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PRIVACY POLICY - MONEYBOOKERS USA, INC.

1. Scope

1.1 This Privacy policy governs how we collect, use and disclose personal information. It applies to the use of our website and the services we offer

on our website. It also applies to any agreement that incorporates this policy by reference.

1.2 This Privacy Policy was last updated on June 25, 2010.

2. When and how we collect information

We may collect the following information about you:

- Any information you disclose to us in or in connection with your Application, such as (but not limited to) your name, previous names, Social Security Number, trade name, current and previous home addresses, current and previous business address, date of birth, telephone numbers, fax numbers, email addresses, bank account details, information on your financial status and creditworthiness and other financial information;
- Information we may gather about you during our business relationship, such as transaction data, data collected from you during the any credit Review Procedure or from third party providers such as credit rating agencies or fraud prevention and detection service providers;
- Information we may receive about you or in relation to your transactions from any auction website, vending website or web portal on or through which you offer and sell your goods or services;
- Information we may receive from card associations or their members in relation to you or your transactions;
- Information we receive from you for the purpose of executing a transaction;
- Information we may gather about you when opening and using a User Profile;
- Information we gather about you when visiting our website generally (usually through the use of Cookies, see section 5 below, and/or by recording your IP address, domain name and browser type).

3. How we protect your information

3.1 We will use reasonable efforts to store information securely and

protect it against unauthorised access and disclosure. We maintain physical, electronic and procedural safeguards that comply with federal requirements to guard your personal information.

- 3.2 All your transactions are processed using secure communication standards such as Secure Socket Layer (SSL) with 128-bit encryption. You should always make sure that your browser is compatible with SSL encryption and the appropriate browser functions are set. When starting an SSL session, your browser should indicate this by displaying a lock or similar security icon.
- 3.3 We use reasonable efforts not to disclose information to any third party except for the reasons set forth in below or with your consent.
- 3.4 We will only disclose information to our employees who have a need to know such information for the fulfilment of their duties. Employees are regularly trained to comply with this privacy policy.
- 3.5 Where we disclose information to a third party for operational reasons, we require such third party to adhere to privacy principles similar to those set forth in this policy.

When and to whom we disclose your information

- 4.1 We may disclose all or part of your information to
 - our affiliates for operational reasons
 - service providers that we use to provide services to you
 - card associations and their members and members' agents and service providers
 - credit reference agencies and ID verification agencies
 - fraud prevention and detection agencies
 - Debt collection agencies for the purposes of collecting outstanding balances owed to us or any other debt owed to us
 - selected marketing agencies or other third parties that use your information for marketing purposes, unless you have opted out of receiving communications from such third parties (see next section) or if the laws of the state in which you reside prevents us from doing so.

4.2 If you do not want us to share your information with selected marketing agencies or other third parties for marketing purposes you may opt out of those disclosures at any time by checking the appropriate box in your User Profile which you can access on our website or by contacting Customer Services.

5. Cookies

When you visit our website, we may place little data files ("cookies") on your computer's hard drive. Most cookies are short-lived session cookies which we use to enhance user experience when visiting our website, for example to spare you from having to provide your login details every time you click on a new page. After the session is closed, this type of cookie expires and is deleted from your hard drive. Other cookies may last longer and help us to identify you when you visit our site again. You can always choose not to accept cookies by disabling this function in your browser option, however, you may not be able to use all services or features provided on our website.

6. Protection of your User Profile

Your User Profile is protected through a unique login and password. You should never disclose your login and password to anyone. You should not record your login details and password anywhere in writing or otherwise. If you think your login details and/or password have been lost, stolen, disclosed to any third party or otherwise compromised, you must inform us immediately (see contact details in clause 9)

7. Keeping data up to date

We will use reasonable efforts to keep your information accurate and up to date. You should check the information we hold on you regularly by logging into your User Profile and update your information when necessary. If you otherwise spot any error or omission in the information we hold, please contact us so we can correct it.

8. General

- 8.1 We may change this Privacy Policy at any time by posting the changed terms or the changed policy on this site. Any changes take effect 30 days from posting.
- 8.2 This Privacy Policy is governed by the laws of New York, and you irrevocably submit to the exclusive jurisdiction of the courts of New York.

9. Contact Us

You may contact us anytime by calling +1 888 444 1107

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