



## Privacy Policy for PayPal Services

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This Privacy Policy applies to all European Union countries except Austria, Belgium, France, Germany, Italy (including the Vatican City), Netherlands, Poland and Spain.

Please view, read, [download and save](#) this policy.

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

### 1. Overview

In order to operate the PayPal Services and to reduce the risk of fraud, PayPal (Europe) S.à r.l. et Cie, S.C.A. ("PayPal", "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. PayPal 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 PayPal 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 PayPal 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 PayPal which PayPal 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 PayPal Services.

#### Notification of Changes

This Privacy Policy may be revised over time as new features are added to the PayPal 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 by posting notice on the "Policy Updates" page of our website(s). 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 PayPal website at <https://www.paypal.com/uk/> at any time for the most current version of our Privacy Policy.

Some pages on the PayPal website include links to third- party websites. These sites are governed by their own privacy statements, and PayPal 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 PayPal Services.

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## 2. Binding Corporate Rules

In addition to the privacy practices set out in this Privacy Policy, eBay Inc., the ultimate parent company of PayPal, 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](#).

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## 3. Information We Collect

### Required Information

To open a PayPal account or use the PayPal Services, you must provide your name, address, phone number, and email address. In order to make payments through the PayPal 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 PayPal 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 PayPal Services or as is otherwise required in order for us to comply with our anti-money laundering obligations under European law.

When you access PayPal using a mobile device, we may additionally collect and store device sign-on data (including device ID) and geolocation data in order to provide our services.

### Transaction Information

When you use the PayPal Services to send money to someone else or request money from someone else, we ask you to provide information related to that transaction, consisting of the amount of the transaction, the type of transaction (purchase of goods, purchase of services, or simple money transfer) and the email address, Skype ID (if applicable) or phone number of the third party. Also, when you send money to another PayPal 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 PayPal 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 PayPal account or use the PayPal 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 PayPal 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 with PayPal, we will use card authorisation and fraud screening services to verify that your card information and address match the information you supplied to PayPal, and that the card has not been reported as lost or stolen.

If you send or receive high overall payment volumes through the PayPal Services, in some circumstances we will conduct a background check on your business by obtaining information about you and your business 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 PayPal 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. PayPal, 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.

We may also collect information from members of the eBay Inc. corporate family or other companies (subject to their privacy policies).

### 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 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 PayPal 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 PayPal.

#### **Our Use of "Cookies"**

"Cookies" are small files of data that reside on your computer and allow us to recognise you as a PayPal customer if you return to our website using the same computer and browser. We send a "session cookie" to your computer if and when you log in to your PayPal account by entering your email address and password or otherwise use the PayPal Services. These cookies allow us to recognise you if you visit multiple pages on our site during the same session, so that you don't need to re-enter your password multiple times. Once you log out or close your browser, these session cookies expire and no longer have any effect.

We also use longer-lasting cookies for other purposes such as to display your email address on our log-in form, so that you don't have to retype your email address each time you log in to your PayPal account. We encode our cookies so that only we can interpret the information stored in them. You are free to decline our cookies if your browser permits, but doing so may interfere with your use of our website. We may also collect information about your computer or other access device to mitigate risk and for fraud prevention purposes.

We also use cookies to customise the PayPal Services, content, and advertising; to measure promotional effectiveness, and to promote trust and safety.

We participate in a cookie-based exchange operated by Criteo, UIM, Fetchback and Google. Criteo, UIM, Fetchback and Google use cookies to collect anonymous information, which may be used to tailor the advertising you see on PayPal or eBay sites or elsewhere on the web, but we don't permit them to collect any personal information about you. Please visit the the [Criteo](#) [UIM](#) , [Fetchback](#) and [Google](#) privacy information pages to learn more about each of their practices and privacy policies, including how to opt out of their programmes.

We use cookies written with Flash technology to help prevent fraud (including, without limitation, to help ensure that your account security is not compromised and to identify irregularities in behaviour) and to support checkout functionality. You can manage Flash cookies on a per-site basis using the [Settings Manager for Adobe Flash Player](#). Although we don't recommend taking such action, this tool enables you to disable the use of Flash cookies or limit activity to specific domains, such as PayPal. You can access the tool by clicking [here](#) (to use it on the Adobe website) or by right-clicking on any Flash content displayed on your browser and selecting "Settings" or "Global Settings" from the drop-down menu.

You may encounter cookies from third parties when using the PayPal Services on websites we do not control (for example, if you view a web page created by a third party or use an application developed by a third party that contains the PayPal Services, there may be a cookie placed by that web page or application).

#### **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 PayPal 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.

#### **Non-member Recipients and Requests**

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

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## **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, PayPal Inc and elsewhere in the World where PayPal 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;
- prevent potentially prohibited or illegal activities, and enforce our User Agreement;

- 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 PayPal account (please refer to the section "Our Contact with PayPal Customers" below) and your activities when using the PayPal 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 PayPal 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.

**Disclosure to Other PayPal Customers**

If you are a registered PayPal user, your name, email address, Skype ID (if applicable), phone number (if applicable) date of sign-up, the number of payments you have received from verified PayPal users, and whether you have been verified to have control of a bank account are made available to other PayPal customers whom you have paid or who are attempting to pay you using the PayPal Services. If you are a Business account holder, we will also display to other PayPal customers the website address (URL) and customer service contact information that you provide us. In addition, this and other information may also be shared with third parties when you use these third parties to access the PayPal Services. However, your credit card number, bank account and other financial information will not be revealed to anyone whom you have paid or who has paid you through the PayPal Services or third parties that use the PayPal Services, except with your express permission or if we are required to do so pursuant to credit card rules, a court order or other legal process.

If you are buying goods or services and pay through PayPal, we may provide the seller with the delivery address for the goods and your billing address to complete your transaction. If an attempt to pay your seller fails, or is later invalidated, we may also provide your seller with details of the unsuccessful payment. To facilitate dispute resolutions, we may provide a buyer with the seller's address so that goods can be returned to the seller.

We work with third parties including merchants to enable them to accept or facilitate payments from or to you using the PayPal Services. In doing so, a third party may share information about you with us such as your email address or phone number, when a payment is sent to you or when you are attempting to pay that third party. We use this information to confirm that you are a PayPal customer and that PayPal can be enabled to make a payment, or where a payment is sent to you to send you a notification that you have received a payment. Also, if you request that we validate your status as a PayPal customer with a third party, we will do so. Please note that third parties you buy from and contract with may have their own privacy policies, and PayPal is not responsible for their operations, including but not limited to their information practices.

By accepting this Privacy Policy, you expressly agree and consent that each time you pay or attempt to pay another PayPal customer (including a merchant) using your PayPal account, PayPal may transfer the aforementioned relevant data to such PayPal customer, who may be located outside the European Economic Area (EEA), in order to process, execute or otherwise deal with and provide information about the payment.

If you open a PayPal account directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly through the PayPal Services) will be shared with the owner of such third party website or application and your information may be subject to their privacy policies.

**Disclosure to Third Parties other than PayPal Customers**

PayPal will not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent, and will only disclose this information in the limited circumstances and for the purposes described in this policy. This includes transfers of data to non-EEA member states. Specifically, you consent to and direct PayPal to do any and all of the following

- Disclose information including, without limitation, transaction information, account information, personal information and the contents of communications to: the police; security forces; competent governmental, intergovernmental or supranational bodies; competent agencies (other than tax related authorities), departments, regulatory authorities, self-regulatory authorities or organisations (including, without limitation, the Agencies set out in the table under the heading "Agencies" below); and other third parties that we in good faith believe it is appropriate for us to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or to conduct investigations of violations of our User Agreement (including without limitation, your funding source or credit or debit card provider). If false or inaccurate information is provided by you and fraud is identified, details will be passed by us to fraud prevention agencies and law enforcement agencies may access and use that information. We and other organisations may also access and use this information (including information from other countries) to prevent fraud and money laundering. Please [contact us](#) if you want to receive further details of the relevant fraud prevention agencies.
- Disclose information in response to the requirements of the credit card associations or a civil or criminal legal process.
- Disclose information to the "Categories" of third parties listed in the table below. The purpose of this disclosure is to allow us to provide our services to you. We also set out in the table below, under each "Category", non-exclusive examples of the actual third parties to whom we currently disclose your account information, together with the purpose of doing so, and the actual information we disclose (except as explicitly stated, these third parties are limited by law or by contract from using the information for secondary purposes beyond the purposes for which the information was shared).

Category	Party Name and Jurisdiction (in brackets)	Purpose	Data Disclosed
<b>Payment Processors</b>			

<p>HSBC Bank Plc (UK, Ireland), HSBC Merchant Services LLP (UK), Bank of America (UK, USA, Italy, and India), Discover Financial Services (USA), JPMorgan Chase Bank (UK, USA), BNP Paribas (France), Netgiro (Sweden), StarFinanz (Germany), Wells Fargo (Ireland, USA), American Express (USA), National Westminster Bank PLC (UK), OmniPay Limited (Ireland), Australia and New Zealand Banking Group Limited (Australia), ANZ National Bank Limited (New Zealand) and Transaction Network Services (UK) Limited (UK)</p>	<p>To allow payment processing settlement services, and fraud checking.</p>	<p>Name, address, details of user funding instruments, and details of payment transactions.</p>
<p>Deutsche Bank AG (Germany, Netherlands, France, Spain)</p>	<p>To allow the processing of direct debits in Germany, Netherlands, France and Spain.</p>	<p>Name, date of transaction, amount, currency and user's bank account information.</p>
<p>Royal Bank of Scotland plc (UK) ("RBS")</p>	<p>To allow payment processing and dispute handling for transactions of PayPal users when those users transact with a merchant who uses the PayPal service via the RBS service.</p>	<p>All account information except details of user financial instruments.</p>
<p>Visa Europe Ltd (UK) including Visa's VMAS system; Mastercard International Incorporated. (USA) including Mastercard's MATCH system</p>	<p>To share risk and fraud information in the mandatory credit card company's database regarding the conduct of a merchant's account thereby reducing exposure to fraud and breaches of scheme rules and standards.</p>	<p>All account details of merchant account, and circumstances and conduct of the account</p>
<p><b>Audit</b></p>		
<p>PricewaterhouseCoopers Sàrl (Luxembourg)</p>	<p>To test PayPal's Anti Money Laundering (AML) and Know Your Customer (KYC) controls.</p>	<p>For a sample of individual customer accounts: name, PayPal account number (Customer ID), total amount received on the PayPal account, total amount sent from the PayPal account, type of PayPal account, and, as the case may be, any other relevant account information.</p>
<p><b>Customer Service Outsourcing</b></p>		
<p>Sutherland Global Services Inc. (USA and Philippines), Sitel GmbH (Germany), Transcom Worldwide SAS (France, Tunisia), Transcom Worldwide France SAS (France), Transcom Worldwide SpA (Italy), Competence Call Center Leipzig GmbH (Germany), Convergys Customer Management Group Inc. (USA) and Arvato Direct Services GmbH (Germany)</p>	<p>To allow telephone and email customer support services.</p>	<p>Name, address, phone number, email addresses, truncated and limited or full funding source information (case dependent), funding source expiration dates, type of PayPal account, proof of identity, account balance and transaction information, customer statements and reports, account correspondence, shipping information, and promotional information.</p>
<p>Nuance Communications Inc. (USA)</p>	<p>To calibrate and optimise speech recognition performance for telephone customer support services.</p>	<p>Recordings of a sample of customer support telephone calls, which may include any or all</p>

		account information transmitted during the call.
ICT Group Inc. (US)	To perform and facilitate telephone customer support.	Name, address, phone number, and PayPal account number.
Lithium Technologies Inc. (USA)	To provide member-to-member platform services and customer service on our customer community platforms.	Name, email address, PayPal single sign on ID (PayPal SSN ID)
ILinc Communications, Inc. (USA)	To provide webinars (online seminars) to merchants on Ilinc's platform.	Name, email address of merchants
<b>Credit Reference and Fraud Agencies</b>		
CRIF (Italy), Cerved B.I (Italy), Coface (France), Synectics Solutions Limited (UK), MCL Hunter (UK), GB Group plc (UK), Graydon (UK), iQor Recovery Services Limited (UK), UK Data Limited (UK), ICC Information Limited (UK), Payment Trust Limited (UK), 192.com (UK), 192.com Limited (UK), i-CD Publishing (UK) Limited (UK), Experian Netherlands BV (Netherlands), Experian Bureau de Credito SA (Spain), Informa D&B SA (Spain), Informa Solutions GmbH (Germany), Arvato Infoscore GmbH (Germany), and CRIBIS D&B S.r.l. (Italy).	To verify identity, verify linkage between a customer and its bank account or credit/debit card, make decisions concerning a customer's credit worthiness (including without limitation, in relation to credit products offered by PayPal), carry out checks for the prevention and detection of crime including fraud and/or money laundering, assist in debt recovery, manage PayPal accounts and undertake statistical analysis, undertake research and testing as to appropriateness of new products and services and system checking.  <b>Please note that data disclosed to these agencies may be retained by the applicable credit reference and fraud agency for audit and fraud prevention purposes.</b>	Name, address, phone number, email address, date of birth, length of time at address, proof of identity, legal form, length of time in business, company registration number, VAT number, funding instrument including bank account and credit /debit card details (if appropriate) and relevant transaction information (if appropriate).
Callcredit plc. (UK) including the SHARE database administered by Callcredit, Experian Limited (UK) including databases administered by Experian used for consumer and commercial referencing including CAPS credit searches and CAIS credit account performance data, Equifax Ltd (UK) including the Insight database administered by Equifax, Dun & Bradstreet Limited (UK)	To verify identity, verify linkage between a customer and its bank account or credit/debit card, make decisions concerning a customer's credit worthiness (including without limitation, in relation to credit products offered by PayPal), carry out checks for the prevention and detection of crime including fraud and/or money laundering, assist in debt recovery, manage PayPal accounts and undertake statistical analysis, undertake research and testing as to appropriateness of new products and services and system checking.  For users of the UK products "Website Payments Pro" and "Virtual Terminal" and UK merchants only: • to report defaults and supply monthly account performance information, where the account shows an amount owing to us (reflected as a negative balance) for three or more consecutive months, to the databases of these third parties; and  • for the purposes set out in section 8 of this Privacy Policy.  <b>Please note that data disclosed to these agencies and databases may</b>	Name, address, phone number, email address, date of birth, length of time at address, proof of identity, legal form, length of time in business, company registration number, VAT number, funding instrument including bank account and credit /debit card details (if appropriate), relevant transaction information (if appropriate), account balance and all information supplied and used for your application for the UK products "Website Payments Pro" and "Virtual Terminal."

	<p>be:</p> <ul style="list-style-type: none"> <li>• retained by the applicable credit reference agency or database for audit and fraud prevention purposes;</li> <li>• disclosed to other financial institutions for the purpose of gauging creditworthiness; and</li> <li>• transferred outside of the EU and on a global basis.</li> </ul>	
CIFAS (UK) and the CIFAS database	<p>For users with UK PayPal accounts only: to prevent and detect fraud (which may include checking details on job applicants and employees and on proposals and claims for all types of insurance).</p> <p><b>Please note that data disclosed to this database may be:</b></p> <ul style="list-style-type: none"> <li>• retained by the database for audit and fraud prevention purposes;</li> <li>• disclosed to other financial institutions for the purpose of fraud prevention and detection; and</li> <li>• transferred outside of the EU and on a global basis.</li> </ul>	All account details and circumstances of the conduct of the account
Accumio Finance Services GmbH (Germany), Deltavista GmbH (Germany)	Establish risk associated with address, identity; make decisions concerning a customer's credit worthiness; research and testing as to appropriateness of new products and services.	Name, address, date of birth, email address
SCHUFA Holding AG (Germany)	To verify a customer's identity, carry out checks for the prevention and detection of crime including fraud and/or money laundering including checks on the linkage of the customer and its bank account, determine creditworthiness of merchants, and for research and testing as to appropriateness of new products and services.	Name, address, email address, date of birth, gender, bank account details.
CEG Creditreform Consumer GmbH (Germany)	To validate identity and address and retrieve contact phone numbers and addresses, determine creditworthiness of a user and for research and testing as to appropriateness of new products and services.	Name, address, email address, date of birth.
Creditreform Berlin Wolfram KG (Germany)	To determine creditworthiness of merchants.	Name, address, email-address.
World-Check (UK)	To verify identity.	All account information.
Bürgel Wirtschaftsinformationen GmbH & Co. KG (Germany)	To verify business identity of merchants and consumers, to validate address, research and testing as to appropriateness of new products and services.	All account information
EOS Information Services GmbH (Germany)	To verify identity, to validate delivery and fraud risk in relation to users with a German PayPal account, research and testing as to appropriateness of new products and services.	Name, address, email address, date of birth
Global Data Corporation (USA)	To verify identity, carry out checks for	Name, address, date of

	the prevention and detection of crime including fraud, research and testing as to appropriateness of new products and services.	birth, telephone number, email address
RSA Security Inc. (USA) and RSA Security Ireland Limited (Ireland)	To verify identity.	All account information.
ID Checker.nl BV (Netherlands) (Ireland)	To verify identity; research and testing as to appropriateness of new products and services.	All account information and proof of identity.
Acxiom Ltd (UK), Acxiom Deutschland GmbH (Germany) and Acxiom France SAS (France)	To verify identity.	Name, address, phone number, email address and date of birth.
Creditinfo Decision (Czech Republic) and DecisionMetrics Limited (UK)	To assist with PayPal's assessment of merchant risk.	All merchant account information.
lovation Inc. (USA), ThreatMetrix Inc (USA)	To retrieve risk information regarding the IP and device from which you are accessing PayPal, research and testing as to appropriateness of new products and services.	IP and hardware information about the device (device ID)
TeleSign Corporation (USA)	To validate phone numbers, research and testing as to appropriateness of new products and services.	Telephone number
AddressDoctor GmbH (Germany), Deutsche Post Adress GmbH & Co. KG (Germany)	To validate and re-structure address data into normalized format.	Address, email address
Deutsche Post Direkt GmbH (Germany), AZ Direct GmbH (Germany)	To validate and re-structure address data into normalized format and to verify name and address.	Name, address, email address
Easycash GmbH (Germany), Wirecard AG (Germany)	Check and provide the linkage between a customer and bank account or credit card, research and testing as to appropriateness of new products and services.	Name, address, email address, date of birth, bank account details, credit / debit card information
Mitek Systems Inc. (USA)	To validate images of identity documents and research and testing as to appropriateness of new products and services.	Proof of identity, details of bank accounts and credit/debit card information
<b>Financial Products</b>		
La Poste (France)	To resolve technical issues and user claims (when PayPal is being offered by the merchant through La Poste's payment solution.	Any Account information necessary to resolve the issue or claim
Santander UK Cards Limited (UK)	To conduct joint marketing campaigns for PayPal Credit, and PayPal MasterCard, risk modelling, enforce terms and conditions for PayPal Credit and PayPal MasterCard.	Name, address, email address and account information (including, without limitation, account status).
TSYS Card Tech Limited (UK), TSYS Managed Services EMEA Limited (UK), TSYS Systems Services Inc. (USA), PrePay Technologies Limited (trading as PrePay Solutions) (UK)	To conduct joint marketing campaigns for PayPal pre-paid card and risk and fraud modelling and to enforce terms and conditions for PayPal prepaid card.	Name, address, email address, date of birth and account information.
Société Générale (France), La Banque	Billing purposes.	Only for merchants using

<p>Postale (France), BNP Paribas (France) and Crédit Mutuel (France)</p>		<p>PayPal through the partner's payment solution: merchant ID, number of PayPal transactions, transaction volume with PayPal and, as the case may be, termination of the PayPal account.</p>
<p>Findomestic Banca (Italy), Cetelem S.A., Cofidis (France) and Cofinoga S.A. (France)</p>	<p>Registration of the credit card issued by the credit company on the user's PayPal account and the processing of funding requests made by the same user.</p>	<p>Name, email address, date of birth (as the case may be), credit card number, expiry date, three digit Card Security Code (as the case may be) and amount of the funding request and any account information necessary for fraud or dispute resolution.</p>
<p>Total System Services, Inc. (USA)</p>	<p>To provide account/card processing services, call centre services, card printing, and statement printing services.</p>	<p>Name, address, email address, date of birth (as the case may be), credit card number; expiry date, three digit Card Security Code (as the case may be), amounts of funding requests, and any account information necessary for fraud or dispute resolution.</p>
<p>United Kapital Limited (UK) and United Kapital Limited, LLC (USA)</p>	<p>To enable you (or the merchant with which you transact) to use products issued by United Kapital with PayPal.</p>	<p>Only for PayPal merchants applying for and using products issued by United Kapital Limited: Name, business name, address, date of birth, copies of identification documents, PayPal identification (merchant ID), email address, phone number, transaction information (including, without limitation, number of PayPal transactions and transaction volume with PayPal), length of time as a PayPal user and, as the case may be, termination of the PayPal account. For customers of those merchants: transaction information, name, email address, phone number, address and PayPal identification number.</p>
<p><b>Commercial Partnerships</b></p>		
<p>Royal Mail Group Plc. (UK) and Pitney Bowes Inc. (USA)</p>	<p>To provide automated label printing for sellers using PayPal and eBay to facilitate postal and delivery services, including payment reconciliation services.</p>	<p>Name, address, email address and postage transaction amount.</p>
<p>Trustwave (US)</p>	<p>To provide customised services and</p>	<p>Name, email address and</p>

	assistance to Merchants using PayPal, and to facilitate the process of becoming PCI DSS compliant.	PayPal account number.
<b>Marketing and Public Relations</b>		
inContact (USA), Decipher Inc. (USA), Northstar Research Partners (USA)	To conduct customer service surveys.	Name, email address, type of account, type and nature of the PayPal services offered or used, and relevant transaction information.
Ipsos Mori UK Limited (UK), Ipsos GmbH (Germany), Ipsos SAS (France) and FactWorks GmbH (Germany)	To conduct customer service and marketing surveys.	Name, email address, phone number, type of account, type and nature of the PayPal services offered or used, and relevant transaction information.
Adwise (France) and Axance (France)	To conduct marketing surveys.	Name, email address, phone number, type of account, type and nature of the PayPal services offered or used, and relevant transaction information.
BD Network Limited (UK), Tullo Marshall Warren Limited (UK), and MyCash (France)	To develop and execute customer promotions.	Name, address and email address.
Salesforce.com (USA)	To store merchant contact information.	Name, address, phone number and email address.
Lansons Communications (UK), Daniel J Edelman Ltd (UK), Text 100 SARL (France), Text 100 (Spain) , Text 100 BV (Netherlands), Text 100 AB (Sweden), Text 100 Srl (Italy), Text 100 (Denmark) and I&E Consultants (France)	To answer media enquiries regarding customer queries.	Name, address, and all customer account information relevant to customer queries.
Alchemy Worx Ltd (UK)	To allow management reporting of marketing campaigns.	Name, email address and details of customer campaign interaction.
Carrenza Limited (UK)	To store user data for marketing campaigns.	Name, address, email address, business name, domain name, account status, account preferences, type and nature of the PayPal services offered or used, and relevant transaction information.
1000Mercis SA (France) and 1000Mercis Ltd (UK)	To store user data to conduct marketing campaigns on behalf of PayPal.	Name, email address, phone number, type of account, type and nature of the PayPal services offered or used, and relevant transaction information.
A McLay & Company Limited (UK), TNT Post Italia (Italy)	To assist in the execution of offline direct mail and marketing campaigns.	Name, address, email address, business name, domain name, account

		status, account preferences, type and nature of the PayPal services offered or used, and relevant transaction information.
Datacolor Dialog-Medien GmbH (Germany) and MEILLERGHP GmbH (Germany)	To assist in the execution of offline direct mail and marketing campaigns.	Name, email address, address, business name, domain name, account status, account preferences, type and nature of PayPal services offered or used.
Satmetrix Systems, Inc. (USA)	To conduct customer service	Name, email address, type of account, type and nature of the PayPal services offered or used, and relevant transaction information.
Acxiom France SAS (France), Acxiom Ltd (UK) and Acxiom GmbH (Germany)	To collect additional user information and better target marketing campaigns.	Name, address, email address and phone number.
Adelanto (France)	To execute marketing campaigns for merchants.	Name of the merchant, name of the contact person, address, email address, merchant website URL and type and nature of the PayPal services offered or used.
B2S (France)	To store merchants' contact information for marketing communications to those merchants.	Name of the merchant, name of the contact person, address, email address, phone number, merchant website URL.
Consultix (France and Spain) and Quadro Srl (Italy)	To host information provided by merchants and display part of this information on the pages of the PayPal website listing websites accepting PayPal and proposing special offers to PayPal users.	All information provided by merchants in connection with their use of these pages of the PayPal website (including in particular name of the merchant, name of the contact, email address, logo and information relating to the promotion (s) offered to PayPal users).
Criteo SA (France)	To execute retargeting campaigns in order to identify visitors and redirect them through personalised advertising campaigns.	Name, email address and phone number.
Heaven SAS (France)	To execute marketing campaigns for merchants.	Name of merchant, merchant website URL, description of item purchased and price of item.
Sotiaf Telematiques Associes SAS (France)	To store user data for marketing campaigns and to execute direct marketing campaigns.	Name, email address, and phone number.
Zengage (Germany) and Quo Vadis	To conduct market surveys.	Name, company name,

(Germany)		address, telephone number, domain name, e-mail address, type and nature of use of PayPal services, market segment and generalised categorisation of company size and information on participation in earlier surveys.
Facebook, Inc (USA) and Facebook Ireland Limited (Ireland)	To allow PayPal to facilitate the sharing by a PayPal user of transaction details that relate to a purchase made by that PayPal user with users of the Facebook platform (only when initiated by that PayPal user).	Name of merchant, merchant website URL, description of item purchased and price of item.
SurveyMonkey Spain, Sucursal em Portugal (Portugal) and SurveyMonkey.com, LLC (USA)	To assist in carrying out user surveys.	Name, email address and details of customer campaign interaction.
Eloqua Limited (Canada)	To develop, measure and execute marketing campaigns.	Name, business name, address and registration number of merchant, name, job title, email address, phone number of merchant's contact person, merchant website URL, PayPal account number, third party applications used by the merchant.
<b>Operational services</b>		
KSP Kanzlei Dr. Seegers, Dr. Frankenheim & Partner Lawyers (Germany, Austria), NCO Europe Limited (UK), Robinson Way Limited (UK), Intrum Justitia Limited (UK), IQOR Recovery Services Limited (UK), Compagnie Francaise du Recouvrement (France), EOS Solutions UK Plc (UK), Transcom Worldwide S.A. (UK), Transcom Worldwide (UK) Limited (UK), Newman & Company Limited (UK), Clarity Credit Management Solutions Limited (UK), eBay Europe Services SARL (Luxembourg); EOS Solution Deutschland GmbH (Germany), EOS Aremas Belgium SA/NV (Belgium), EOS Nederland B.V. (Netherlands), Arvato Infoscore GmbH (Germany), Arvato Services Iberia (Spain), Infoscore Iberia (Spain), BFS Risk & Collection GmbH (Germany), Transcom WorldWide (France), SAS (France) Transcom WorldWide S.p.A. (Italy), HFG Hanseatische Inkasso- und Factoring-Gesellschaft (Germany)	To collect debt.	Name, address, phone number, account number, date of birth, email address, account type, account status, last four digits of financial instruments account, account balance, details of account transactions and liabilities, and name of funding source provider.
Digital River Inc. (USA) and Research in Motion Limited (USA)	To enable you to access and use PayPal via a mobile device (for example mobile phone or PDA).	Applicable details of your account information which are transmitted as part of your use of PayPal via a mobile device.
P K Consultancy Limited (UK)	To assess risk and help detect and prevent potentially illegal acts and violations of policies.	Name, address, phone number, account number, email address, account

		type, last four digits of financial instruments account, account balance, details of account transactions and liabilities, account status and account performance information as required for the Purpose
Yesmail Inc. (USA), Responsys (USA), Silverpop Systems Inc. (USA) and e-Dialog, Inc. (USA)	To fulfil email operations in respect of the PayPal services (including, but not limited to, operations, customer services, collections, marketing programmes and promotions).	Name, address, email address, business name, business contact details, domain name, account status, account type, account preferences, type and nature of the PayPal services offered or used and relevant transaction and account information.
Blue Media S.A. (Poland)	To verify identity and ensure that a user is a PayPal account holder. To process instant funding requests made by a user through the Blue Media services.	Name and email address.
Consultix GmbH (Germany)	To assist in the creation of PayPal Business Accounts for merchants onboarding through their bank's payment gateway.	All information provided by the merchant (directly or via his/her bank) for the purpose of creating his/her PayPal business account (including without limitation email address, address, business name, business contact details and bank account details).
Akami Technologies Inc. (USA)	Content delivery network – to deliver PayPal page content from local servers to users.	User IP address and cookies.
azionare GmbH (Germany)	To distribute prizes in prize promotions on Facebook.	Name, email address.
ITELLIUM mobile Solutions GmbH (Germany)	To assist in the production of innovative payment methods (e.g. applications) and processing of payments through such innovative payment methods.	All account information.
Trustwave Holdings Inc. (USA)	To provide PCI compliance validation services for merchant accounts and merchant integrations.	Business name, address, account number, merchant type, compliance program used, PCI Level, PCI Status, PCI Expiry, name, email address, phone number of merchant's contact person
Zoot Enterprises, Inc. (USA)	To process technical applications and to provide a data gateway for account review and vetting purposes, and to exchange user information to contracted fraud and credit reference agencies.	All account information
Scorex (UK) Limited (UK)	To provide a technology solution to allow PayPal to process, send and receive credit information of users via its	Name, address, email address, date of birth, length of time at address,

	contracted credit reference agencies.	phone number, legal form, length of time in business, company registration number, VAT number (if appropriate).
OXID eSales AG (Germany)	Services in connection with the development and operation of a payment system for stationary trade (point of sale)	All account information and transaction information (as appropriate)
<b>Group companies</b>		
PayPal Inc. (USA)	Acting on behalf of PayPal for the purposes of storing and processing of account information.	All account information.
PayPal Europe Services Limited (Ireland) and eBay Europe Services Limited (Ireland)	Acting on behalf of PayPal for the purpose of customer support, risk assessment, compliance and other back office.	All account information.
PayPal Private Limited (Singapore)	Acting on behalf of PayPal to enter into and perform non-customer contracts which involve customer data.	All account information.
eBay Inc. (USA), eBay Europe S.à r.l. (Luxembourg), eBay Services S. à r.l. (Luxembourg), eBay International AG (Switzerland), eBay CS Vancouver Inc. (Canada), eBay Partner Network Inc. (USA), GumTree.com Limited (UK), Kijiji International Limited (Ireland), Kijiji US Inc. (USA), mobile.de & eBay Motors GmbH (Germany), Shopping.com Inc. (USA), Shopping Epinions International Limited (Ireland), PayPal Australia Pty Limited (Australia), Marktplaats B.V. (Netherlands), Tradera AB (Sweden), StubHub, Inc. (USA), Viva Group, Inc. (USA), StubHub Europe S.à r.l. (Luxembourg), StubHub Services S.à r.l. (Luxembourg), Viva Group, Inc. (USA), ProStores Inc. (USA), MicroPlace, Inc. (USA), Internet Auction Co., Ltd. (Korea), Via-Online GmbH (Germany), Bill Me Later, Inc. (USA), GSI Commerce, Inc. (USA), e-Dialog, Inc. (USA) Zong Inc. (USA) and BillSAFE GmbH (Germany).	To provide joint customers content and services (like registration, transactions and customer support), to assess risk, or to help detect and prevent potentially illegal acts and violations of policies, and to guide decisions about their products, services and communications..	All account information.
<b>Agencies</b>		
CSSF (Luxembourg) Financial Ombudsman Service (UK), Altroconsumo (Italy), European Consumer Centre Network organisations (located in Austria, Belgium, Bulgaria Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the UK), Les Mediateurs du Net (France), and BaFin (Germany)	To provide the Agencies listed with information within their authority (upon their request) and to respond to queries and/or investigations instigated by users or other stakeholders in the countries where they have jurisdiction.	All account information

For the purpose of this table, the phrase "All account information" includes: name, address, email address, phone number, IP address, account number, account type, details of funding instruments associated with the account, details of payment transactions, details of commercial transactions, customer statements and reports, account preferences, details of identity

collected as part of our "know your customer" checks on you, and customer correspondence.

With respect to the column titled, "Purpose", each third party, with the exception of the regulatory agencies, certain of the payment processors and credit reference and fraud agencies and group companies referred to at the end of this table, is carrying out the purpose to fulfil obligations which PayPal has contracted with the entity to fulfil. The regulatory agencies are carrying out their purpose in accordance with their regulatory objectives and requirements. Where explicitly specified in the table, the payment processors and credit reference and fraud agencies may use the information in their respective databases, and forward information to third parties for the purposes of fraud prevention and the assessment of creditworthiness, in accordance with their respective terms.

- d. Disclose information to your agent or legal representative (such as the holder of a power of attorney that you grant, or a guardian appointed for you).
- e. Disclose aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users live in Manchester. However, this aggregated information is not tied to personal information.

As with any other business, it is possible that in the future PayPal could merge with, or be acquired by, another company. If such an acquisition occurs, you consent to the successor company having access to the information maintained by PayPal, including customer account information, and such successor company would continue to be bound by this Privacy Policy unless and until it is amended.

### **Our Contact with PayPal Customers**

We communicate with our users on a regular basis via email to provide requested services. We also communicate with our users by phone to:

- resolve customer complaints or claims made by users via the PayPal Services;
- respond to requests for customer service;
- inform users if we believe their accounts or any of their transactions have been used for an illegitimate purpose;
- confirm information concerning a user's identity, business or account activity;
- carry out collection activities;
- conduct customer surveys; and
- investigate suspicious transactions.

We use your email or physical address to confirm your opening of a PayPal account, to send you notice of payments that you send or receive through PayPal (including referral payments described below), to send you information about important changes to our products and services, and to send notices and other disclosures required by law. Generally, users cannot opt out of these communications, but they will be primarily informational in nature rather than promotional.

We also use your email address to send you other types of communications that you can control, including "News from PayPal", auction tips, customer surveys and notice of special third-party promotions. You can choose whether to receive some, all or none of these communications when you complete the registration process, or at any time thereafter, by logging in to your account on the PayPal website, selecting My Account, Profile, then My account settings, and updating your Communication preferences.

In connection with independent audits of our financial statements and operations, the auditors may seek to contact a sample of our customers to confirm that our records are accurate. However, these auditors cannot use personally identifiable information for any secondary purposes.

### **Your Use of Information and Our Services**

In order to facilitate the transactions between PayPal members, our service allows you limited access other users' contact or delivery information. As a seller you may have access to the User ID, email address and other contact or delivery information of the buyer, and as a buyer you may have access to the User ID, email address and other contact information of the seller.

By entering into our User Agreement, you agree that, with respect to other users' personally identifiable information that you obtain through the PayPal Services or through a PayPal-related communication or PayPal-facilitated transaction, you will only use this information for: (a) PayPal-related communications that are not unsolicited commercial messages, (b) using services offered through PayPal (e.g. insurance, delivery and fraud complaints), and (c) any other purpose that such user consents to after adequate disclosure of the purpose(s).

In all cases, you must provide users with the opportunity to remove themselves from your database and review any information you have collected about them. More generally, you must comply with all applicable privacy regulations, in particular as they relate to the sending of marketing emails.

PayPal does not tolerate spam. We strictly enforce our Anti-Spam Policy. To report PayPal-related spam to PayPal, please [contact us](#).

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## **5. Information Security**

PayPal is committed to handling your customer information with high standards of information security. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorise access to personal

information only for those employees who require it to fulfil their job responsibilities.

For more information on PayPal's security practices, please see our [Safety Advice](#).

The security of your PayPal account also relies on your protection of your PayPal password. You may not share your PayPal password with anyone. PayPal representatives will never ask you for your password, so any email or other communication requesting your password should be treated as unauthorised and suspicious and forwarded to [spoof@paypal.com](mailto:spoof@paypal.com). If you do share your PayPal password with a third party for any reason, including because the third party has promised to provide you additional services such as account aggregation, the third party will have access to your account and your personal information, and you may be responsible for actions taken using your password. If you believe someone else has obtained access to your password, please change it immediately by logging in to your account and changing your Profile settings, and also [contact us](#) right away.

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## 6. Accessing and Changing Your Information

You can review the personal information you have provided us and make any desired changes to such information, or to the settings for your PayPal account, at any time by logging in to your account on the PayPal website, selecting My Account, then Profile and changing your preferences. You can also close your account through the PayPal website. If you close your PayPal account, we will mark your account in our database as "Closed", but will keep your account information in our database. This is necessary 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. However, if you close your account, your personally identifiable information will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, or as required by law.

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## 7. Accountability

Our privacy office is responsible for ensuring that our day-to-day procedures comply with this Privacy Policy. If you want to exercise your right to access your information or have any questions about this privacy statement, PayPal's information practices, or your dealings with PayPal, you can contact us by using [this form](#), or by calling the customer service number located on our website, or by writing to us at PayPal (Europe) S.à.r.l. et Cie, S.C.A., 22-24 Boulevard Royal L-2449, Luxembourg.

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## 8. IMPORTANT DATA PROTECTION FOR CUSTOMERS OF WEBSITE PAYMENTS PRO

### A GUIDE TO THE USE OF YOUR PERSONAL DATA BY PAYPAL (EUROPE) S.À R.L. ET CIE, S.C.A. AND CREDIT REFERENCE AGENCIES

#### SECTION 1: GENERAL INFORMATION ON OUR USE OF CREDIT REFERENCE AGENCIES

##### **Q: What is a credit reference agency?**

A: Credit reference agencies (CRAs) collect and maintain information on consumers' and businesses' credit behaviour, on behalf of financial institutions and lenders in the UK.

##### **Q: Why do you use them when I have applied to your organisation?**

A: Although you have applied to us, PayPal (Europe) S. à.r.l. et Cie, S.C.A. and we will check our own records, we will also contact CRAs to get information on your credit behaviour with other organisations. This will help us make the best possible assessment of your overall situation before we make a decision.

##### **Q: Where do they get the information?**

A: From publicly available sources, including:

- electoral registers maintained by local authorities;
- County Court Judgments records operated by Registry Trust Limited;
- bankruptcy information held by the Insolvency Service; and
- fraud information from fraud prevention agencies.

Credit information also comes from information on applications to banks, building societies, credit card companies etc and also from the conduct of those accounts.

##### **Q: How will I know if my information is to be sent to a CRA or fraud prevention agency?**

A: Organisations are only allowed to send information to CRAs and/or fraud prevention agencies with your agreement and knowledge. You will be told when you apply for Website Payments Pro if your data will be supplied. The next section of this document will tell you how, when and why we search information at CRAs and what we do with the information we obtain from them. We will also tell you if we plan to send information on you or your business, if you have one, to CRAs.

##### **Q: Why is my data used in this way?**

A: We and other organisations want to make the best possible decisions we can, in order to make sure that you, or your business, will be able to carry out your obligations to us. We and other organisations may also use the information to check your identity. In this way we can

ensure that we all make responsible decisions. At the same time we also want to make decisions quickly and easily and, by using up-to-date information, provided electronically, we are able to make the most reliable and fair decisions possible.

**Q: Who controls what credit reference agencies are allowed to do with my data?**

A: All organisations that collect and process personal data are regulated by the Data Protection Act 1998, overseen by the Office of the Information Commissioner. All credit reference agencies are in regular dialogue with the Commissioner. Use of the Electoral Register is controlled under the Representation of the People Act 2000.

**Q: Can just anyone look at my data held at credit reference agencies?**

A: No, access to your information is very strictly controlled and only those that are entitled to do so may see it. Usually that will only be with your agreement or (very occasionally) if there is a legal requirement.

**SECTION 2: WHAT PAYPAL (EUROPE) S.À.R.L. ET CIE, S.C.A. DOES**

**Please read this section very carefully.**

**a. When you apply to us for Website Payments Pro we may:**

- i. Check our own records for information on your PayPal account(s).
- ii. Search at credit reference agencies for:
  1. public data on your credit behaviour;
  2. information on the conduct of your personal credit accounts if you are proprietors of a small business; and
  3. information on your business accounts.
- iii. Search at fraud prevention agencies for information on you

**b. What we do with the information you supply to us as part of the application:**

- i. Information that is supplied to us will be sent to credit reference agencies.
- ii. If you give us false or inaccurate information and we suspect fraud, we will record this and may also pass this information to financial and other organisations involved in fraud prevention to protect us, them and our respective customers from theft and fraud.
- iii. Your data may also be used by PayPal, to offer your business other products.

**c. With the information that we obtain we will:**

- i. Assess this application for Website Payments Pro;
- ii. Verify your identity and the identity of other directors/partners;
- iii. Undertake checks for the prevention and detection of fraud and/or money laundering;
- iv. Possibly use scoring methods to assess this application and to verify your identity;
- v. Manage your PayPal account(s) with ourselves; and/or
- vi. Undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.
- vii. Any or all of these processes may be automated.

**d. What we do when you have set up Website Payments Pro:**

- i. Where you have access to and use Website Payments Pro with us, we will give details of your PayPal account and other details of your use of Website Payments Pro, including names and parties to the account, and how you manage it to credit reference agencies.
- ii. If you owe us money and do not pay in full and on time, we will tell credit reference agencies.
- iii. We may make periodic searches of our own group records, credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding your identity and also credit, including whether to make Website Payments Pro available or to continue or extend existing services to you.
- iv. If you owe us money and do not make payments that you owe us, we will trace your whereabouts and recover payment.

**SECTION 3: WHAT CREDIT REFERENCE AGENCIES DO**

**a. When credit reference agencies receive a search from us they will:**

- i. Place a search "footprint" on your company credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.

- ii. Link together the previous and subsequent names advised by you, of anyone that is a party to the account.
- b. **Supply to us:**
- i. Information about your company or credit information such as previous applications for credit and the conduct of the accounts;
  - ii. Public information, such as details of County Court Judgments (CCJs) and bankruptcies;
  - iii. Electoral register information on you and your business partners; and/or
  - iv. Fraud prevention information.
- c. **When information is supplied by us, to them, on your account(s):**
- i. Credit reference agencies will record the details that are supplied on your account including previous and subsequent names of the parties
  - ii. If you owe us money and do not pay in full and on time, credit reference agencies will record the outstanding debt.
  - iii. Records shared with credit reference agencies remain on file for six years after they are closed whether settled by you or defaulted.
- d. **How your data WILL NOT be used by credit reference agencies:**
- i. It will not be used to create a blacklist.
  - ii. It will not be used by the credit reference agency to make a decision.
- e. **How your data WILL be used by credit reference agencies:**
- i. The information which we, other organisations and fraud prevention agencies provide to the credit reference agencies about you, your financial and/or business associates and your business may be supplied by credit reference agencies to other organisations and used by them to:
    - 1. Verify your identity if you or your financial or business associate applies for other facilities including all types of insurance applications and claims.
    - 2. Assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about you, your partner, other members of your household or your business.
    - 3. Trace your whereabouts and recover payment if you do not make payments that you owe.
    - 4. Conduct checks for the prevention and detection of crime including fraud and/or money laundering.
    - 5. Manage your personal, your partner's and/or business account
    - 6. Manage your personal, your partner's and/or business insurance policies (if you have one/any).
    - 7. Undertake statistical analysis and system testing.
  - ii. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
  - iii. Your data may also be used to offer you other products, but only if you have not opted out of receiving such offers.

#### **How to Find Out More**

You can contact credit reference agencies currently operating in the UK (the main ones are listed below). The information they hold may not be the same so it is worth contacting them all. They will charge a small statutory fee.

**CallCredit Ltd.**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ  
0870 0601 414 (UK)  
[www.callcredit.co.uk](http://www.callcredit.co.uk)

**Experian**, Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF  
0870 2416 212 (UK)  
[www.experian.co.uk](http://www.experian.co.uk)

**Equifax Plc**, Customer Advice Centre, PO Box 3001, Bradford, BD1 5US  
0870 0100 583 (UK)  
[www.equifax.co.uk](http://www.equifax.co.uk)

**Dun & Bradstreet**, Customer Service Department, Westminster House, Portland Street, Manchester, M1 3HU  
0870 2432 344 (UK)  
<http://www.dnb.co.uk>

**If you want to receive details of those fraud prevention agencies from whom we obtain and with whom we record**

information about you, write to us at PayPal (Europe) S.à r.l. et Cie, S.C.A., 22-24 Boulevard Royal L-2449, Luxembourg. You have a legal right to these details.

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