

This Privacy Policy applies in the UK. Please view, read, download and save this policy.

The Privacy Policy below governs your use of your QuidLink account and products, services and any other features, technologies or functionalities offered by us (collectively "the QuidLink Services") (including, without limitation, any information you provide in relation to the QuidLink Services).

1. Overview

In order to operate the QuidLink Services and to reduce the risk of fraud, QuidLink ("QuidLink", "our", "us" or "we"), the data controller, must ask you to provide us with information about yourself, including your credit or debit card and/or bank account details. By consenting to, and agreeing the terms of, this Privacy Policy, you expressly consent and agree to us processing your data in the manner set out herein. This Privacy Policy describes the information we collect and how we use that information. QuidLink takes the processing of your personal information very seriously and will use your information only in accordance with the terms of this Privacy Policy.

We will not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. However, in order for us to offer our services to our users; enhance the quality of our service from time to time; and protect the interests of our users, we will in limited circumstances share some of your personal information with third parties under strict restrictions, as described in more detail in the section "Our Use and Disclosure of Information". It is important for you to review this Privacy Policy as it applies to all the QuidLink Services.

By accepting the Privacy Policy at registration, you expressly consent to our use and disclosure of your personal information and direct us to do so in the manner described in this Privacy Policy.

All future changes to this Privacy Policy set out in the Policy Update already published on the "Legal Agreements" landing page of the QuidLink website at the time you register for the Services are incorporated by reference into this Privacy Policy and will take effect as specified in the Policy Update. "**Policy Update**" means a prior notice of changes to any of your agreements with QuidLink which QuidLink may make available to you in writing. If you disagree with the terms of this Privacy Policy, please do not register for or use the QuidLink Services.

Notification of Changes

This Privacy Policy may be revised over time as new features are added to the QuidLink Services or as we incorporate suggestions from our customers. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it. In addition, if we propose to change this Privacy Policy in a substantial manner, we will provide you with at least 30 days' prior notice of such a change. We may post the notice on the "Policy Updates" page of our website(s) and/or send the notice by e-mail. After this 30 days' notice, you will be considered as having expressly consented to all amendments to the Privacy Policy. If you disagree with the terms of this Privacy Policy, you may close your account at any time.

Please check the QuidLink website at <http://blog.soton.ac.uk/nabr/> at any time for the most current version of our Privacy Policy.

Some pages on the QuidLink website include links to third-party websites. These sites are governed by their own privacy statements, and QuidLink is not responsible for their operations, including but not limited to their information practices. Users submitting information to or through these third-party websites should review the privacy statements of these sites before providing them with personally identifiable information.

For the avoidance of doubt, this Privacy Policy does not constitute a "framework contract" for the purpose of the EU Payment Services Directive (2007/64/EC) or any implementation of that directive in the European Union or EEA (including, without limitation, the UK Payment Services Regulations 2009).

A Special Note about Children

Children are not eligible to use our service and we ask that minors (persons under the age of 18) do not submit any personal information to us or use the QuidLink Services.

2. Binding Corporate Rules

In addition to the privacy practices set out in this Privacy Policy, eBay Inc., the ultimate parent company of QuidLink, has established a set of Corporate Rules (also referred to as Binding Corporate Rules), approved by a number of European Union data protection regulators. These Corporate Rules are a commitment by eBay Inc. to adequately protect your personal information regardless of where the data resides, and depending upon your location, may provide additional rights through your data protection regulator or a court. If you would like additional information regarding our Corporate Rules please contact us.

3. Information We Collect

Required Information

To open a QuidLink account or use the QuidLink Services, you must provide your name, address, phone number, and email address. In order to make payments through the QuidLink Services, you must provide credit card, debit card or bank account information. We also ask you to choose two different security questions to answer (such as your city of birth or your pet's name). This required information is necessary for us to process transactions, issue a new password if you forget or lose your existing password, protect you against credit card fraud and current account fraud, and contact you should the need arise in administering your account or the QuidLink Services.

We will also require other commercial and/or identification information if you send or receive certain high-value transactions or high overall payment volumes through the QuidLink Services or as is otherwise required in order for us to comply with our anti-money laundering obligations under European law.

Transaction Information

When you use the QuidLink Services to send money to someone else or request money from someone else, we ask you to provide information related to that transaction. This information includes the amount and type of the transaction (purchase of goods, purchase of services, or simple money transfer) and the email address, or phone number of the third party. Also, when you send money to another QuidLink customer, you may be asked to provide personal details to that customer to complete the transaction. Those details may also be passed on to us from that customer. We retain this information for each of your transactions through the QuidLink Services and may add this information to your account profile to be used for future transactions that you may make with us. We also collect the Internet address (IP address) and other identifying information about the computer or device you use to access your QuidLink account or use the QuidLink Services, in order to help detect possible instances of unauthorised transactions.

Information about You from Third Parties

In order to protect all our customers against potential fraud, we verify the information you provide with the "Payment Processors" and/or "Credit Reference and Fraud Agencies" listed in the table under the section "Disclosure to Third Parties other than QuidLink Customers" below. In the course of such verification, we receive personally identifiable information about you from such services. In particular, if you register a credit card or debit card or bank account with QuidLink, we will use card authorisation and fraud screening services to verify that your bank or card information and address match the information you supplied to QuidLink, and that the card has not been reported as lost or stolen.

If you send or receive high overall payment volumes through the QuidLink Services, or if as a merchant have limited selling history, in some circumstances we will conduct a background check on your business by obtaining information about you and your business, and potentially (if legally permitted) also about your directors, shareholders and partners, from a credit reference or fraud agency such as Dun & Bradstreet, as listed in the table under the section entitled, "Disclosure to Third Parties other than QuidLink Customers" below. If you owe us money, we may conduct a credit check on you by obtaining additional information about you from a credit reference or fraud agency, to the extent permitted by law. QuidLink, at its sole discretion, reserves the right to periodically retrieve and review a business and/or consumer credit report supplied by such credit reference or fraud agency for any account, and reserves the right to close an account based on information obtained during this credit review process.

If you use your QuidLink account to sell items, we may also collect public information about your business and your behaviour on social media platforms (such as the e-mail address and the number of "likes" and "followers"), to the extent relevant to confirm an assessment of your transactions and/or your business, including its size and

the size of its customer base.

We may also collect information from members of the eBay Inc. corporate family or other companies (subject to their privacy policies). If you are sending transaction related communication on QuidLink's or eBay's conflict resolution platforms to your buyer or seller, we may collect such information in order to assess your transactions and any risk associated with your activities, as well as for fraud detection, prevention, and or remediation of fraud, or other illegal actions or to detect, prevent or remediate violations of policies or the applicable user agreements.

Additional Verification

If we cannot verify the information that you provide, or if you request a withdrawal by cheque to an address other than your verified credit card billing address, we may ask you to upload or send us additional information by fax (such as your driving licence, credit card statement, and/or a recent utility bill, or other information linking you to the applicable address), or to answer additional questions online to help verify your information.

Website Traffic Information

Because of the way Internet communication standards work, when you arrive at or leave the QuidLink website, we automatically receive the web address of the site that you came from or are going to. We also collect information on which pages of our website you visit, IP addresses, the type of browser you use and the times you access our website. We use this information to try to understand our customers' preferences better and to manage the load on our servers, so as to improve our services and your experience with QuidLink.

Our Use of Cookies, Web Beacons, Local Storage and Similar Technologies

When you visit or interact with our sites, services, applications, tools, advertising, and messaging (such as email), we or our authorised service providers may use cookies, web beacons, and other similar technologies for storing information to help provide you with a better, faster, and safer experience. This page is designed to help you understand more about these technologies and our use of them on our sites and in our services, applications, and tools.

Below is a summary of few key things you should know about our policy related to the use of such technologies. You can review our full policy [here](#).

We offer certain site features, services, applications, and tools that are available only through our use of these technologies. You are always free to block, delete, or disable these technologies if your browser or device so permits. However, if you decline cookies or other similar technologies, you may not be able to use certain site features, services, applications, or tools. You may also be required to re-enter your password more frequently during a session. For more information on how you can block, delete, or disable these technologies, please review the Help section of your browser, add-on, application, or device.

Where applicable, we protect our cookies and other similar technologies so that only we and/or our authorised service providers can interpret them by assigning them a unique identifier that is designed for interpretation only by us. You may encounter cookies, web beacons, or other similar technologies from authorised third parties, commonly called service providers, that we have contracted with to assist us with various aspects of our site operations, or to provide you our services, applications, and tools. We use both "session" and "persistent" cookies, as well as first-party and third-party cookies and similar technologies.

Our uses of these technologies fall into the following general categories

- **Operationally Necessary** – allow us to operate our sites, services, applications, and tools, and ensure their safety and security, and allow you to access these sites, services, applications, and tools;
- **Performance-Related** – are useful in order to assess the performance of our sites, services, applications, and tools;
- **Functionality-Related** – offer you enhanced functionality when using our sites, services, applications, and tools; and
- **Advertising- or Targeting-Related** – are used by us or our third-party advertising providers to deliver content, including advertisements relevant to your interests.

We may work with third-party companies, commonly known as service providers, who may place third-party cookies, web beacons, or similar technologies for storing information on our sites or in our services, applications, and tools with our permission. These service providers help us operate our sites, applications, services, and tools, and provide you with a better, faster, and safer experience;

Our sites, services, applications, and tools may use third parties, such as network advertisers and ad exchanges, to serve advertisements. These third-party ad networks and exchange providers may use third-party cookies, web beacons, or similar technologies to collect information to provide you with their services. They may also collect your device identifier, IP address, or identifier for advertising (IDFA), which may be used to tailor the advertising you see on our sites or elsewhere on the web.

Customer Service Correspondence

If you send us correspondence, including emails and faxes, we retain such information in the records of your account. We will also retain customer service correspondence and other correspondence from QuidLink to you. We retain these records in order to keep records of our relationship, to measure and improve our customer service, and to investigate potential fraud and violations of our User Agreement. We may, over time, delete these records if permitted by law.

Questionnaires, Surveys and Profile Data

From time to time, we offer optional questionnaires and surveys to our users for such purposes as collecting demographic information or assessing users' interests and needs. The use of the information collected will be explained in detail in the survey itself. If we collect personally identifiable information from our users in these questionnaires and surveys, the users will be given notice of how the information will be used prior to their participation in the survey or questionnaire.

Recipients without registered QuidLink Accounts and Requests

When a registered QuidLink user either sends a payment to, or requests a payment from, an individual who is not a registered QuidLink user, we will retain the information that the registered QuidLink user submits to us, including, for example, the other party's email address, phone number and/or name, for the benefit of the registered QuidLink user who is attempting to contact the other party, so that the registered QuidLink user can see a complete record of his or her transactions, including uncompleted transactions. Although this information is stored for a certain period of time, we will not market to the non-registered person in any way at any time. Additionally, these persons have the same rights to access and correct information about themselves (assuming that their details were correct) as anyone else who uses the QuidLink Services.

4. Our Use and Disclosure of Information

Internal Uses

We collect, store and process your personal information on servers located in the United States and operated by our parent company, QuidLink Inc and elsewhere in the World where QuidLink facilities are located. Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customised experience. You agree that we may use your personal information to:

- provide the services and customer support you request;
- resolve disputes, collect fees, and troubleshoot problems;
- detect, prevent, and/or remediate fraud or other potentially illegal or prohibited activities, or to detect, prevent or remediate violations of policies or applicable user agreements;
- customise, measure, and improve our services and the content and layout of our website;
- deliver targeted marketing and advertising, service updates, and promotional offers based on the communication preferences you have defined for your QuidLink account (please refer to the section "Our Contact with QuidLink Customers" below) and your activities when using the QuidLink Services; and
- compare information for accuracy, and verify it with third parties.

Marketing

We may combine your information with information we collect from other companies and use it to improve and personalise the QuidLink Services. If you don't wish to receive marketing communications from us or participate in our ad-customisation programmes, simply log in to your account, select My Account, Profile, then My account settings and update your Communication preferences, or follow the directions provided with the communication or advertisement.