



## Privacy Policy Statement

**CONFIDENTIALITY CLAUSE**

This document contains information proprietary of REVSTO E.M.I.PLC, and may not be reproduced, disclosed or used in whole or in part without the prior written and express permission and/or approval of REVSTO E.M.I.PLC

## Contents

1. Introduction.....	3
2. Who we are .....	3
3. What, Why?.....	3
4. Legal grounds of processing .....	4
Any legitimate interests pursued by us, or third parties we use, are as follows: .....	4
5. The Information we would like to collect from you .....	4
6. Purposes for which we use your personal data .....	5
7. Consent.....	6
8. Consent for Children under 16 .....	6
9. Withdrawal of Consent Conditions .....	6
10. Disclosure of Your Personal Data .....	6
11. Data retention Periods .....	7
12. Your Rights Under The GDPR.....	8
13. Exercising your rights.....	11
14. Right to file a complaint .....	11
16. Member Communications and Email .....	12
17. Security.....	12
18. Cookies .....	13
19. Violation of this Policy .....	14
20. Your Responsibilities .....	14
21. Changes to this Privacy Statement.....	14
22. Procedures and Guidelines.....	14
23. Acceptance and Consent .....	14
24. Contact Us .....	14

## 1. Introduction

Sureswipe E.M.I. PLC and its affiliates (collectively referred to as “we”, “us”, “our” or “Revsto”) is strongly committed towards protecting the User’s (referred to as “You” and “Your”) privacy and the confidentiality of your Personal Data which we process as a data controller.

At Revsto, we always consider our customers as the cornerstone of everything that we do. As such we believe that the handling of your personal data and privacy should be dealt with in a transparent manner and our privacy practices should be easy to understand. The way we protect and handle the information you entrusted to us are described in our Privacy Policy Statement.

This Privacy Statement sets out our current policies and commitment to data protection and privacy. In line with this, we aim to collect and process only data strictly necessary in the context of our relationship with (prospective) customers, (future) partners, users/visitors of our website(s) and online resources, in order to provide services and/or information for specific and legitimate purposes.

Revsto is dedicated to protecting the privacy and confidentiality of information in its possession, and is committed to appropriate use and protection of personal data, with transparency and respect for rights in accordance with EU Regulation 2016/679 (GDPR) and applicable data protection legislation (“data protection law”).

We make our Privacy Notice available on our website [www.revsto.com](http://www.revsto.com) in its most recent version. Please review it carefully. It contains information on how we collect, use, share and protect the personal data that we obtain

## 2. Who we are

Sureswipe E.M.I. PLC as a Cyprus-based limited liability company, licensed by the Central Bank of Cyprus as an Electronic Money Institution (E.M.I.) with license number **115.1.3.26**, provides professional services within the framework of the relevant Law and the corresponding Directive (EU 2015/2366) of the European Parliament and the European Council. Our registered office is located at: Victory Tower, 1<sup>st</sup> Floor, 18 Kyriakou Matsi Avenue, 1082 Nicosia, Cyprus. “Revsto” is the registered tradename of Sureswipe E.M.I. PLC.

## 3. What, Why?

It is important that you know exactly what we do with the personal information you and others make available to us, why we collect it and what it means for you. This document outlines the Revsto approach to Data Privacy to fulfil our obligations under the EU General Data Protection Regulation (GDPR) 2018 of 25<sup>th</sup> May 2018. We also welcome it as an opportunity to reassure you of the importance we place on keeping your personal data secure, and of the strict guidelines we apply to its use.

Personal Data also known as Personal Identifiable Information means information that can be linked to a specific individual, such as name, address, telephone number and e-mail address. We encourage individuals who interact with Revsto to review our Privacy Policy Statement, and become familiar with it, but they should know that we do not sell or rent their Personal Data to third parties. We don't require you to register or provide this information to us when you view our website or have access to its content.

We take your privacy seriously and this Privacy Policy explains the steps we take to ensure information about you is kept secure and confidential.

#### 4. Legal grounds of processing

Our legal basis for processing the personal data are the following:

receipt of your consent;

- ✓ performance of a contract where you are a party;
- ✓ legal obligations that REVSTO is required to meet;
- ✓ National Legislation;

Any legitimate interests pursued by us, or third parties we use, are as follows:

- ✓ Preventing Fraud;
- ✓ Money Laundering;
- ✓ The financing of terrorism or
- ✓ The misuse of the services

#### 5. The Information we would like to collect from you

We will collect personal information about you which you provide to us when using the Site, for example, when you activate your Revsto Prepaid Mastercard, log in to manage your Revsto account and Revsto Prepaid Card, contact us through the Site, request information or otherwise provide personal information to us. You must ensure that the personal information you provide to us is accurate and complete. This Personal Data may include your identities and contact information and other personal identifiers, information used to verify your identity. Such information may include (but is not limited to) the below:

##### 1. *For Natural Persons:*

- |                                     |                             |
|-------------------------------------|-----------------------------|
| → First Name and Surname with title | → Address                   |
| → Date of birth                     | → Gender                    |
| → Email                             | → Bank Account details      |
| → Proof of address documents        | → Telephone number          |
| → ID Documents                      | → Transactional information |

**Confidential Document**

Version: 2  
Publish Date: 20 06 2020

→ Other personal information such as telephone recordings; security questions, user ID

**2. For Legal Persons:**

- Company Name;
- Registration number;
- Country;
- Full address;
- Company Email;
- Phone/Fax Numbers;
- Type of Industry;
- Certificate of non-bankruptcy and
- Any other information may require setting up the accounts.

## 6. Purposes for which we use your personal data

At our website, we collect both Personal Data and aggregate information that the individuals voluntarily provide on our website and/or in response to emails in relation to features provided on the website. When we collect Personal Data, it will be to provide the service required, with your consent or as required by law.

Aggregate information relates to such things as how many consumers visit the website, which pages they access, what information they download, the type of web browser and operating system you use, the name of your Internet Service Provider and so on. When you visit our website, we automatically collect this information, and combine it with similar information collected about all other visitors. By collecting this information, we learn how to best tailor our website to our visitors.

The User can visit our website without revealing the User's identity or any Personal Data. We track the internet address of the domains from which people visit us and analyse this data for trends and statistics, but the User remains anonymous.

For better management of the website, we may

- Log the User's browsing history;
- Log non-personally-identifiable information, including IP address, profile information, aggregate User data, and browser type; and
- Record User IP addresses for security and monitoring purposes.

Your data is processed with the data minimization principle in mind. We aim to limit the processing of your data and the type of data processed to strictly the data needed for a lawful reason. Revsto uses data inter alia to:

- ✓ Providing prepaid card services to you as per our contractual obligations;
- ✓ Providing e-wallet services to you;
- ✓ Providing IBAN Account services to you;
- ✓ Processing your account information;
- ✓ To comply with our legal obligations for the prevention of fraud, money laundering, counter terrorist financing or misuse of services;
- ✓ Verifying your identity;
- ✓ Contacting you regarding our service to you;
- ✓ Monitoring and improving our website and its content;
- ✓ Sending you information about us if your request it;
- ✓ Otherwise with your consent or as permitted or required by law;
- ✓ Where requested by law enforcement for investigation of crime;
- ✓ We may use your information for marketing purposes, however we will only do this where you specifically ask us to do so. This might include using your data to identify products and services that may be of use to you.

## 7. Consent

By consenting to this privacy notice you are giving us permission to process your personal data specifically for the purposes identified above. Consent is required for REVSTO to process personal data, but it must be explicitly given. Where we are asking you for sensitive personal data we will always tell you why and how the information will be used.

## 8. Consent for Children under 16

REVSTO services are not generally aimed at children. In the limited circumstances where we may collect and use personal information about children, please note that minors require specific protection concerning their personal data, since they might be less aware of the risks, consequences and safeguards it involves and of their rights in relation to the processing of personal data for the purpose of using these services. By accepting this privacy policy on behalf of a minor (Consent from a parent or Legal Guardian), you are granting permission to the use of their data for the purpose set out above.

## 9. Withdrawal of Consent Conditions

You may withdraw consent from direct marketing at any time by contacting our Data Protection Officer. Please note, that you may not withdraw your consent where you have consented to your data being used for carrying out financial transactions. As a payment service provider, REVSTO is obliged to retain data concerning financial transactions in accordance with national law for the purpose of preventing, detecting and investigating, by the FIU or by other competent authorities, possible money laundering or terrorist financing.

## 10. Disclosure of Your Personal Data

You are informed that REVSTO's associates are based within the EU and/or the EEA. These partners are contractually committed to the Company to provide appropriate security safeguards and to maintain the confidentiality of your Personal Data.

We may disclose your Personal Data to our affiliates and to unaffiliated third parties that perform services on our behalf, for example, information technology and/or data hosting or processing services like Prepaid Financial Services (PFS). PFS, is our Card Issuer with offices in the United Kingdom, Malta and Ireland which is authorised and regulated by the Financial Conduct Authority in the UK, as an electronic money institution, under reference number 900036. Details of its license can be found in the following link:

[https://register.fca.org.uk/ShPo\\_FirmDetailsPage?id=001b000000m4IX9AAM](https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000000m4IX9AAM)

We take reasonable measures to ensure that Personal Data that may be processed by our service providers on our behalf is protected and not used or disclosed for purposes other than as directed by us, subject to legal requirements applicable to Revsto's affiliates, agents and service providers, for example, lawful requirements to disclose personal information to government authorities in those countries or subject to legal proceedings or potential legal proceedings or if otherwise required to do so by law or any other Governmental or law enforcement agency (including but not limited to Revsto, our issuing banks, our processors and our third-party partners.) We may need to disclose your account information and verify personal documents for regulatory obligations we have. This will be in accordance for Anti-Money Laundering and Fraud prevention checks.

Revsto will only pass on your personal data to third parties, including internationally once we have obtained your consent. Some of our service providers, like payment processors, risk management solutions and suppliers are based outside of the EEA. Where we authorize the processing or transfer of your personal information outside of the EEA, we require your personal information to be protected to data protection standards and we ensure that there are adequate safeguards in place for data protection. The GDPR prohibits transfers of personal data outside the European Economic Area to a third country that does not have adequate data protection. Where transfer occurs outside the EEA the following mechanisms are in place with the third parties:

- ✓ Data Protection clauses in our contracts and agreements with third-parties
- ✓ EU-US Privacy Shield
- ✓ Personal Information Protection and Electronic Documents Act (PIPEDA)

## 11. Data retention Periods

Our retention period is primarily determined by our obligations under applicable legislation to retain data for a specific period of time. Destruction will not be possible prior to the lapse of this period. We are obliged to keep Customer data (including personal data) during the existence of the contractual relationship and for a minimum period of 5 years after its termination in

accordance with AML legislation, unless legal or regulatory reasons prohibit us from destroying the data.

The retention period may be extended in case of other lawful reasons justifying longer retention (such as for complaints handling, legal proceedings, investigations, regulatory, tax, money laundering and crime and fraud prevention purposes).

For prospective Customers, personal data shall be kept for up to a year from the data of notification of the rejection of the application or from the data of withdrawal of the application, unless legal or regulatory reasons prohibit us from destroying the data or there is another lawful reason justifying longer retention (such as for complaints handling, legal proceedings, investigations, regulatory, tax, money laundering and crime and fraud prevention purposes).

## 12. Your Rights Under The GDPR

Once you have registered your details with us, you have the following rights which apply, depending on the stage of your application, the information you've shared with us and our regulatory obligations relating to it. These rights are afforded under the data protection law to natural persons who are Users of personal data which we hold as a controller. Please note that your rights are not absolute and may be limited due to a legal basis relied upon by us to process your data. As the majority of processing we perform is a consequence of legal obligations, some of the rights may be limited by our legal and regulatory requirements or legitimate interests.

Obtain a copy of your personal Data ("Right of access")

You have the right to request a copy of the information that we hold about you and a confirmation from us whether personal data is processed or not. If you would like a copy of some or all your personal information, please complete the Subject Access Request Form and email us at [DPO@revsto.com](mailto:DPO@revsto.com). We will provide this information to you within 30 days, free of charge. You will find a copy of Subject Access Request Form on our website: [www.revsto.com](http://www.revsto.com). When completed, please return by post or email (please see below DPO's conduct details)

Right of rectification

You have a right to correct data that we hold about you that is inaccurate or incomplete. In such a case, we may need to verify the accuracy of the data we have and data provided and take steps to correct our records.

Right to erasure ("to be forgotten")

In certain circumstances and depending on agreements in place, you can ask for the data we hold about you to be erased from our records where:

- Processing is no longer required for the reasons the data was collected or processed
- We are relying on consent as a legal basis, and you withdraw your

consent

- You have objected to the processing of data
- The data has been unlawfully processed (i.e. breach of legal basis requirement)
- Required by law

We may continue to retain your data if another legitimate reason for doing so exists. Our requirements to comply with legal obligations (record-keeping requirements in particular) to process and retain certain data will supersede any right to erasure requests, and we may also continue to retain/use your data if another legitimate reason for doing so exists (for exercise of legal claims and or serving in the public interest). We are unable to proceed with erasure requests prior to the expiry of the five (5) year period following the closing of your account and/or the termination of our contract with you, as such action will affect our ability to comply with our anti-money laundering obligations under the European legislation framework.

Your data relating to financial transactions, accounts or cards cannot be deleted due to national law associated with the prevention of fraud, money laundering, counter terrorist financing or misuse of services for crime.

Restriction of Processing of personal data

You can request that we restrict/suspend the use of personal data if:

- You requested that we verify the accuracy of your personal data we have
- Processing is unlawful but you do not request its erasure
- Processing and retention of data is no longer needed by us, but you wish that we retain it as this data is required by you to establish, exercise or defend a legal claim
- You have objected to the processing of data and are waiting for verification on our overriding legitimate interest

In some cases, restriction might prevent Revsto from performing its obligations under the contractual relationship with the Customer. In such event, we will notify Customer accordingly.

Data portability

You have the right to request from us to provide personal data to you directly in an easily re-used machine-readable format or to a third party if technically possible.

This right applies only to personal information provided by you to us for the performance of contractual relationship with us, or which we process based on your consent. This right may not be fully applicable in cases where the processing is done due to a legal obligation of the Company.

Object to the Processing of Personal data

You have the right to object or to restrict the processing of personal data by us and request us to stop using the data in certain circumstances such as:

- Processing is conducted on the lawful ground of legitimate interest or of serving the public interest; however, you object on grounds relating to your particular situation. In such a case, we may continue processing if we demonstrate that we have compelling legal grounds for processing which override your rights or that processing is necessary to establish, exercise or defend a legal claim.

Please note that despite your objection, we may continue to use your personal data. This will be in cases where processing is required in compliance with legal obligations imposed on us (the requirements of legal obligations to process and retain data will supersede any right to objection.).

- Processing is conducted for marketing purposes.

In certain circumstances, if you object to the processing of certain personal data, we may not be able to provide you services and may need to terminate provision of services.

Withdrawal of Consent

If we are relying on the lawful basis of your consent (i.e. we requested and you provided your consent), you can withdraw your consent at any time, subject to contractual and legal restrictions and reasonable written notice.

We may continue to process your information if another lawful basis exists for doing so. If we are unable to provide you with services due to the withdrawal of consent, we will inform you accordingly.

Automated Processing

Right to object to any decision based on the automated processing of your personal data, including profiling – you also have the right to be subject to the legal effects of automated processing or profiling.

Right to judicial Review

In the event that Revsto refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined below.

All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data.

### 13. Exercising your rights

-Please contact the authorized DPO directly at contact details indicated below to exercise your rights or if you have questions about the use of your personal data.

-You may be subject to identification procedures and measures in order to ensure that no personal data is disclosed to unauthorized persons. We may also request additional information / clarifications to process your request as rapidly and efficiently as possible.

-All requests must be in English in a comprehensive manner and contain a clear description of the object of the request. We will not be able to process requests which are incomprehensible or in languages other than Greek or English, as mentioned above.

-We will not normally charge a fee to access your personal data (or exercise other rights). We may charge a fee where your request is clearly unfounded, excessive, or repetitive. Alternatively, we may reject such a request as manifestly or excessively burdensome, unfounded and not submitted in good faith.

- Depending on the complexity of your request and volume of data associated with it, we will aim to satisfy all legitimate requests within one month of receipt or to inform you of refusal, or of an extension period of up to three months to satisfy your request. We will notify you appropriately if your request requires more than one month to fulfill.

### 14. Right to file a complaint

In the event that you wish to make a complaint about how your personal data is being processed by Revsto (or third parties as above), exercise of your rights or how your complaint has been handled, please notify and/or file a complaint with our DPO directly at the contact details indicated below or fill out and submit to [complaints@revsto.com](mailto:complaints@revsto.com) the relevant form available on the Revsto's website: [www.revsto.com](http://www.revsto.com). We will immediately investigate and inform you in regard to your complaint.

Complaints must be made in English in a comprehensive manner and contain sufficient details and a clear description of the complaint. We will not be able to process requests which are incomprehensible or in languages other than English.

If you are unhappy with our response or if you need any advice you should contact the Commissioner for Personal Data protection. Information on filing is available on the [Commissioner's website](#).

## 15. Data Protection Officer Contact details

Revsto has appointed a Data Protection Officer at its headquarters, who can address questions and concerns and can be contacted as follows:

Data Protection Officer  
Sureswipe E.M.I. PLC  
1st Floor,  
Victory Tower,  
18 Kyriakou Matsi Avenue  
Nicosia, 1082  
Cyprus  
Tel.: +357 22376006  
Fax.: +357 22376024  
Email: [dpo@revsto.com](mailto:dpo@revsto.com)

## 16. Member Communications and Email

We employ a strict policy against sending unsolicited email. Please note that opting not to receive email does not exempt the User from receiving administrative emails.

Revsto may contact the Users in response to the User's inquiries, to provide services at the User's request and to manage the User requirement.

Our website and emails may contain links to various other websites. While we make every effort to ensure that our advertisers post clear and complete Privacy statement and observe appropriate data protection practices, each of these websites has a privacy statement that may differ from that of ours. The privacy practices of other websites and companies are not covered by this policy.

## 17. Security

We follow generally accepted industry standards to protect the Personal Data processed by us, since it is collected, transmitted used and finally disposed. No method of transmission over the internet, or method of electronic storage, is 100% secure, therefore while we strive to use commercially acceptable means to protect the User's Personal Data, we cannot guarantee its absolute security. We reserve the right to disclose the User's Personal Data as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our website.

Revsto will take all steps reasonably necessary to ensure that the User's data is treated securely and in accordance with this privacy policy. All information the User provides to Revsto is stored on Revsto's secure servers. Where Revsto has given the User (or where the User has chosen) a password which enables the User to access certain parts of Revsto's website, the User is responsible for keeping this password confidential.

**Confidential Document**

Version: 2  
Publish Date: 20 06 2020

Revsto asks the User not to share their password with anyone. Unfortunately, the transmission of information via the Internet is not completely secure. Although Revsto will do its best to protect the User's personal data with the use of strict procedures and security features to prevent unauthorised access, Revsto cannot guarantee the security of the User's data during transmission to Revsto's website; any transmission is at the User's own risk.

## 18. Cookies

A cookie consists of information sent by a web server to a web browser and stored by the browser. The information is then sent back to the server each time the browser requests a page from the server. This enables the web server to identify and track the web browser.

Revsto may collect information about the User's computer, including, where available, the User's IP address, operating system and browser type for system administration and to report aggregate information.

This is statistical data about Revsto's User's browsing actions and patterns and does not identify any individual. Cookies contain information that is transferred to the User's computer hard drive, they help Revsto to improve its website and to deliver a better and more tailored service. They enable Revsto to:

1. Estimate Revsto's audience size and usage pattern;
2. Store information about the User's preferences, and so allow Revsto to customise its website according to the User's individual interests;
3. Speed up the User's searches; and
4. Recognize the User when the User returns to the Revsto's website.

The User may refuse to accept cookies by activating the setting on the User's browser which allows the User to refuse the setting of cookies. However, if the User selects this setting the User may be unable to access certain parts of the Revsto website. Unless the User has adjusted the User's browser setting so that it will refuse cookies, Revsto system will issue cookies when the User logs on to the website.

The typical information our cookies collect are as follow:

- IP Address (Maybe Domain Information)
- Host Information
- Information on type of SSL
- Host Location
- User activity tracking on Revsto website

The User accepts cookies by turning them on, when visiting the website for the first time. However, the User is not required to turn on cookies in order to have a functioning website. Only after accepting to turn on the cookies, Personal Data will be processed. A different option is that

the User sets his browser to warn him/her with a message for each cookie, only the cookies that have been accepted will be processing Personal Data.

## 19. Violation of this Policy

We may need to disclose your personal information if you breach this Privacy Policy and/or our Terms of Use or in connection with legal proceedings or potential legal proceedings or if otherwise required to do so by law or any other Governmental or law enforcement agency.

## 20. Your Responsibilities

You are responsible for ensuring that the information provided to Revsto by you/about you or on your behalf is accurate and up to date, and you must inform us if anything changes as soon as possible.

## 21. Changes to this Privacy Statement

Please note that we review our Privacy Statement from time to time, and we may make periodic changes to it in connection with that review. Therefore, the User may wish to bookmark this page and/or periodically review this page to make sure the User has the latest version.

## 22. Procedures and Guidelines

This Policy supports the provision of a structure to assist in Revsto's compliance with the Data Protection legislation, including the provision of best practice guidelines and procedures in relation to all aspects of Data Protection.

This Policy will be reviewed annually by the DPO, subject for approval by the BoD, in light of any legislative or other relevant developments including guidance from Data Protection Commissioner, or the EU Commission. It shall be the responsibility of the DPO to keep this policy updated.

## 23. Acceptance and Consent

- You hereby state that you have been informed about the personal data protection terms and conditions and you accept and consent to the processing of said personal data by REVSTO in the way and for the purposes set out in this Privacy Policy.
- In addition, by accepting this Privacy Policy, you are implicitly accepting the Privacy Policy which govern PFS as the issuer of the REVSTO cards. Please read PFS private policy at: <https://prepaidfinancialservices.com/en/privacy-policy>.

## 24. Contact Us

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to [DPO@revsto.com](mailto:DPO@revsto.com) or by phone at +357 22376006, or by fax +357 22376024, or by post at 18 Kyriakou Matsi, Victory Tower, 1st floor, 1082, Nicosia, Cyprus.