

FIFO Privacy Policy

FIFO Limited respect and protect the privacy of all visitors to our websites and our users who use our services. The Privacy Policy explains how FIFO Limited collects, uses, discloses and protects user information. The policy applies to information FIFO collect when users access or use FIFO's websites or otherwise interact with us as described below.

ACCEPTANCE AND CHANGES

Users by accessing and using FIFO Services, signify that the user ("you") have reviewed the terms of this Privacy Policy. Where FIFO require the consent of a user to process the personal information, FIFO will request for the consent to the collection, use, and disclosure of their personal information as detailed in the Privacy Policy below. FIFO may issue further notices may supplement or clarify FIFO's privacy practices or may provide users with additional choices about how FIFO processes user data. User that do not agree with or are not comfortable with any aspect of this Privacy Policy, should immediately discontinue access or use of FIFO Services

FIFO may amend this Privacy Policy from time to time. If FIFO make changes, FIFO will notify the user by revising the date at the top of this policy. FIFO strongly encourage users to review the Privacy Policy from time to time whenever they access or use FIFO Services to up to date and informed about our information practices and a users' privacy rights and choices.

DATA AND INFORMATION

FIFO collect personal information so as to provide the users with our Services. When FIFO require certain personal information from users it is because such information is relevant for specified purposes. Any information users provide to FIFO that is not a requirement is done so on a voluntary basis. Please note users are free to choose whether to provide FIFO with the types of personal information described below, but FIFO may not be able to provide services as effectively or even offer part or all of our Services. Types of information FIFO typically collect from users are as follows:

Contact Information - name, address, telephone number, and email address.

Financial Information - bank account details, credit & debit card details

Identification Numbers - NI number or Government identification numbers

Personnel Information - DOB, gender, occupation, employment status and other optional information

FIFO may also obtain information from other sources and combine that with information provided. In addition, FIFO also store information when users use FIFO services such as

Transaction Information - Information about the transactions users complete via FIFO Services

Device Information - FIFO collect information about the devices users use to access FIFO Services

Cookies - FIFO may use cookies, pixel tags, and other tracking technologies to collect information about users when they interact with the FIFO.

INFORMATION USAGE

The purpose of collecting personal information by FIFO is to provide users with a secure, smooth and efficient service. FIFO use personal information to create, develop, operate, deliver, and improve our Services, content and advertising, and for loss prevention and anti-fraud purposes. FIFO may use this information in the following ways;

- Account Management, send technical notices, updates, security alerts and administrative messages;
- Provision of customer support and services requests by the user.
- Improve security, prevent fraud, monitor and verify identity or service access
- Combat spam or other malware or security risks.
- Transactions processing and sending transaction alerts.
- Identity verification of personal information against third-party databases.
- Prevent potentially prohibited or illegal activities and enforce FIFO user agreements;
- Delivery of marketing and promotional offers, and notify users of partner events
- Customise, measure, and improve a user's personal experience
- Comply with legal and regulatory obligations, enforce agreements with third parties
- Prevent potentially prohibited or illegal activities, and/or violations of FIFO user terms.
- Resolve disputes, collect fees, and troubleshoot problems.
- Quality control and staff training.

FIFO will not use a users' personal information for purposes other than those purposes FIFO have disclosed to them, without their permission. From time to time FIFO may request a user's permission to allow FIFO to share a users' personal information with third parties. Users may choose not to have their personal information shared with third parties where FIFO rely on consent as the lawful basis for processing their personal information. Users can also choose not to allow FIFO to use their personal information for any purpose that is incompatible with the purposes for which FIFO originally collected it, if users choose to limit the use of their personal information, certain FIFO features or services may not be available.

INFORMATION DISCLOSURE

FIFO may disclose any information FIFO collect about a user, whether a user is active or inactive, this includes non-public personal information and any other information FIFO collect with non-affiliated third parties, including non-financial companies. Information disclosures may be made to:

- Service providers for marketing services on FIFO behalf;
- Normal business purposes, e.g. process transactions, maintain accounts, or reporting;
- Share user information to comply with our legal obligations or investigations

In addition, other than in connection with a merger, acquisition or sale of FIFO Limited, FIFO will not sell or rent any of a users' information to third parties for their own marketing purposes. Note that third parties that support our customer identification and anti-fraud controls may retain and use information about users to perform services on our behalf and to improve their services. By using FIFO Services, users consent to the retention and use of such information by these providers to improve their services.

INFORMATION FROM THIRD PARTY PROVIDERS

FIFO allow other entities to provide analytics services on their behalf. These entities may use cookies, web beacons and other tracking technologies to collect information about users. This information may be used by FIFO to, among other things, analyse and track data, determine the popularity of certain content, and better understand user online activity.

FIFO may obtain information about users from third party sources as permitted by applicable law, such as public databases, credit bureaus, ID verification partners, resellers and channel partners, joint marketing partners, and social media platforms. Once FIFO obtain such information from third parties, FIFO do not subsequently share it with any other third parties except as described in this Privacy Policy.

SECURITY AND STORAGE

FIFO implement security practices and procedures to help protect the confidentiality and security of user information, including any non-public personal information. FIFO protect user information using reasonable physical, technical and administrative security measures, including limiting access to users' information to employees with a need to know such information.

User have available to them the following selection criteria

- FIFO use both session and persistent cookies. Session cookies expire when users log out of their account or close their browser. Persistent cookies remain on a users' computer or mobile device until they are erased or expire. Users are free to decline most of our cookies if their browser or browser add-on permits, however choosing to remove or disable FIFO cookies may interfere with their use and functionality of the FIFO Services.
- Users may access and review or update online account information at any time by logging into their FIFO account and viewing their profile. Note even when the account is closed FIFO may retain their information as required by law or for legitimate business purposes.
- Users may opt out of receiving promotional communications from FIFO by following the online instructions in those communications. Opting out of receiving promotional communications, may still mean FIFO send users messages that FIFO are required to communicate to users relating to the operation and administration of their account.

FIFO understand the importance of user privacy, which is why FIFO has put in place appropriate physical, technical and administrative safeguards to protect the security and confidentiality of a users' personal information. FIFO store and process all or part of a users' personal information and transaction data in a secure location. FIFO protect user personal information by maintaining physical, electronic, and procedural safeguards in compliance with the applicable laws and regulations.

FIFO do not guarantee that loss, misuse, unauthorised acquisition, or alteration of user data will not occur. User must recognise that they have a vital role in protecting their own personal information, by creating a secure password that is confidential from all third parties. FIFO cannot ensure or warrant the security or confidentiality of user information that users provide to FIFO via the Internet or wireless connection, including email, phone, or SMS, since FIFO have no way of protecting that information during its transmission. Users should notify FIFO immediately if they suspect a security breach via email or telephone.

CHILDREN'S INFORMATION

FIFO do not knowingly request to collect personal information from any individual under the age of 18. If a user submitting personal information is suspected of being under 18 years of age, FIFO will require the user to close the account and terminate all access. Please notify FIFO if you know of any user under the age of 18 using our web site.

INFORMATION ACCESS

Users have a right to access the information FIFO hold about them. Users are entitled to review, correct, delete, or edit their personal information. Users can do this at any time by logging in to their account and going into their Profile.

If users close their FIFO Account, the user account will be marked as "Terminated," but FIFO will keep the user account information in their database for a period of time as allowed by applicable law. The reason for the retention is in order to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account. Please note once an account is closed, a users' personal information will not be used by us for any further purposes, sold or shared with third parties.

Users have a right of access to the personal information that FIFO hold on the user under European data protection legislation, and to some related information. User can require any inaccurate personal information to be corrected or deleted

INFORMATION RETENTION

FIFO will retain a users' personal data for as long as is necessary for the purposes of:

- maintaining FIFO services
- fulfilling any contractual
- legal and regulatory purposes.

RIGHTS TO THE USE OF PERSONAL INFORMATION

Users can object to our use of their personal information for direct marketing purposes at any time and they may have the right to object to FIFO processing some or all of their personal information in some other circumstances. If a user wishes to exercise any of these rights, please contact FIFO via the web site.

CONTACT US

If users have questions or concerns regarding this Privacy Policy, or if have a complaint, please contact FIFO using the support page on the FIFO website.

COMPLAINTS

Users can also complain about FIFO processing of their personal information to the relevant data protection authority. Users can complain in the EU member state where they live or work, or in the place where the alleged breach of data protection law has taken place. In the UK, the relevant data protection authority is the Information Commissioner's Office (ICO).