

## **Privacy Policy (Customers)**

This Privacy Policy describes the way in which MyBinz deals with the information and data you provide to us to enable us to manage your relationship with MyBinz.

We will process any personal information provided to us or otherwise held by us relating to you in the manner set out in this Privacy Policy. Information may be provided via the MyBinz website (the "Website"), telephone calls, emails or any other means.

By accepting this Privacy Policy you agree that you understand and accept the use of your personal information as set out in this policy. If you do not agree with the terms of this Privacy Policy please do not use the Website or otherwise provide us with your personal information.

### **Who we are**

References in this Privacy Policy to MyBinz refers to the business entity MyBinz; a limited company registered at Companies House in the United Kingdom. Your Personal Data is collected and the purposes for which your Personal Data is used by MyBinz, acting as the "data controller" for the purposes of applicable European data protection legislation.

### **Contacting us**

If you have any concerns, or would like more detail about how we process your Personal Data, you can contact us using [customerservices@mybinz.co.uk](mailto:customerservices@mybinz.co.uk)

### **Protecting Your Personal Data**

Your Personal Data isn't just protected by the quality, commitment and high standards of MyBinz, it's also protected by law. The law states that we can only process your Personal Data when there is a genuine reason to do so and it must be one of the following:

- To fulfil any contract that we have with you
- We have a legal obligation
- Where you have consented to the processing
- When it is in our legitimate interest
- When it is in the public interest
- When it is in your vital interests

### **Legitimate Interests**

When we have a business or commercial reason to process your Personal Data this is referred to as a legitimate interest. Your Personal Data is still protected and we must not process it in a way that would be unfair to you or your interests.

If we do use legitimate interests as a reason to process your Personal Data we will tell you that we are doing so, what our legitimate interests are and provide you with a method to raise any questions or objections you may have. However, compelling grounds for processing such information may override your right to object.

### **How long we keep your Personal Data**

Whenever your data is kept by Mybinz we will ensure that it is appropriately protected and only used for acceptable purposes.

We will keep your data for the period that you are a customer of MyBinz.

If you are no longer a customer of MyBinz, we will keep your data for the minimum length of time required to comply with the purposes set out in this policy and relevant legal or regulatory obligations.

## Why we process your Personal Data

What we do	How it's justified	Our legitimate interests
<ul style="list-style-type: none"> <li>• Manage customer relationships</li> <li>• Develop new products and services for our customers, and to grow our business</li> <li>• Create, develop and send marketing</li> <li>• Learn from how our customers' use our products and services</li> <li>• To provide support for our products and services</li> </ul>	<ul style="list-style-type: none"> <li>• Your consent</li> <li>• Fulfilling contracts</li> <li>• Our legitimate interests</li> <li>• Legal obligations</li> </ul>	<ul style="list-style-type: none"> <li>• Maintaining our records</li> <li>• Letting you know about relevant products and services</li> <li>• Developing or improving products and services and determining who may be interested in them</li> <li>• Obtaining your consent when needed</li> <li>• Being efficient about how we fulfil our legal duties and contractual duties</li> </ul>
<ul style="list-style-type: none"> <li>• Develop and manage our brands</li> <li>• Develop and manage our products and services</li> <li>• To test new products, systems or services</li> <li>• To manage our relationship with and the performance of other companies that provide services to us and our customers</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling contracts</li> <li>• Our legitimate interests</li> <li>• Legal obligations</li> </ul>	<ul style="list-style-type: none"> <li>• Developing or improving products and services and determining who may be interested in them</li> <li>• Being efficient about how we fulfil our legal and contractual duties</li> <li>• Conducting brand image and reputation protection activities to support and grow the business</li> </ul>
<ul style="list-style-type: none"> <li>• Deliver quality products and services to you</li> <li>• Create and manage customer accounts, payments and withdrawals</li> <li>• Responding to any customer complaints</li> <li>• Prevent and detect improper use of our systems</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling contracts</li> <li>• Our legitimate interests</li> <li>• Legal obligations</li> </ul>	<ul style="list-style-type: none"> <li>• Being efficient about how we fulfil our legal and contractual duties</li> <li>• Complying with laws or regulations that apply to us</li> </ul>
<ul style="list-style-type: none"> <li>• Prevention of crime</li> <li>• Detect, investigate, and report crime</li> <li>• Managing risk for us and our customers</li> <li>• Complying with any laws and regulations that apply to us</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling contracts</li> <li>• Our legitimate interests</li> <li>• Legal obligations</li> </ul>	<ul style="list-style-type: none"> <li>• Developing and improving how we deal with crime and attempted crime</li> <li>• Protecting our customers and ourselves from the impacts of crime</li> <li>• Complying with laws or regulations that apply to us</li> <li>• Being efficient about how we fulfil our legal and contractual duties</li> </ul>
<ul style="list-style-type: none"> <li>• Manage and run our business to efficiently and effectively provide quality products and services</li> <li>• Manage our finances</li> <li>• Ensure corporate governance and compliance to all legal and regulatory obligations. To run our business in an efficient and proper way</li> <li>• Fulfil our obligations as an accountable and responsible organisation</li> <li>• To exercise our rights set out in agreements or contracts</li> </ul>	<ul style="list-style-type: none"> <li>• Our legitimate interests</li> <li>• Legal obligations</li> <li>• Fulfilling contracts</li> </ul>	<ul style="list-style-type: none"> <li>• Complying with laws or regulations that apply to us</li> <li>• Being efficient about how we fulfil our legal and contractual duties</li> </ul>

If you choose not to provide your Personal Data it may prevent us from meeting legal obligations, fulfilling a contract, or performing services required to run your account. Not providing your Personal Data may mean we are unable to provide you with products or services.

### Information Collected

The information and data about you which we may collect, use and process includes the following:

- Information that you provide to us by filling in forms on the Website or any other information you submit to us via the Website or email
- Records of correspondence, whether via the Website, email, telephone or other means
- Your responses to surveys or customer research that we carry out
- Details of the transactions you carry out with us, whether via the Website, telephone or other means
- Details of your visits to the Website including, but not limited to, traffic data, location data, weblogs and other communication data

## **Personal Data we share with others**

We may share your Personal Data with these other organisations:

- Organisations that introduce you to us
- Third parties you ask us (or permit us) to share your data with
- Third parties necessary to provide products or services which you have requested

Depending on the products you choose to use we may need to share your Personal Data with the third parties that provide those services. Where your Personal Data are transferred outside of the European Economic Area (“EEA”), we require that appropriate safeguards are in place.

We may also disclose personal information to other companies within associated or subsidiary companies and to business partners, or successors in title to our business.

## **Data Transfer Outside the EEA**

We will only transfer your Personal Data outside of the EEA where:

- You have given your explicit consent, or
- It is necessary for us to set up or fulfil a contract you have entered into with us; or
- To comply with a legal duty or obligation

If we do transfer your Personal Data outside of the EEA, we will take measures to ensure it is protected to the same standards as it would be within the EEA by relying on one of the following:

- The country that is receiving your Personal Data has been found by the European Commission to offer the same level of protection as the EEA. More information can be found [on the European Commission Justice website](#).
- We will use contracts that require the recipient to protect your Personal Data to the same standards as it would be within the EEA
- Where the transfer is to the USA and the recipient is registered with Privacy Shield. Privacy Shield is a framework that ensures Personal Data is protected to a level approved by the EU. Read more about Privacy Shield [on the European Commission Justice website](#).

In some instances we may be compelled by law to disclose your Personal Data to a third party and may have limited control over how it is protected by that party.

## **Your rights over your Personal Data**

We will assist you if you choose to exercise any of your rights over your Personal Data, including:

- Withdrawing your previously granted consent; however, this will not invalidate any previously consented processing
- Lodging a complaint with any relevant Data Protection Authority
- Access to your Personal Data that we hold or process
- Correction of any Personal Data that is incorrect or out of date
- Erasure of any Personal Data that we process
- Restrict processing of your Personal Data in certain circumstances
- Asking us to provide you or another company you nominate with certain aspects of your Personal Data, often referred to as ‘the right to portability’
- The ability to object to any processing data where we are doing it for our legitimate interests
- The ability to contest a decision made entirely by automated processing, to express your point of view and to request that a human review the decision

For more information on these rights you can contact [customerservices@mybinz.co.uk](mailto:customerservices@mybinz.co.uk)

## **Changes to our Privacy Statement**

We may update this policy from time to time, so please review it frequently.

If any material changes are made to this Privacy Policy we will use reasonable endeavours to inform you in advance by email, notice on the Website or other agreed communications channels. We will communicate the changes to you in advance, giving an appropriate amount of time for you to consider and understand the changes before they become effective.

We will not enforce material changes to the Privacy Policy without your express consent. If you decline to accept the changes to the Privacy Policy, or otherwise do not accept the changes within the time period, we may not be able to continue to provide some or all products and services.