDEL PRIVACY POLICY

1. OUR APPROACH TO PRIVACY

- 1.1. Fidel Limited (“**Fidel**”, “**we**”, “**our**”, or “**us**”) is committed to protecting your privacy. This Privacy Policy sets out how we collect, store, process, transfer, share and use data that identifies or is associated with you (“**personal information**”) and information regarding our use of cookies and similar technologies.
- 1.2. Fidel operates an application programming interface which enables third party operators of loyalty programmes (“**Publishers**”) to integrate their loyalty programmes with card networks and operators of point of sale equipment (“**Merchants**”) (the “**Service**”). This Privacy Policy applies to the Service (including our website available at <https://fidel.uk/>, any subpages, and our blog (collectively, the “**Site**”).
- 1.3. Please ensure that you have read and understood how we collect, store, use and disclose your personal information as described in this Privacy Policy.
- 1.4. Fidel is the controller responsible for the personal information we hold about you (except as otherwise stated below). If you have any questions about this Privacy Policy or how we use your personal information, please contact us using the details set out in section 11 below.

2. PERSONAL INFORMATION WE COLLECT ABOUT YOU AND HOW WE USE IT

- 2.1. We collect personal information about you when you voluntarily submit information directly to us, including when you access or use the Service. This can include information you provide to us when you register for an account, fill in a form, correspond with us via the Service, via email or otherwise, subscribe to our mailing lists, newsletters or other forms of marketing communications, respond to surveys or use some other feature of the Service as available from time to time.
- 2.2. If you choose not to provide personal information, we may not be able to provide you with the Service or respond to your other requests.
- 2.3. The table¹ below sets out the categories of personal information we collect about you, how we use that information and the corresponding legal basis which we rely on to process the personal information.

¹ This table may be set out as a separate schedule.

Category of data subject	Category of information	How we use it	Legal basis for processing
Publishers, Merchants	Contact information and basic personal and professional details. Such as your name, phone number, address, e-mail address.	We use this information to operate, maintain and provide to you the features and functionality of the Service.	The processing is necessary for the performance of a contract and to take steps prior to entering into a contract (namely the Terms of Service and Order).
		We use this information to communicate directly with you to respond to your queries (for example, support requests) and to send service-related emails (for example, account verification or technical and security notices).	This processing is necessary for our legitimate interests, namely, administering the Service and communicating with you in connection with the Service.
Publishers, Merchants, visitors to the Site		We use this information to send you news, alerts and marketing communications in accordance with your preferences.	We will only process your personal information in this way to the extent you have given us consent to do so.
		We use this information to monitor and improve the Service and our business and to help us develop new products and services.	The processing is necessary for our legitimate interests, namely to administer and improve the Service and our business.
Publishers, Merchants, visitors to the Site	Correspondence, comments and feedback. When you contact us directly, e.g. by email, when you respond to user surveys or when you provide feedback on the Site, we will record your comments and opinions.	We use this information to monitor and improve the Service, and our business and to help us develop new products and services.	The processing is necessary for our legitimate interests, namely to administer and improve the Service (including our Site) and our business.
		To address your questions, issues and concerns and to resolve your issues with the Service.	This processing is necessary for our legitimate interests, namely, administering the Service and communicating with you in connection with those questions, issues and concerns.
Publishers	Payment and transaction information. Information such as payment information, including your credit card or bank account details.	We use this information to facilitate transactions.	The processing is necessary for the performance of a contract and to take steps prior to entering into a contract (namely the Terms of Service).
		We use this information to detect and prevent fraud.	The processing is necessary for our legitimate interests, namely the detection and prevention of fraud.

Category of data subject	Category of information	How we use it	Legal basis for processing
[Publishers, Merchants, visitors to the Site]	[Location information. Other than information you choose to provide to us, we do not collect information about your precise location. Your device's IP address may help us determine an approximate location.]	[We may use an approximate location to ensure content on our Service is relevant to the city or country you are using your device in.]	[The processing is necessary for our legitimate interests, namely to tailor our Service to the user and to improve our Service generally.]
Publishers, Merchants, visitors to the Site	Preferences. Preferences set for notifications, marketing communications and how our Service is displayed.	We use this information to provide notifications, send marketing communications and display our Service in accordance with your choices.	The processing is necessary for our legitimate interest, namely ensuring the user receives the correct marketing communications.

2.4. We also automatically collect personal information about you indirectly about how you access and use the Service.

2.5. The table² below sets out the categories of personal information we collect about you automatically and how we use that information. The table also lists the legal basis which we rely on to process the personal information.

Category of data subject	Category of information	How we use it	Legal basis for processing
Publishers, Merchants, visitors to the Site	Information about how you access and use the Service. For example, the website from which you come	We use this information to determine products and services that may be of interest to you for marketing purposes.	The processing is necessary for our legitimate interests, namely for marketing purposes.

² This table may be set out as a separate schedule.

Category of data subject	Category of information	How we use it	Legal basis for processing
	which you came and the website to which you are going when you leave our Site, how frequently you access the Service, the time you access our Service and how long you use it for, whether you open emails or click the links contained in emails, whether you access the Service from multiple devices, and other actions you take on the Service.	We use this information to monitor and improve our Service and business, and to help us develop new products and services.	The processing is necessary for our legitimate interests, namely monitoring and improve the Service and help us to develop new products and services.
Publishers, Merchants, visitors to the Site	Technical information about your device and its software , such as your IP address, browser type, Internet service provider, operating system, date and time stamp, and other such information.	We use this information to present the Service (including the Site) to you on your device and to enhance and personalize your experience.	The processing is necessary for our legitimate interests, namely to tailor the Service to our users.
		We use this information to monitor and improve the Service (including the Site).	The processing is necessary for our legitimate interests, namely to improve the Service (including the Site) and our business generally, to monitor and resolve issues and for other internal purposes.

2.6. The table³ below sets out the information we collect about Publishers' customers ("**End Users**"). Please note that we are not the controller of information collected about End Users. The Publisher (whose loyalty programme the End User has registered with) is the controller of this personal information.

³ This table may be set out as a separate schedule.

Category of data subject	Category of information	How we use it
End Users	Payment card information. A subset of your payment card information (the PAN) when you link your payment card to a loyalty programme operated by a Publisher.	We use this information to operate, maintain and provide to Publishers the features and functionality of the Service.
	Transaction information. A subset of information relating to transactions made using your payment card which has been linked to a Publisher's loyalty programme, when used for a qualifying transaction at a Merchant.	We use this information to operate, maintain and provide to Publishers the features and functionality of the Service.

- 2.7. We may link or combine the personal information we collect about you and the information we collect automatically. This allows us to provide you with a personalised experience regardless of how you interact with us.
- 2.8. We may anonymise and aggregate any of the personal information we collect (so that it does not identify you). We may use anonymised information for purposes that include testing our IT systems, research, data analysis, improving the Service (including the Site) and developing new products and features. We may also share such anonymised information with others.

3. DISCLOSURE OF YOUR PERSONAL INFORMATION

- 3.1. As required in accordance with how we use it, we will share your personal information with the following categories of recipients:
- (a) **Service providers and advisors.** Third party vendors and other service providers that perform services for us, on our behalf, which may include hosting, mailing or email services, data enhancement services, fraud prevention, or providing analytics services.
 - (b) **Select third parties.** Third parties, so that they can provide you with information and marketing messages about products or services that may interest you.
 - (c) **Purchasers and third parties in connection with a business transaction.** Personal information may be disclosed to third parties in connection with a transaction, such as a merger, sale of assets or shares, reorganisation, financing, change of control or acquisition of all or a portion of our business.
 - (d) **Law enforcement, regulators and other parties for legal reasons.** Third parties as required by law or if we reasonably believe that such action is necessary to (a) comply with the law and the reasonable requests of law enforcement; (b) enforce our Terms of Service or to protect the security or integrity of the Service; and/or (c) exercise or protect the rights, property, or personal safety of Fidel, our customers or others.
- 3.2. We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so.

4. MARKETING AND ADVERTISING

- 4.1. We may send you emails from time to time with relevant information about Fidel, our services and promotional materials about third parties which we think you will find interesting. For some messages, we may use personal information we collect about you to help us determine the most relevant information to share with you.
- 4.2. If you do not want to receive such messages from us, you can usually inform us by selecting certain boxes when you provide your contact details to us. You can also change your marketing preferences by clicking on the unsubscribe link at the bottom of our emails.

5. STORING AND TRANSFERRING YOUR PERSONAL INFORMATION

- 5.1. **Security.** We implement appropriate technical and organisational measures to protect your personal information against accidental or unlawful destruction, loss, change or damage. All personal information we collect will be stored on secure servers. We take all reasonable steps and follow generally accepted industry standards to ensure that the personal information we hold is protected from misuse, interference, loss, unauthorised access, modification or disclosure by the use of various methods including access limitation, and industry-standard Secure Socket Layer (SSL) encryption technology. We take all reasonable steps to ensure

that the personal information we collect, use or disclose is accurate, complete, up-to-date, relevant and stored securely. Security safeguards include data encryption, firewalls, and physical access controls to building and files. Fidel's systems are certified as Level 1 PCI compliant and all data retention and credit card information is maintained in accordance with the PCI standards as determined by the PCI Security Standards Council.

- 5.2. **International transfers of your personal information.** The personal information we collect may be transferred to and stored in countries outside of the jurisdiction you are in where we and our third-party service providers have operations. If you are located in the European Economic Area (“**EEA**”), Switzerland or the UK, your personal information may be processed outside of the EU including in the United States; these international transfers of your personal information will be made pursuant to appropriate safeguards, such as standard data protection clauses adopted by the European Commission. If you wish to enquire further about these safeguards used, please contact us using the details set out in section 11 below.
- 5.3. **Retention of your information.** We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of our legitimate business interests and satisfying any legal or reporting requirements.
- 5.4. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorised use or disclosure of your personal information, the purposes for which we process your personal information and the applicable legal requirements.

6. YOUR RIGHTS IN RESPECT OF YOUR PERSONAL INFORMATION

- 6.1. In accordance with applicable privacy law, you have the following rights in respect of your personal information that we hold:
 - (a) **Right of access and portability.** The right to obtain access to your personal information along with certain related information.
 - (b) **Right to portability.** The right to request the transfer of your personal information to you or to a third party. We will provide your personal data in a structured, commonly used, machine-readable format. This right applies only to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
 - (c) **Right to rectification.** The right to obtain rectification of your personal information without undue delay where that personal information is inaccurate or incomplete.
 - (d) **Right to erasure.** The right to obtain the erasure of your personal information without undue delay in certain circumstances, such as where the personal information is no longer necessary in relation to the purposes for which it was collected or processed.
 - (e) **Right to restriction.** The right to obtain the restriction of the processing undertaken by us on your personal information in certain circumstances, such as where the

accuracy of the personal information is contested by you, for a period enabling us to verify the accuracy of that personal information.

- (f) **Right to object.** The right to object, on grounds relating to your particular situation, to the processing of your personal information, and to object to processing of your personal information for direct marketing purposes, to the extent it is related to such direct marketing.

6.2. If you wish to exercise one of these rights, please contact us using the details set out in section 11 below.

6.3. You also have the right to lodge a complaint to your local data protection authority. If you are based in the EU, information about how to contact your local data protection authority is available at: http://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm

7. COOKIES AND SIMILAR TECHNOLOGIES

7.1. We use cookies to distinguish you from other users. This helps us to provide you with a good experience when you use the Service and allows us to improve the Service. A cookie is a small data file that we transfer to your device's hard disk (such as your computer or smartphone) for record-keeping purposes.

7.2. We use the following types of cookies:

- (a) **Strictly necessary cookies.** These are cookies that are required for the essential operation of the Service such as to authenticate users and prevent fraudulent use.
- (b) **Analytical/performance cookies.** They allow us to recognise and count the number of visitors to our Site and to see how visitors / users move around our Site and the Service when they are using it. This helps us to improve the way our Site and the Service works, for example, by ensuring that users are finding what they are looking for easily.

[We may use third-party analytics tools such as Google Analytics, to help us measure traffic and usage trends for the services and to understand more about the demographics of our visitors/users. You can learn more about Google's practices at <https://www.google.com/policies/privacy/partners>, and view its currently available opt-out options at <https://tools.google.com/dlpage/gaoptout>.]

- (c) **Functionality cookies.** These are used to recognise you when you visit our Site or use the Service, and enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- (d) **Targeting cookies.** These cookies record your visit to our Site, the pages you have visited and the links you have followed. We will use this information to make our Site and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

7.3. **Third party cookies.** Please be aware that advertisers and other third parties may use their own cookies tags when you click on an advertisement or link on our website. These third parties are responsible for setting out their own cookie and privacy policies. The cookies we use are designed to help you get the most from the Service but if you do not wish to receive cookies, most browsers allow you to change your cookie settings. Please note that if you choose to refuse cookies you may not be able to use the full functionality of the Service. These settings will typically be found in the “options” or “preferences” menu of your browser. To understand these settings, the following links may be helpful, otherwise you should use the “Help” option in your browser for more details.

- (a) [Cookie settings in Internet Explorer](#)
- (b) [Cookie settings in Firefox](#)
- (c) [Cookie settings in Chrome](#)
- (d) [Cookies settings in Safari web](#) and [iOS](#).

7.4. If you would like to find out more about cookies and other similar technologies, please visit www.allaboutcookies.org or the Network Advertising Initiative’s online sources at www.networkadvertising.org.

8. LINKS TO THIRD PARTY SITES

The Service may, from time to time, contain links to and from third party websites. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for their policies. Please check the individual policies before you submit any information to those websites.

9. OUR POLICY TOWARDS CHILDREN

The Service is not directed at persons under 16 and we do not knowingly collect personal information from children. If you become aware that your child has provided us with personal information, without your consent, then please contact us using the details below so that we can take steps to remove such information and terminate any account your child has created with us.

10. CHANGES TO THIS POLICY

We may update this Privacy Statement from time to time and so you should review this page periodically. When we change this Privacy Statement in a material way, we will update the “last modified” date at the end of this Privacy Statement. Changes to this Privacy Statement are effective when they are posted on this page.

11. CONTACTING US

11.1. You can contact us with any query related to this Privacy Statement by going to the “Contact Us” page on the Site and using the Contact Form as instructed or by emailing us at support@fidel.uk.

11.2. This Privacy Statement was last modified on 12 June, 2019.