

Withington Cash Ltd (t/a Cashpoint) Privacy Notice

This explains how and why we acquire and use your personal information in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (**GDPR**).

Withington Cash Ltd is a company registered in England and Wales with company number 05926983 and is registered as a data controller with the Information Commissioner's Office under registration number **Z101536**.

We may collect information about you:

- From you when you visit our premises to buy or sell foreign currencies or exchange one currency for another, for example;
 - your name, address and telephone numbers;
 - a copy of photographic identification (your passport or driving licence);
 - proof of your address (for example a recent utility bill);
 - information regarding your source of funds, including copy bank statements.
- From third parties who provide identity verification and anti-money laundering search services.
- As part of a loan application and for the purposes of managing a loan agreement.
- As part of a FX Transaction that requires AML Screening.
- As part of a sale for the purpose of applicable laws.
- We can collect this information from you, from public records and from third parties.
- This includes your name, address, date of birth, contact details, and any relevant ID details required as part of our legal obligations.

We use your information to:

- Provide you with our services.
- Communicate with you by telephone, email, SMS, or post using the contact details you have provided.
- Manage your account with us.
- Prevent fraud and money laundering.

We use your information because it is necessary for the purposes of enabling us to provide our contractual services to you or to take steps at your request prior to entering into the contract, because it is necessary for compliance with our legal and regulatory obligations or (in the case of information regarding your source of funds and your bank statements) with your consent. You do not have to provide us with your personal information where we request it as outlined above but, if you do not, we may not be able to transact with you.

We may share your information with:

- Law enforcement agencies, regulatory bodies or other third parties where we are required to do so by law or for the prevention or detection of crime.
- Third parties who provide identity verification and anti-money laundering search services.
- HMRC and our foreign exchange wholesaler Vacation Money (Gemcabin Group) as part of their audits into our compliance with anti-money laundering legislation.

We store your information:

- Within the European Economic Area (the **EEA**).
- If we transfer data outside the EEA we will ensure that before we do so, there is adequate protection in place to ensure the security of your data and you may contact us to obtain copies of these safeguards.
- We keep your information secure by storing the information you provide to us either on secure servers, in our branches or in secure off-site storage.

We keep your information:

- For as long as it is needed to manage your account and for a maximum of six years after your account has been closed, which accords with most legal limitation periods in the UK, unless we are required to retain your information for a longer period by law.

You have the right to:

- access the information we hold about you.
- ask us to make any changes to your information to make sure it is accurate and up to date.
- ask us to stop or limit our use of or to delete your information in certain circumstances.
- receive your information in a format that suits you.
- transfer your information to a third party.

Contact

If you have a question or want to exercise your rights or make a complaint, please contact us at Withington Cash Ltd, 724 Wilmslow Road, Didsbury, Manchester, M20 2DW.

You also have the right to complain to the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. www.ico.org.uk telephone 0303 123 1113.