

Kube Card Privacy Policy

English language version - V1.2 - Last amended 29 February 2008

This document may be published in several languages. Although every attempt is made to keep each version identical in meaning, in the event of any disparity the English version will prevail.

For the purposes of this document "We", "Us", "Our", or "Kube Card" refers to Kube Card. "You" refers to you as a person. "The Kube Card service" refers to all services provided by Kube Card including online systems and administrative functions. "Member" refers to anyone signed up for the service. "Personal information", "Your information", and "Your details" refer to any or all details held about or in relation to you by Kube Card.

What details we store

Kube Card may request personal contact details and other details during signup or any other time. You agree that we may take, store, and pass these details onto other parties subject to the terms outlined in this policy.

These details include (but are not limited to):

- Your full name, date of birth and gender
- Your email address, home phone number, mobile phone number and full address
- Your passport number and/or driving licence number
- Details of a utility bill and bank statement
- Details about how you access the internet, including from where, on which computers, which ISP you use, your IP address as below
- Full details of all purchases you make, as provided to us by Merchants, of all transactions and recalls (these details are normally stored for 5 years)
- Communications including verbal, electronic and written

Your IP address

Your IP address identifies a computer on the internet. When accessing the Kube Card systems we store the computer's current IP address. We store information about every IP address your computer has used while accessing the Kube Card service for security purposes.

Your computer details

Details of your operating system, internet browser, information of which software is installed and other related information about your PC may be stored each time you use the Kube Card service. We may store information about all PCs you have used to access the Kube Card service for security purposes.

Our usage of cookies

Cookies are small files stored on your computer by web browsers such as Internet Explorer/Firefox, and are used to store information as each website chooses. These files are not active in any way, and are just text based and pose no risk to your computer and as such will not normally be picked up by anti virus computer programs. We use cookies to help navigation and ensure only one session is open at a time in relation to the Kube Card system. No passwords are stored in these, nor other personal information. If you wish to have the cookies disabled then you will not be able to access our web site nor your Kube Card account.

Where your details are stored

Some of your details may be stored on servers located at our offices in Skipton, and two secure hosting sites we use, one in the UK and one in America. We share the use of the external facilities with large reputable organisations and they are run by professional service companies.

Your details may be transferred between our servers using industry standard encrypted channels.

How your details are stored

All your details are stored in a database system. Your password and any bank details will be stored in encrypted form using industry standard encryption technology of a strength deemed safe by Kube card. All other details are stored in unencrypted form. The password once stored cannot be decrypted – there is a function within the database which tells us if the password you provide is valid, but we have no method of decrypting it.

Seeing all details we hold for you

At any time you may request we provide you with all the information we hold about you except for your password (which we cannot access). The request must be made in writing and you must be able to prove to us beyond reasonable doubt that you are the person you claim to be. There will be an administration charge of £10.00 for providing this information, which must be a postal order made out to credEcard limited. The data may be provided in printed format on paper or electronic format on CD, DVD or Tape. We will not email this information.

Who we pass your details onto

Checking and identity verification organisations

All your details may be passed onto GBData (www.gb.co.uk), our identity verification provider. GBData will only use your details to check your identity.

Your bank

If required (i.e. for bank transfers) any bank details we hold will be sent to your bank using a secure banking service. To ensure your security, all details are sent in encrypted form.

Police and related organisations

All your details including bank account information and details of any cards may be passed onto the police and related organisations in the event of a criminal investigation.

Solicitors and other legal organisations and individuals

In the event of any civil case between Kube Card and yourself, your details may be passed onto any legal organisation or individual contracted to Kube Card.

Our Marketing Team

The Kube Card Marketing Team may be an internal or external organisation. They may analyse your spending and tailor special offers to you, give you gift vouchers, and advise you of shops which provide identical or similar services as a lower cost. This analysis will be automated and no individual will look at your spending pattern.

Who we will not pass your details onto

Kube Card will not pass your details onto any other organisation for market purposes other than companies owned by or directly affiliated with Kube Card.

What we will contact you about

Kube Card may contact you at any time by letter, phone, SMS or email on given email addresses, phone number, mobile phone number or address provided. We will not contact you on an address or number which you have not chosen as primary for your account.

We may contact you for (but not limited to) the following reasons:

- To aid identity verification
- To aid fraud protection
- If requested by yourself
- If necessary to resolve an issue raised by yourself
- In the case of a complaint by another Kube Card member
- If required to as part of an investigation being carried out by Kube Card
- If required to as part of an investigation being carried out by the police or authorised body
- If required to as part of a civil case between you and Kube Card

Email communications

Kube Card will only send you emails with Kube Card related information and offers/information in relation to our own or third party products we believe may be of value to you. Every attempt will be made not to send you the same email more than once, however due to the nature of email, this can not be guaranteed. By submitting your details you are agreeing to this. If you wish to only receive information about Kube Card and wish to opt out of receiving offers/information in relation to products we believe may be of value to you, you can do so at any time by going into your account and clicking the opt out buttons in relation to marketing.

You will be given the option to opt out of receiving any or all marketing offers / information on a regular basis.

Security

Your password

Kube Card store your password using one way encryption. This means we do not know what your password is. We check your password by encrypting the password you enter in the same way and comparing the encrypted data.

You must not disclose your password to any party other than the systems provided by the Kube Card service. That includes other Kube Card members and Kube Card staff.

You are solely responsible for your password. You are solely responsible for all actions taken using your password, including those actions which result in charges to your account. If you lose control of your password you lose considerable control over your personal information. If your password is compromised in any way, you should reset it using the password reset functions, or contact us immediately on our customer services phone number.

Challenge questions

During the initial login to the online portal you provide information regarding 4 challenge questions. This information is stored in unencrypted form. You may supply this information when asked to do so by a Kube Card staff member. Kube Card uses this information as an additional identity check online and on the phone.

Securing your data

Your data is secured by encryption, firewalls and SSL (Secure Socket Layers). Many techniques are used to protect your data against unauthorized access; however we cannot guarantee perfect security as such as thing is not possible on the internet.

We will NOT ask for personal information by insecure methods

We will never call you to only request the supply of personal information. If we require personal information we will always request you call us or enter the information using systems provided by the Kube Card service.

When asking for personal information over the phone we will perform identity checks using challenge questions and/or other personal information. We will not disclose any information or accept any information provided unless these checks are passed. We will never request that you send personal or financial details to us by email.

We will never request that you click a link in an email to access our site or to update details.

Changing your details

You have the ability to change your details on the Kube Card system. This can be done online at www.kubecard.com (please ensure you type this into your web browser exactly; NEVER open a link from an email to change your details). You will need to login to the system, and access the "Profile" section to change these details. You may not be able to change some details from within this system.

In the case you wish to change those details please contact us on our customer services phone number for further instructions.

Third parties

This document only covers information Kube Card collects. It does not cover any information you may disclose to third parties such as other Kube Card members. Kube Card does not control the privacy policies, use of cookies or storage of data operated by its members. Member's websites will operate their own privacy policies, please read these carefully before entering your personal information.

Amendments to this policy

This policy may be amended from time to time in order for it to accurately reflect the way we collect, store and use your personal information. Amendments will be made by way of a new version. New versions will be released and made available on the website. The new version will be in effect for new users immediately and existing users 30 days after the version is released. You will receive an email notifying you that this policy has changed along with a brief summary of those changes.

Contacting Us

If you have any questions about this privacy policy please contact Kube Card customer services by email at help@support.kubecard.com, call Customer Service 0906 200 6442 or by post at "Kube Card, 1st Floor, Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL".

credEcard Limited is the registered data controller for Kube Card.