

## **Privacy Policy**

### **Tuxedo MoneyPlus Limited**

You may have concerns about the security of your money on the internet or how your personal information is protected from misuse.

This section explains our web security for our website, the measures we take to protect your data and what you can do to protect yourself from online fraud.

#### **What we do:**

Our systems operate on 128-bit secure encryption. Look for the yellow padlock symbol in your browser status bar.

- A team of independent security experts regularly tests our website.
- Your session will time out after 15 minutes of keyboard inactivity.
- Your log-in account will be locked out after three failed access attempts. You will need to call us to reset your account.
- We will verify your identity before disclosing confidential information over the telephone or re-setting your password.

We do not guarantee our website will be fault free and do not accept liability for any errors or omissions that occur.

### **Your Username and Password**

On registering an account with us, you will have a username and password which must be used in order to access certain restricted parts of the Site. Your username and password are used by us to identify you and so are very important. You are responsible for all information posted on the Site by anyone using your username and password. As soon as you become aware or suspect someone else is using your username and password you should notify us immediately.

What you should do

- Never reveal your password to anyone.
- Do not use a password that could be easily guessed by someone else.
- Change your password immediately if you suspect someone else could know it.
- Log off when you have completed your transaction.
- Keep your PC updated with current anti-virus software and the latest browser versions.
- Do not send us any confidential account information via email.

Treat emails you receive with caution. Remember we will never ask you to disclose your personal or account information to us by email.

We recommend that you regularly visit the <http://www.banksafeonline.org.uk/> website to keep up to date with tips to protect yourself from the latest scams.

### **Security Notice**

All forms and online account pages, i.e. those pages that show your information, use 128-bit encryption. Encryption makes your information unreadable to anyone who might intercept it. In addition, a Secure Sockets Layer (SSL) is used to connect your browser to our secure servers.

The latest browsers (e.g. Internet Explorer 6, Netscape 6, Opera 5) support 128-bit encryption. Browsers older than this support lower levels of encryption (40-bit or 56-bit) but they still remain extremely secure. You should note that ordinary email is not secure.

Please do not send us any confidential information via email. We will only use email to send you account information such as your account balance and transaction information or special offers if you have given your consent for us to do so. We will not use email to send other confidential personal information to you. We cannot accept any responsibility for the unauthorised access by a third party and/or the corruption of data being sent by individuals to us.

It is our policy that if any of our customers are victims of unauthorised access to their accounts, and provided that you have not breached our security procedures, acted fraudulently or without reasonable care, we will cover any direct financial loss which you may have suffered.

### **Secure Socket Layer (SSL)**

A Secure Socket Layer is a commonly used method of managing the security of messages transmitted across the Internet and is used by us to connect your computer to our secure server. You can tell that SSL is in use if you are using Internet Explorer or Netscape Navigator when a small padlock icon appears on your browser status bar. If you have problems getting to secure mode, install one of the latest browsers and try the site again.

### **Which browser do I need to view this site?**

Our site has been designed to work with a variety of browsers on either Apple Macintosh computers or Windows based PCs. It will run on versions 4 and later of Microsoft Internet Explorer, Netscape Navigator and America On-Line (AOL), as well as Opera 5. If you are using an older browser such as Internet Explorer 3, Netscape 3 or Opera 3 & 4, you will be able to view the information pages but you may not be able to apply for a Card or access your account information. To make an application online we recommend you upgrade to the latest versions.

### **How do I change my screen resolution?**

We recommend viewing this site with a screen resolution of 800x600 or above. To change the screen resolution depends on the operating system you use. Please consult your operating system manual for instructions.

### **Do I need plug-ins?**

Plug-ins are additional software programs required by some sites to make them work properly. An example is Flash Player from Macromedia. Our site does not need any plug-ins to work effectively.

### **I am having difficulty accessing my account from work**

Most organisations have what is known as firewalls to protect their networks and their computers. A firewall is a secure server through which all communication passes and which protects the organisations computers from unauthorised access by filtering the information getting in and out. Depending on how the firewall is set up, access to another secure server may be denied.

If you are having problems accessing your account from work but can access it from home with no difficulties, check with your IT department to see if a firewall is in place that may be affecting access to our site and how this has been set up.

### **Cookies**

#### **We may use cookies for:**

Internet cookies are common and do not harm your system – they are small text files placed on your computer by a web browser, which has been sent to you by a web server, they just store or gather site information. It is essentially an identification card relating to you. They help you do

things online, like remembering your logon details so you don't have to re-enter them when revisiting a site.

**We use cookies to:**

- Gather customer journey information across our site;
- Ensure your privacy in our secure sites;
- Store log-in details for our secure sites;
- Temporarily store details input into our calculators, tools, illustrations and demonstrations;
- Store details of your marketing, product and business unit preferences to improve our targeting and enhance your journey through our sites;
- Evaluate our sites advertising and promotional effectiveness.

We use both our own and our partner companies' cookies to support these activities. We don't use cookies to track peoples Internet usage after leaving our sites and we don't store personal information in them that others could read and understand. We will not sell or distribute cookie information without your prior consent.

You can disable cookies from your computer system by following the instructions at <http://www.allaboutcookies.org/> but if you do not accept incoming cookies then the performance of our Site on your system may not be to the full standard or our Site may not serve you at all.

This website uses cookies to enable information about you and your preferences to be stored and to prevent un-authorized access to your account online. If you are accessing your account we require cookies to be used to ensure your data is secure. If you reject cookies you may not be able to use the Tuxedo service.

**Phishing**

You may receive an email claiming to be from us or IDT (who is the issuing bank and e-money licence holder) with a link to what appears to be our or IDT's website, where you are prompted to enter your personal and account details. We are in no way involved with this email and the website does not belong to us or IDT.

We will never send emails to its customers requesting security or any other confidential information. Do not reply to any such emails or disclose any personal information in these websites. If you think you have received a fraudulent email that looks like it is from us or IDT, forward the entire email including the header and footer to [security@statravelprepaid.co.uk](mailto:security@statravelprepaid.co.uk) and then delete it from your email account.

**Personal Information Data Protection:**

When you apply for a product or service from us (or one of our partners), you will be asked for personal information that is needed to process your application. The information that you provide will only be used for the purposes described at the time of your application and as outlined in our terms and conditions that apply to the relevant card product or service. We will also collect, store and process your personal information on our computers to;(a) personalise aspects of our overall service to you; or (b) communicate with you; or (c) learn from the way you use and manage your account(s), for example from the transactions you make and from the payments which are made to your account.

We will use your personal information to manage your account(s), and provide our services, for assessment and analysis, and to develop and improve our services to you. If you do not want to receive information about our products and services, please call customer care at 0845 241 4276

or by email us at [customercare@statravelprepaid.co.uk](mailto:customercare@statravelprepaid.co.uk) We will not disclose any such information outside of Tuxedo except:

- to fraud prevention agencies and other organisations who may use the information to prevent fraud and money laundering;
- to persons acting as our agents under a strict code of confidentiality;
- to anyone to whom we transfer or may transfer our rights and duties under our Card terms and conditions with you;
- as required by law or regulation;
- for such purposes that you have given us consent to do so, e.g. marketing third party products and/or services.

If we transfer your information to a service provider or agent in another country outside the European Union, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to personal information held and processed in the UK and to use your information only for the purpose of providing the service to us.

### **Data Protection Principles**

Tuxedo MoneyPlus Limited complies with the principles of the Data Protection Act 1998 and the Privacy and Electronic Communications (EC Directive) Regulations 2003. The eight principles relating to the processing of personal information are:

- Fairly and lawfully processed
- Processed for a limited time
- Adequate, relevant & not excessive
- Accurate
- Not kept longer than necessary
- Processed in accordance with your rights
- Secure
- Not transferred to countries without adequate protection
- Your privacy and security is of utmost importance to us. We will always follow these principles and ask you how you would like us (or our partners) to communicate with you. The Information Commissioner regulates compliance with the Data Protection Act. See details at end of contact page.

### **Why we collect your data?**

By collecting your data, it allows us to understand what your needs and wants are, provide personalised content and match the most relevant adverts and services for you. It also, allows us to provide many great, targeted reader offers and services that we know you may be interested to hear about.

## **Who is the Data Controller?**

When you provide personal information in your card application, IDT are the data controllers. If another company is the data controller, this will be made clear when you provide your personal information.

## **How we use personal data**

The data controller will use your information together with other information for run your card account administration (including providing any goods, services or information you have requested), marketing, customer services and profiling your purchasing preferences. We will disclose your information to our service providers and agents for these purposes.

## **Consent**

By returning or submitting your card application form with your personal information to us, you consent to our transferring your information to countries, which do not provide the same level of data protection as the UK if necessary for the above purposes. If we do make such a transfer, we will put a contract in place to ensure your information is protected.

When you give us your personal information, we will give you the opportunity to opt out of receiving communications by post or telephone from us but remember that this will stop you from receiving any of our special offers or promotions in future. We will also give you the opportunity to opt in to receive such information by email or SMS and will only send it to you if you do opt in or if you are an existing customer and the information relates to similar goods or services to those, which you have previously purchased from us.

You may also exercise your right to opt out of the use of your information for marketing purposes at any time by contacting us by the methods explained at the end of this notice. Your personal information will be disclosed where we are obliged or permitted by law to do so. If you post or send offensive or objectionable content anywhere on or to any of our websites or otherwise engage in any disruptive behaviour on any of our websites, we can use whatever information that is available to us about you to stop such behaviour. This may involve informing relevant third parties such as your employer and law enforcement agencies about the content and your behaviour.

## **Third Parties**

We would like to share your information with organisations who are our business partners. They may contact you by mail or telephone to let you know about any goods, services or promotions, which may be of interest to you. We will always give you an option to opt out at the point where you give us your details. We will never supply your information to a third party for marketing purposes if you tell us not to.

You may also exercise your right to opt out of the use of your information being supplied to a third party, for marketing purposes at any time, by contacting us by the methods explained at the end of this notice.

When you register online you can see, review and change your personal information by logging onto the Site and going to "My Profile or equivalent". Please ensure you update your personal information if it changes or is inaccurate. Should you request that your account is closed and your personal information removed, please be assured that this will be done as soon as is reasonably possible. Personal information from closed accounts is retained in order to comply with legal obligations, prevent fraud, collect any fees owed, resolve disputes and troubleshoot problems etc, but always done within a legal framework.

When you request to be removed from further marketing offers, you will be added to a suppression list to ensure your request is complied with. All personal data is processed in line with the requirements of the Data Protection Act 1998 and The Privacy and Electronic Communications (EC Directive) Regulations 2003.

## **Information Requests**

You have a right to ask for a copy of your information (for which we charge a small fee) and to ask us to correct any inaccuracies in your personal information (which is free). To make sure we follow your instructions correctly and to improve our service to you through training of our staff, we may monitor or record telephone calls.

When you give us information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data, including sensitive personal data and to the transfer of their information abroad and to receive on their behalf any data protection notices.

## **Notification of changes**

From time to time, we may make changes to the Privacy Policy. This may be in relation to changes in the law, best practice or changes in our services.

## **How to contact us**

By email: [customercare@statravelprepaid.co.uk](mailto:customercare@statravelprepaid.co.uk)

By telephone: 0845 872 0812

By mail: Data Protection Enquiries, Data Protection & Compliance Officer, PO Box 49777, London, WC2E 7WZ

## **General information about data protection may be found at:**

Information Commissioner's website:

<http://www.dataprotection.gov.uk/>

Direct Marketing Association

<http://www.dma.org.uk/>

Consumer advice from the DMA

<http://www.mydm.co.uk/>

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