

Privacy Policy

This privacy policy applies between you, the User of this Website and B A Exchange Company UK Limited, the owner and provider of this Website. B A Exchange takes the privacy of your information very seriously. This privacy policy applies to our use of any and all data collected by us or provided by you in relation to your use of our service or the website. Please, read this privacy policy carefully.

Definition and interpretation

1. In this privacy policy, the following definitions are used.

Data

Collectively all information that you submit to B A Exchange via the Website or physically. This definition incorporates, where applicable, the definitions provided in the Data Protection Act 1998;

Cookies

A small text file placed on your computer by this Website when you visit certain parts of the Website and/or when you use certain features of the website. Details of the cookies used by this website are set in the clause below (cookies).

B A Exchange Company UK Ltd., we or us

125 Whitechapel Road, London E1 1DT

UK and EU Cookies' Law

The privacy and Electronic Communication (EC Directive) Regulations 2003 as amended by privacy and Electronic Communications (EC Directive) (Amended) Regulations 2011.

User or you

Any third party that accesses the website and is not either (i) employed by B A Exchange and acting in the course their employment or (ii) engaged as a consultant or otherwise providing services to B A Exchange and accessing the website in connection with the provision of such services; and

Website

The website that you are currently using, www.baexchange.co.uk, and any sub-domains of this site unless expressly excluded by their own terms conditions.

2. In this privacy policy, unless the context requires a different interpretation:

3. The singular includes the plural and vice versa;

4. References to sub-clauses, clauses, schedules or appendices are to sub-clauses, clauses, schedules or appendices of this privacy policy;

5. A reference to a person includes firms, companies, government entities, trustees and partnerships;

6. "including" is understood to mean "including without limitation";

7. Reference to any statutory provision includes any medication or amendment of it;

8. The heading and sub-headings do not form part of this privacy policy.

Scope of this privacy policy

3. This privacy policy applies only to the actions of B A Exchange and Users with respect to this website. It does not extend to any websites that can be accessed from this website including, but not limited to, any links we may provide to social media websites. This website however may have a link to our parent company.

Data collected

4. We may collect the following Data, which include personal Data, from you:
- a. Name & address
 - b. Date of Birth;
 - c. Gender;
 - d. Job title;
 - e. Profession;
 - f. Contact Information such as email addresses and telephone numbers;
 - g. Operating system (automatically collected);
 - h. Address identity age date of birth in each case, in accordance with this privacy policy.

Our use of Data

1. For purposes of Data Protection Act 1998, B A Exchange is the “data controller”.
2. We will retain any Data you submit for 12 months.
3. We may use information about you to discharge the responsibilities and to provide our services and to manage our relationship with you. We may disclose this information to payers, payees and intermediaries in the course of providing our services or as required by Regulation EC 1781/2006 on information on the payer accompanying transfers of funds; persons with whom we share information for anti-money-laundering, security verification or validation purposes; regulatory and prosecuting authorities; service providers acting on our behalf; or by Bangladesh Bank. This may involve transfer of information to countries which do not have data protection laws as strict as those in the UK.
4. All personal Data is stored securely in accordance with the principles of the Data Protection Act 1998. For more details on security see the clause below (Security)
5. Any or all of the above Data may be required by us from time to time in order to provide you with the best possible service and experience when using our website. Specifically, Data may be used for the following reasons:
6. Internal record keeping;
7. Improvement of our products/ services
8. Transmission by email of promotional materials that may be of interest to you;
9. Contact for market research purposes which may be done using email, telephone, fax or mail. Such information may be used to customised or update the website;
10. Money transfer services; in each case, in accordance with this privacy policy.

Why we collect information

1. To process your transactions
2. To verify your identity
3. To collect payment for your use of the Service
4. To allow our parent company for any promotional activity
5. To troubleshoot problems with the Service
6. To comply with applicable laws, regulations, and rules, such as those relating to “know-your-customer” or ‘Customer Due Diligence’, and anti-money laundering requirements.
7. To detect and prevent fraud and other illegal uses of the Service

8. To send you marketing notices, service updates, and promotional offers
9. To contact you by telephone using auto-dialled or pre-recorded message calls, text (SMS) messages or e-mails.

Third party websites and services

10. B A Exchange may, from time to time, employ the services of other parties for dealing with certain processes necessary for the operation of the website. These providers of such services do not have access to certain personal Data provided by Users of this website

Links to other websites

11. This website may, from time to time, provide links to other websites. We have no control over such websites and are not responsible for the content of these websites. This privacy policy does not extend to your use of such websites. You are advised to read the privacy policy or statement of other websites prior to using them.

Changes of business ownership and control

12. B A Exchange may, from time to time, expand or reduce our business and this may involve the sale and/or the transfer of control of all or part of B A Exchange. Data provided Users will, where it is relevant to any part of our business so transferred, be transferred along with that part and the new owner or newly controlling party will, under the terms of this privacy policy, be permitted to use the Data for the purposes for which it was originally supplied to us.

13. We may also disclose Data to a prospective purchaser of our business or any part of it.

14. In the above instances, we will take steps with the aim of ensuring your privacy.

Controlling use of your Data

15. Wherever you are required to submit Data, you will be given options to restrict our use of that Data. This may include the following:

16. Use of Data for direct marketing purposes; and
17. Sharing Data with third parties

Functionality of the Website

18. To use all features available on the website, you may be required to submit certain Data.

19. You may restrict your internet browser's use of Cookies. For more information, see (Cookies).

Accessing your Data

20. You have the right to ask for a copy of any of your personal Data held by B A Exchange (where such Data is held) on payment of a small fee, which will not exceed £20.

Security

21. We employ industry-accepted standards in protecting the information you submit to us on our website. We have put in place SSL [Secure Socket Layer] encryption technology to protect your sensitive information transmitted on our website. We also require a username and password from each user who wants to access his or her information on our website.

22. Data security is of great importance to B A Exchange and to protect your Data we have put in place suitable physical, electronic and managerial procedures to safeguard and ensure Data collected via this website.

23. If password access is required for certain parts of the website, you are responsible for keeping this password confidential.
24. We endeavour to do our best to protect your personal Data. However, transmission of information over the internet is not entirely secure and is done at your own risk. We cannot ensure the security of your Data transmitted to the website.

Cookies

25. This Website may place and access certain Cookies on your computer. **B A Exchange uses Cookies** to improve your experience of using the Website and to improve our range of services. B A Exchange has carefully chosen these Cookies and has taken steps to ensure that your privacy is protected and respected at all times.

26. All Cookies used by this Website are in accordance with current UK and EU Cookies Laws.

27. Before the Website places Cookies on your computer, you will be presented with a pop-up requesting your consent to set those Cookies. By giving your consent to the placing of Cookies, you are enabling B A Exchange to provide a better experience and service to you. You may, if you wish, deny consent to the placing of Cookies; however certain features of the Website may not function fully or as intended.

28. This Website may place the following Cookies:

Purpose	Types of Cookies
these are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a transaction account or make use of e-billing services.	Strictly necessary cookies
they allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.	Analytical / performance cookies
these are used to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).	Functionality cookies
these cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.	Targeting cookies

29. You can choose to enable or disable Cookies in your internet browser. By default, most internet browsers accept Cookies but this can be changed. For further details, please consult the help menu in your internet browser.

30. You can choose to delete Cookies at any time; however, you may lose any information that enables you to access the Website more quickly and efficiently including, but not limited to, personalisation settings.

31. It is recommended that you ensure that your internet browser is up-to-date and that you consult the help and guidance provided by the developer of your internet browser if you are unsure about adjusting your privacy settings.

Transfer outside the European Economic Area

32. As mentioned before, Data which we collect from you may be stored and processed in and transferred to countries outside of the European Economic Area (EEA). For example, this could occur if our services are located in a country outside the EEA or one of our service providers is situated in a country outside the EEA. These countries may not have data protection laws equivalent to those in force in the EEA.

33. You expressly agree to such transfers of Data.

General

34. You may not transfer any of your rights under this privacy policy to any other person. We may transfer our rights under this privacy policy where we reasonably believe your rights will not be affected.

35. If any court or competent authority finds that any provision of this privacy policy (or part of any provision) is invalid, illegal or enforceable, that provision or part-provision will, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this privacy policy will not be affected.

36. Unless otherwise agreed, no delay, act or omission by a party in exercising any right or remedy will be deemed a waiver of that, or any other, right or remedy.

37. This privacy policy is governed by and interpreted according to English Law. All disputes arising under this privacy policy are subject to the exclusive jurisdiction of the English courts.

Changes to this privacy policy

38. B A Exchange Company UK Limited reserves the right to change this privacy policy as we may deem necessary from time to time or as may be required by law. Any changes will be immediately posted on the Website and you are deemed to have accepted the terms of the privacy policy on your first use of the Website following the alterations.

You may contact B A Exchange by email at a.kamrul@bankasia-bd.com or infobae@bankasia-bd.com