



# PRIVACY POLICY

## B A EXCHANGE

**EFFECTIVE FROM 25 MAY 2018**

 02030054845

 [www.baexchange.co.uk](http://www.baexchange.co.uk)

 131 Whitechapel Road

London E1 1DT

In this Privacy Policy, terms such as “we”, “us”, “B A Exchange Company UK Ltd” “B A Exchange”, “BA”, and “ORM” refer to B A Exchange Company UK Ltd (Company Number 07314397) with its registered office located at 131 Whitechapel Road (Ground Floor), London, E1 1DT, and where relevant to its subsidiaries, branches and/or representative offices.

The term “Service” refers to money transfers enabled from our physical branch, website or mobile app.

In the language of data protection regulation, B A Exchange Company UK Ltd is the “data controller” of your personal data and you, our customer, are the “data subject”. This means that B A Exchange determines the purposes and means of processing your personal data, while respecting rights concerning your privacy.

## **1. SCOPE OF POLICY**

1.1 This policy together with other Terms & Conditions (as applicable) apply to your use of:

- a) our website at [www.baexchange.co.uk](http://www.baexchange.co.uk) and <https://remit.bankasia-bd.com/orm> (the "Sites") including, without limitation, the ORM Dashboard available to ORM Dashboard Users pursuant to the Terms and Conditions;
- b) the ORM Mobile App ("App") once you have downloaded a copy of the App onto your mobile telephone or handheld device ("Device"); and
- c) any of the services accessible at the branches or through the App or the Sites (the "Services").

1.2 This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed and used by us.

### **Controller**

We are the data controller responsible for your personal data and we are registered with the Information Commissioner's Office with reference number Z2641964.

### **Data Protection Officer**

We have appointed a data protection officer ("DPO"). Our DPO has a number of important responsibilities including:

- monitoring B A Exchange's compliance with the GDPR and other data protection laws;
- raising awareness of data protection issues, training B A Exchange's staff and conducting internal audits; and

- cooperating with supervisory authorities such as the ICO on our behalf.

If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact us on 02030054845, 02030054846.

## Complaints

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ( [www.ico.org.uk](http://www.ico.org.uk)). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

So that we're clear and there's no misunderstanding about how we handle your personal data, we will:

- Always keep your data safe and private.
- Never sell your data.
- Allow you to manage and review your marketing choices at any time.

## 2. COOKIES

Cookies are small text files which are stored on your device when you access our website or mobile app. They allow us to recognise you and store data about your past activity and your preferences so that we can personalise and improve the Service for you.

Cookies and other similar technologies may collect data such as language preference, country and previously viewed pages.

We use the following cookies:

Necessary cookies: these cookies enable the basic use of our Service

e.g. enabling content reserved for registered users

Personalisation cookies: these cookies allow our Service to be personalised for you

Analytical cookies: these cookies allow us to see how people use our Service so that we can understand how to improve it

e.g. seeing how many people are logged in at a given time of day

By using our Service, you agree to place the cookies described above on your device. You have the right to withdraw your consent at any time. If you would like to delete our cookies, you can do so by changing the settings of your browser.

Blocking or deleting cookies may mean that some features of the Service may not be available to you.

### 3. INFORMATION WE COLLECT ABOUT YOU

As a regulated financial institution, we are bound by the legal requirement to collect, verify and record certain data about you or recipients of your transactions. All types of data we gather may be used to prevent or detect crime.

#### **We may collect and use the following data:**

a) Information you give us "Provided Information": This is information you give us about you by filling in forms on the App and/or the Site or by requesting our officer at premises, or by corresponding with us (for example, by e-mail or via the chat functions on the App and/or the Site) or over the phone. It includes information you provide when you register to use the services we provide, you may provide this information through App, download or register the App, subscribe to our service, enter into any transaction on the App or the Site or at our physical branch, participate in discussion boards or other social media functions on the App or the Site, enter a competition, promotion or survey and when you report a problem with an App, the Service, or the Site. If you contact us, we will keep a record of that correspondence. The information you give us may include your name, address, date of birth, e-mail address, phone number, the Device's phone number, username, password and other registration information, financial, details of your bank account including the bank account number, bank sort code, IBAN, details of your debit and credit cards that may include the long number, relevant expiry dates and CVC, identification document numbers, copies of identification documents (for example, passport, driving licence and utility bill) personal description and photograph and any other information you provide us in order to prove your eligibility to use our services.

Basic personal data, such as (but not limited to):

- Date of birth
- Address
- Phone number
- E-mail address

This data is necessary for B A Exchange to provide the Service to you. We will request this data when you sign up, before the Service is provided.

Data for 'Know Your Customer' (KYC) regulations, such as (but not limited to):

- Proof of your identity, like a passport, driving licence, national ID card or residence permit
- Proof of your address, like a utility bill or bank statement

- Additional details on the source of funds being provided, like a payslip, credit card statement, tax rebate receipt or bank loan agreement, bank statement etc.

This data will sometimes be needed to conduct Know Your Customer (KYC), Customer Due Diligence (CDD) and security checks, as required by local and international regulations. This helps us keep your money safe, and we will only request these details when necessary.

**Data about your recipient, such as (but not limited to):**

- Name
- Date of birth
- Occupation
- Phone number
- Proof of their identity, such as a passport, driving licence, national ID card or residence permit

This data will sometimes be needed to conduct Know Your Customer (KYC), Customer Due Diligence (CDD) and security checks, as required by local and international regulations. This helps us keep your money safe, and we will only request these details when necessary. All data about your recipients will be treated in line with this Privacy Policy.

**Data from other third party sources, such as (but not limited to):**

- Facebook, Twitter or Google profile images and names
- Banks and payment service providers used to transfer money to us
- Advertising networks
- Search engines providers (such as Yahoo.com or Google)
- Credit reference agencies

B A Exchange collects this data only when you provide the relevant permission to social media sites.

**Technical data, such as (but not limited to):**

- Page views
- App downloads
- Operating system
- Browser type

This data is used to help us to understand how you use our Service, so that we can improve it.

b) Information we collect about you and your device. Each time you visit the App or our Site we will automatically collect the following information:

(i) technical information, including the internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, device information and the type of mobile device you use, a unique device identifier (for example, your Device's IMEI number, the MAC address of the Device's wireless network interface, or the mobile phone number used by the Device), mobile network information, your mobile operating system, the type of mobile browser you use, time zone setting "Device Information";

(ii) information about your visit, including the full uniform resource locators (URL), clickstream to, through and from our site (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page, device information;

(iii) transaction information including date, time, amount, currencies used, exchange rate, beneficiary details;

(iv) information stored on your Device, including if you allow our app access contact information from your address book, login information, photos, videos or other digital content, check ins (Content Information). The App will periodically recollect this information in order to stay up-to-date;

(v) details of your use of our App or your visits to our Site including transaction details relating to your use of our services, including who you have sent money, the time, date and location of the place the transaction was entered into.

c) Location Information. We use GPS technology and your IP address to determine your location.

d) Information to help us deliver our service to you. We work closely with third parties in order to help us deliver our Service to you. These third parties are business partners (such as those we partner with to offer additional services like payment gateway or acquirer), sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies, fraud prevention agencies, customer service providers and developers. Information we may collect about you from such parties can include credit search information, information which helps us to verify

your identity or information relating to your payment transactions. Please see the 'Disclosure of your Information' section for more information.

e) If you allow us to, we may collect friends lists from Facebook and similar information from other third parties such as Twitter and Google – the App will periodically re-collect this information in order to stay up-to-date.

#### **4. USES MADE OF THE INFORMATION**

We use information held about you in the following ways:

(a) Provided Information: We will use this information:

- o to carry out our obligations arising from any transactions you enter into with us, for example Money Transfer and to provide you with the information, products and services that you request from us;

- o 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;

- o to provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. Please see the section on 'Third Party Services' below for more information;

- o to verify your identity to protect against fraud, comply with financial crime laws and to confirm your eligibility to use our products and services;

- o to notify you about changes to our service;

- o to ensure that content from our site is presented in the most effective manner for you and for your computer.

(b) Device Information: We will use this information:

- o to administer our Site and the App for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;

- o to improve our Site and the App to ensure that content is presented in the most effective manner for you and for your computer;

- o to allow you to participate in interactive features of our service, when you choose to do so;

- o as part of our efforts to keep our Site and the App safe and secure;

- o to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;

o to verify your identity, protect against fraud, comply with anti-financial crime laws and to confirm your eligibility to use our products and services; and

o to comply with our regulatory obligations.

c) Location Information: We will use this information:

o to protect against fraud; and

d) Third Party Information: 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:

o to process applications for products and services available through us including making decisions about whether to agree to approve transactions; and

o for the purposes set out above (depending on the types of information we receive).

#### 4.3. Why do we collect your data?

We collect your data to personalise and improve our Service for you. The specific purposes for which we collect your data include:

##### **Transactional purposes**

We need to collect data in order to process your transactions. Without data such as you and your beneficiaries bank account details or full name and address, we would be unable to transfer money for you.

##### **Regulatory purposes**

As regulated financial institutions, both B A Exchange and our partners are required to conduct Know Your Customer (KYC) and Customer Due Diligence (CDD) checks to comply with our legal and regulatory requirements.

These include our requirements under Anti Money Laundering (AML) and Counter Terrorist Financing (CTF) legislation. All of this helps us keep our Service safe and secure.

##### **Marketing purposes**

We may process your personal data to provide you with certain types of marketing communication that we believe will be relevant and of interest to you. This helps us provide you with a more personalised Service. This kind of activity is permitted by our 'legitimate interest' (for more information on legitimate interest, please see Section 4.4 of this Policy). We will always endeavour to make these communications relevant and unobtrusive, and you are able to object to marketing communication from us at any time.



Analytical purposes We may collect and analyse data such as website or app visit logs in order to improve the quality of our Service.

You do not have to disclose any of the above data to us. However, if you choose to withhold certain data , we may not be able to provide you with our Service.

#### **4.4 What do we mean when we say:**

**Legitimate Interest:** this means the interest of ours as a business in conducting and managing B A Exchange to enable us to provide to you the Services and offer the most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).

**Fulfilling a Contract:** this means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

**Our Legal Obligation:** this means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

## **5. MARKETING**

5.1 We want to make it crystal clear how we use your data for marketing purposes and how you can 'opt-out' from receiving any marketing communications from us whenever you want.

### **PROMOTIONAL OFFERS FROM US**

5.3 We may use your personal data (such as your Provided Information, Location Information or transaction information) to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

5.4 You will receive marketing communications from us if you have signed up to and/or utilise the B A Exchange Services and, in each case, you have not opted out of receiving marketing notifications.

### **OPTING OUT**

5.6 You can ask us to stop sending you marketing messages at any time by adjusting your marketing preferences via mobile app or you can request the same over the phone or by email.

## **6. DISCLOSURE OF YOUR INFORMATION**

- We share your personal data with third parties only when it is necessary for the fulfilment of the Service or to comply with applicable laws.
- We will never sell your personal data to other organisations.
- We work with partners who help us to complete your transactions. If they are based outside the EEA, e.g. Bangladesh, we will share your personal data with them only when they apply essential safeguards, or if it has been established by EU institutions that the relevant country has an appropriate data protection regime in place, or when we otherwise ensure that the appropriate level of protection is applied for data processing.
- The following are some purposes for which we may share your data with third parties:
  - To fulfil the contract between you and B A Exchange

We may share your data with third parties, such as our partners and intermediaries, when they are necessary for the fulfilment of the Service.

- When required by law

We may share your data when required by law, for example for the purposes of security, taxation and criminal investigations.

- For marketing and communication

We may share your data with third parties such as providers of customer service tools, marketing campaign tools, email communication tools, analytics software (for marketing purposes) and data visualisation tools (for analytical purposes).

- If we sell or buy any business or assets, we may be obliged to share your personal data with the prospective seller or buyer.

### **THIRD PARTY SERVICES PARTNERS**

6.4 From time-to-time, we may partner with certain third parties in order to offer you co-branded services or promotional offers. In order to provide these services to you and to allow us and any associated third party to optimise their/our offering to you, we will share some of your personal data with such third parties. We will obtain your express opt-in consent before we share your personal data with any company outside B A Exchange for these purposes.

6.5 You can withdraw your consent at any time.

## **7. STORAGE SECURITY & INTERNATIONAL TRANSFERS**

7.1 The data that we collect from you will be transferred to, and stored at, a destination inside the European Economic Area (EEA). As we provide an international service your data may be processed outside of the EEA in order for us to fulfil our contract with you to provide the B A Exchange Services. We will need to process your personal data in order for us, for example, to action a request made by you to execute an international payment, process your payment details, provide global anti-money laundering and counter terrorist financing solutions and provide ongoing support services. We will take all steps to ensure that your data is treated securely and in accordance with this privacy policy.

7.2 All information you provide to us is stored on our secure servers. Any payment transactions carried out by us or our chosen third-party provider of payment processing services will be encrypted using Secured Sockets Layer technology or a secure virtual private network. Where we have given you (or where you have chosen) a password that enables you to access certain parts of our App and/or our Site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

7.3 Unfortunately, the transmission of information via the internet 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 App or 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.

7.4 Certain Services include social networking, chat room or forum features. Ensure when using these features that you do not submit any personal data that you do not want to be seen, collected or used by other users.

## **8. RETAINING YOUR INFORMATION**

We are legally required to keep the data obtained for Know Your Customer (KYC), Customer Due Diligence (CDD) and security purposes (including transaction records and our communications with you) for at least five years after the most recent transaction.

## **9. YOUR LEGAL RIGHTS**

You have rights under data protection laws in relation to your personal data. Please see below to find out more about these rights:

You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you. If you require this, then please reach out to our support team via the in-App chat function.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us. If you require this, then please reach out to our support team.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing, where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request. As an FCA registered firm, B A Exchange is under certain obligations to retain certain data for a minimum of 5 years. Please note that these retention requirements supersede any right to erasure requests under applicable data protection laws.

Object to processing of your personal data. This is in situations where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights. As an FCA registered firm, B A Exchange is under certain obligations to process and retain certain data for compliance purposes. Please note that these requirements supersede any right to objection requests under applicable data protection laws. If you object to the processing of certain data then we may not be able to provide the services and it is likely we will have to terminate your account.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it. Please note that any requests in relation to the restriction of the processing of your data means that we may not be able to perform the contract we have or are trying to enter into with you (including the B A Exchange Services). In this case, we may have to cancel your use of the B A Exchange Services but we will notify you if this is the case at the time.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide the services to you. We will advise you if this is the case at the time you withdraw your consent.

## **NO FEE USUALLY REQUIRED**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

## **WHAT WE MAY NEED FROM YOU**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

## **TIME LIMIT TO RESPOND**

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## **IF YOU FAIL TO PROVIDE PERSONAL DATA**

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (including the B A Exchange Services). In this case, we may have to cancel your use of the B A Exchange Services but we will notify you if this is the case at the time.

## **10. CHANGES TO PRIVACY POLICY**

We may change this Privacy Policy from time to time. Any changes will be effective immediately unless stated otherwise. The date of the most recent update is displayed at the top of the page.

Any dispute or claim arising in connection with this Privacy Policy will be considered in relation to the English version only.

## **11. CONTACT**

11.1 All questions relating to data and your privacy are welcomed and should be addressed to our support team. If you have any questions, comments or requests regarding this privacy policy then please contact DPO on Tel: 02030054845, 02030054846.