

Use of Personal Information And Privacy Policy

Who We Are

As Volopa Financial Services (Scotland) Limited (referred as Volopa for this notice) we gather and process your personal information in accordance with this privacy notice and in compliance with the relevant data protection Regulation and laws. This notice provides you with the necessary information regarding your rights and our obligations, and explains how, why and when we process your personal data.

Volopa Financial Services (Scotland) Limited's registered office is at Dentons UK and Middle East LLP, 1 George Square, Glasgow, G2 1AL we are a company registered in England and Wales under company number SC399401. We are registered on the Information Commissioner's Office Register; registration number Z2993099, and act as the data controller/data processor when processing your data. Our designated Data Protection Officer who can be contacted at Volopa Financial Services (Scotland) 22 South Audley Street London W1K 2NY.

Information That We Collect

Volopa processes your personal information to meet our legal, statutory and contractual obligations and to provide you with our products and services. We will never collect any unnecessary personal data from you and do not process your information in any way, other than as specified in this notice.

Below is an indication of the personal data we will collect from you, which may change from time to time, in order for us to provide you with our services;

- Name
- Date of Birth
- Home Address
- Personal Email
- Business Email
- Home Telephone Number
- Mobile Telephone Number
- National Insurance Number
- Passport Number
- Driver's License Number
- Portrait photo

How We Use Your Personal Data

Volopa takes your privacy very seriously and will never disclose, share or sell your data without your consent; unless required to do so by law. We only retain your data for as long as is necessary and for the purpose(s) specified in this notice. Where you have consented to us providing you with promotional offers and marketing, you are free to withdraw this consent at any time. The purposes and reasons for processing your personal data are detailed below:

- We store your personal data you send to us.

- We use this to provide you services such as a Prepaid Multi-Currency Mastercard / Bank to Bank currency transfer account in accordance with FCA (Financial Conduct Authority) & HMRC requirements.
- We will occasionally send you marketing information where we have assessed it is beneficial to you as a customer and in our interests. Such information will be non-intrusive and is processed on the grounds of legitimate interests.

Your Rights

You have the right to view any personal information that Volopa holds about you, including:

- Personal data we hold about you
- The purposes of the processing
- The categories of personal data concerned
- The recipients to whom the personal data has/will be disclosed
- How long we intend to store your personal data for
- If we did not collect the data directly from you, information about the source

If you believe that we hold any incomplete or inaccurate data about you, you have the right to ask us to correct and/or complete the information and we will strive to do so as quickly as possible; unless there is a valid reason for not doing so, at which point you will be notified.

You also have the right to request erasure of your personal data or to restrict processing (where applicable) in accordance with the data protection laws; as well as to object to any direct marketing from us. Where applicable, you have the right to data portability of your information and the right to be informed about any automated decision-making we may use.

If we receive a request from you to exercise any of the above rights, we may ask you to verify your identity before acting on the request; this is to ensure that your data is protected and kept secure.

Sharing and Disclosing Your Personal Information

We do not share or disclose any of your personal information without your consent, other than for the purposes specified in this notice or where there is a legal requirement.

Data processors acting on our behalf with whom we do share your data will only process your data in accordance with instructions from us and comply fully with this privacy notice, the data protection laws and any other appropriate confidentiality and security measures.

Safeguarding Measures

Volopa takes your privacy seriously and takes every reasonable measure and precaution to protect and secure your personal data. We do this through the use of information technology data security techniques and internal operating procedures.

Transfers Outside the EU

Personal data in the European Union is protected by the General Data Protection Regulation (GDPR) but some other countries may not necessarily have the same high

standard of protection for your personal data. Volopa does not transfer or store any personal data outside the EU without your consent.

Consequences of Not Providing Your Data

You are not obligated to provide your personal information to Volopa, however, as this information is required for us to provide you with many of our services, we may not be able to offer some/all our services without it.

How Long We Keep Your Data

Volopa only ever retains personal information for as long as is necessary and we have strict review and retention policies in place to meet these obligations. We are required under UK tax law to keep your basic personal data (name, address, contact details) for a minimum of 6 years after which time it will be destroyed. Where you have consented to us using your details for direct marketing, we will keep such data until you notify us otherwise and/or withdraw your consent.

Cookies Policy

What are cookies?

Our website, like the majority of websites, uses cookies. Cookies are harmless small files that your web browser accepts and stores on your computer whenever you're browsing the site.

We use cookies for several reasons.

- Cookies help us 'remember' you, so that every time you use our web site, your experience is a little bit smoother. Don't worry, we don't store any personally identifiable information that we haven't asked you for.
- Cookies make sure we don't treat you like every other user. We understand your interests, suggest the right things to you and ensure that your time on your site is always tailored to your specific needs. If it weren't for cookies we'd have to treat you and every other user like you'd never been on the site before.
- Cookies help us see the way our users use this site. By studying these patterns we know how to make the content more user friendly, and if need be, how to prevent any potential fraudulent activity.

By continuing to use our site, you're agreeing to let us place Cookies on your device so we can access them the next time you're on the site.

Cookies we use:

Cookies to measure web usage

Cookies we use when we're trying to understand how many people visit our site, which pages are popular and which pages are not. These cookies help us make sure your experience of the site only gets better.

Cookies from social networks

In order to make sure you can use your social networks without interruption when you're on our site we allow them to send cookies. We can't see what their cookies read and they can't see what our cookies read. We only allow them so that they can understand the way you use their sites, in the same way we use our cookies to understand how you use our site.

Cookies for ads

A big part of advertising online is understanding which ads work and which ads don't. It's also important to make sure that people are getting ads that suit their interests. In order to do so, ad hosts need to use cookies to monitor how users are responding to ads.

Cookies for signing in

We use cookies to remember details about you we don't think you should have to type out every time. These are the cookies that make sure the website remembers things like your user ID.

Cookies for content

When we use content from other sites, they use cookies to understand how you're consuming their content and what content they should suggest to you.

How to delete cookies

If you want to restrict or block the cookies we use you can do so by deleting the temporary internet files and/or cookies from the settings in your browser.

If you want to delete the cookies from a browser on a mobile device you should check your device manual.

Learn More

To find out more about cookies and the laws surrounding the use of cookies visit www.aboutcookies.org.

To find out more about our security and privacy measures, you can view our Terms and Conditions.

To learn more about our privacy policy and use of cookies, feel free to send a mail to support@volopa.com