

## WE RECOMMEND THAT YOU



Never provide personal information over the telephone regarding your account unless you have initiated the call and know with whom you are speaking.



Immediately change pre-assigned passwords to a personally memorized one



Never store cancelled cards, script or gift vouchers

We further recommend that you immediately report any lost or stolen checks, script, cards, gift vouchers or money orders.

## DIRECT MARKETING

XO Ltd does not offer your information to direct marketing firms. Occasionally you will receive information from our other business members however this will usually be sent directly to you via your local XO Ltd office.

A Member who is an individual may have additional rights under their countries privacy laws. XO Ltd will comply with those rights.

## XO LTD COMPANIES AND FRANCHISEES

This Privacy Policy applies to all XO Ltd Franchisees and Representatives. Individual country franchises may have additional privacy protection methods which they will inform you of separately.

For more information regarding your account please visit our Web site at [www.xotrustcard.com](http://www.xotrustcard.com)



# XO TrustCard Privacy Policy



## PROTECTING YOUR INFORMATION

XO Ltd requires certain information from its members to enable it to operate the exchange. This policy sets out the manner in which XO Ltd will deal with that information. If you have any queries regarding this policy please contact your local office.

## INFORMATION COLLECTED BY XO LTD

The information regarding Members which XO Ltd collects in the course of operating the Exchange includes:

1

### Application information

- Information that you provide to us on your application forms

2

### Contact details

- Provided to us on online and/or on your account application forms, payment forms, customer feedback forms and other correspondence

3

### Transaction information

- Information about the transactions conducted between yourself and other members including account balances, payment history, card usage, transaction fees and any notes made on online payments

4

### Information regarding your credit history

- Information provided to us and references from outside sources regarding your credit relationships.

## DISCLOSURE OF INFORMATION BY OZONE

XO Ltd will only disclose the information that you have granted it to disclose, that is, information published in your online and/or printed member directory listing and/or when you list, or authorize us to list, your products or service listings online or in newsletters or other advertising materials either in print or on the **XO TrustCard** website.

XO Ltd will not disclose any other information which it holds regarding a Member to any third party except:

1

For credit checking and credit collection purposes.

2

For the purpose of publishing our membership directory which is available to all Members.

3

When required to by subpoena or similar legal process, fraud prevention or investigation, risk management and/or security investigations.

You may have additional **privacy protection under your local country laws.**

We will comply with all local laws for your area.

## ACCESS TO YOUR INFORMATION

To find out what information XO Ltd holds about you simply contact XO Ltd by email, facsimile or postal mail. If you believe any information XO Ltd holds is incorrect please let us know, and we will make a correction if appropriate. XO Ltd is happy to provide you with a copy of any information it holds about you, so long as you meet XO Ltd's reasonable charges for providing it. XO Ltd will advise you of the charge in advance. Of course transaction information will appear on the monthly statement we provide to you.

## UNAUTHORIZED ACCESS

Anyone who has your membership number and password will be able to access your information. For this reason you must keep your password confidential. While we use our best endeavors to operate secure systems, we cannot guarantee that a hacker or other unauthorized person will not gain access to your information.