

## PRIVACY POLICY

**Crossbarfx Limited** ("We") are committed to protecting and respecting your privacy.

This policy and our terms of use for our FX and Payment Service (**FX and Payment Terms**) set out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting <http://www.crossbarfx.com/> you are accepting and consenting to the practices described in this policy.

For the purpose of the Data Protection Act 1998 (the **Act**), the data controller is Crossbarfx Limited of Quarry Warehouse, Sandside, Milnthorpe, Cumbria, LA7 7HG, United Kingdom.

### INFORMATION WE COLLECT FROM YOU

We will collect and process the following data about you:

- **Information you give us.** This is information about you that you give us by filling in forms on our site <http://www.crossbarfx.com/> (**our site**) or our paper forms or by corresponding with us by phone, e-mail or otherwise. It includes information you provide when you register to use our site, complete account opening forms or otherwise subscribe to our FX and Payment service under the FX and Payment Terms, pay money to and receive money from Crossbarfx, exchange money in one currency to money in another currency, enter a competition, promotion or survey and when you report a problem with our site. The information you give us may include your name, address, nationality, date of birth, e-mail address and phone number, financial, details of your bank account, identification document numbers, copies of identification documents (for example passport, driving licence and utility bill), personal description and photograph.
- **Information we receive from other sources.** We work closely with third parties (including, for example, business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies, customer service providers, developers). We will notify you when we receive information about you from them and the purposes for which we intend to use that information. We will also receive information about you from third parties we use to verify your identity and your credit worthiness.

### USES MADE OF THE INFORMATION

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
- to carry out our obligations arising from any contracts entered into between you and us for example a contract entered into under the FX and Payment Terms and to provide you with the information, products and services that you request from us;
- to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about. If you do not want us to use your data in this way please let us know immediately;
- to verify your identity to protect against fraud, comply with anti-money laundering laws and to confirm your eligibility to use our products and services;
- to notify you about changes to our service;
- **Information we receive from other sources.** We will combine this information with information you give to us and information we collect about you. We will use this information and the combined information for the purposes set out above (depending on the types of information we receive).

## DISCLOSURE OF YOUR INFORMATION

You agree that we have the right to share your personal information with selected third parties including:

- business partners (including banking partners and banking intermediaries), suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- third parties to verify your identity, protect against fraud, comply with anti-money laundering laws and to confirm your eligibility to use our products and services;
- credit reference agencies for the purpose of assessing your credit score where this is a condition of us entering into a contract with you.

We will also disclose your personal information to third parties:

- in the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets;
- if Crossbarfx Limited or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets;
- if we are under a duty to disclose or share your personal data to Governmental departments, regulatory bodies, the police/law enforcement agencies or to a court of law. This would only be done for lawful purposes or, for example to assist in the prevention of a crime;
- in order to enforce or apply the FX and Payment Terms and other agreements; or to protect the rights, property, or safety of Crossbarfx Limited, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

## WHERE WE STORE YOUR PERSONAL DATA

All information you provide to us is stored on our secure servers within the United Kingdom.

Unfortunately, the transmission of information via the internet including email is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

## YOUR RIGHTS

You have the right to ask us not to process your personal data for marketing purposes. You can exercise your right to prevent such processing by contacting us at Data Protection Officer, Crossbarfx Limited, Quarry Warehouse, Sandside, Milnthorpe, Cumbria, LA7 7HG, United Kingdom or [dealers@crossbarfx.com](mailto:dealers@crossbarfx.com).

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. 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 these policies. Please check these policies before you submit any personal data to these websites.

## ACCESS TO INFORMATION

The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request will be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

## CHANGES TO OUR PRIVACY POLICY

Any changes we make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

## CONTACT

Questions, comments and requests regarding this privacy policy are welcomed. Please contact us via our form at <http://www.crossbarfx.com/contact-us/>.

**Crossbarfx Limited:** Registered in England no: 5515868 | **Head Office:** Quarry Warehouse, Sandside, Milnthorpe, Cumbria LA7 7HG

**HMRC registration number:** 12232355 | **FCA registration number:** 535761