

## Let's talk about your data!

We are Revolut Payments New Zealand Pty Ltd. We are in charge of Revolut Kids & Teens in New Zealand.

Revolut Kids & Teens ("**RKT**") is a great way to pay for things and learn how to use money.

Your parent or guardian who looks after you opened or approved a RKT account for you. They might add another person as a "co-parent" on your RKT account. Your co-parent may be your other parent, another guardian, a family member or a family friend. While co-parents can help you with your RKT account, the important thing to remember is that your parent or guardian is the main person responsible for your RKT account.

You'll soon receive your RKT Card. Your parent or guardian or co-parent (if you have one) will have put money on your card so you can use it to pay for things.

Before you start using your RKT account, let's talk about how we use information about you (your data).

As you're reading this Privacy Notice for RKT ("**Privacy Notice**"), remember that it was designed with you in mind!

If you're 16 years old or older, you must read the [Privacy Policy](#) together with this [Privacy Policy](#). If there's any differences between the [Privacy Policy](#) and this Privacy Notice, the [Privacy Policy](#) applies.

## What is your 'data'?

Data is information that we have about you. It includes things like your name, date of birth, how the person who opened your account knows you (whether they are your parent or guardian) and your contact information (such as your email address and your phone number). These are just a few examples of what your data is. There are many other types of data that we do not use. For example, we do not ask you to give us the name of the school you go to.

When you use your account, we get more information about you. Here are some examples.

- When you use your card to pay for things, we collect information including the date, where you are and the amount you spend.
- We use 'cookies' to understand how people use our website. We also look at how RKT users like you use our app. We like to know who uses our website and app, and how we can make them better. For more information about cookies, check out our [Revolut Cookies Policy](#). We will generally ask your parent or guardian to provide permission to use cookies, so make sure they have read our policy too!

Sometimes, we'll ask your parent or guardian for documents so we can be sure who you are. This could be your passport, ID card or birth certificate. We will also have any other information they decide to give us, such as your photo or a username that you choose for your account.

If you ever have a question about your data, you can email us at [dpo-junior@revolut.com](mailto:dpo-junior@revolut.com). If you have any other questions, your parent or guardian should get in touch with us.

When you email us, we'll ask you some questions so we can make sure it's you emailing us and not somebody else.

You should always be careful about what you write in any emails. Don't tell us anything more than what you need to give us, or send us any information that could be used in a bad way by somebody else. If we need you to tell us something, we'll usually ask your parent or guardian for it.

You can trust us to look after your data. There are laws that make sure we protect it and can't use it for anything that is bad for you.

## Why protecting your data is so important

Your data is information all about you and it's important you protect and control it.

Your parent or guardian opened or approved your RKT account for you and they, or your co-parent (if you have one), can check how you use your account, what you're spending your money on and how much money is in your account (so they know when to top it up). This means that your parent or guardian and co-parent (if you have one), can see your data. We can also see your data because we will use it to run your account.

We do not want other people or companies to see your data if you, your parents or guardian do not want them to.

Think about something that means a lot to you – maybe it's your favourite toy or your mobile phone. You wouldn't want someone to use it unless they check with you or your parents first. If you do let someone use it, you'd want to know what they are using it for, that they are looking after it and that they'll tell you if something happens to it. You'd also want them to ask before they let someone else use it, and to give it back to you if you ask for it. We treat your data as being that important to you.

## Why we can use your data

There are a lot of laws about data. These laws say that we can only use your data if we have a good reason. So, here are our reasons for using your data.

- When you, or your parent or guardian, opened your RKT account. This data includes the time when you downloaded the RKT app and asked your parent or guardian to activate your RKT account. We need this data to set up your RKT account.

- We need to use your data so you can use your account and make full use of the available features. We can only let you use your account if we have your data.
- The law tells us we need to collect and store some of your data.
- We use your data to work out how to make RKT better.
- We add your data together with other RKT users' data to understand how everyone uses RKT. When we do this, the data is known as 'anonymous' data because it is not possible for us to identify you after we combine your data with lots of other people's data.

We will look after your data properly. We'll always tell your parent or guardian if we need to use your data for any other reason.

## What we use your data for

We use your data so we can do the following:

- Allow you to use your RKT Card to pay for the things you buy.
- Allow you to send money to, or get money from, your friends through RKT but only if you are (i) aged 16 years old or above or (ii) aged 13 to 16 years old and your parents have consented to you providing us with your phone number, and your parent or guardian has allowed you to use this feature ("**Eligible RKT user**").
- If your parent or guardian agree, allow you to add your phone number and share your contacts list with RKT so you can quickly find friends who also use RKT. You will also be able to find any nearby friends on RKT if they have agreed to share their location. You can choose to stop sharing your location or syncing your contacts list at any time through the RKT app.
- Make sure it is you using the account (we will use your name, birthday and, sometimes, other information like your passport).
- Make sure we give you important news and other information you need to know about.
- Send you a welcome pack and information like tips on how to use your account to save money.
- Send you messages with information about products and features that you might be interested in using, but which you don't need to use if you don't want to. We will send messages only if your parent or guardian – or you, if you are old enough –

agree. This permission can be updated at any time using the Revolut app or RKT app. Messages can be about RKT features or about offers from other companies that Revolut works with. Your parent or guardian – or you, if you are old enough – can agree to receive either type of message. Revolut will never force you to receive these messages - it is your choice (or your parent's or guardian's choice if you are too young to decide).

- Protect your account (for example, by making sure you are at the same place as your card is being used).
- Reply when you, your parent or your guardian contacts us, or answer any questions you ask us. Just so you know, your co-parent (if you have one) won't be able to contact us about your RKT account.
- Find out what you like and don't like about RKT so we can make it better for you.
- Understand how people use RKT by adding your data to other RKT users' data. When we do this, we are not able to identify you because your data has been mixed with lots of other people's data. This means that the data is 'anonymous'. For example, we can work out how much pocket money RKT users get generally without knowing exactly how much pocket money you get.
- Make sure we don't break the law. To do this, we may share information about you or your use of the RKT product with the police or other important people. They will investigate if something has gone wrong and make sure we're doing everything right by you.

## We won't do anything that we're not allowed to with your data

We will always be honest with you about how we use your data. We'll tell you why we use it. For example, we need your name so we can print it on your card, and we need your address so we can deliver your RKT Card.

We hope you now understand what we do with your data. If we ever want to do something new with your data we'll ask your parent or guardian if it is okay. Just so you know, we won't ever ask your co-parent these questions. Only your parent or guardian can make decisions about your RKT account. Depending on the country where you live, we might ask you if it's okay as well. If the law says that you can make decisions without any help from your parent or guardian, we will just ask you if it is okay.

## Sharing your data

We sometimes need to share your data with other people or companies. Here are some examples.

- If another company buys our company, we'll give them your data because they will be the one that lets you use your account. If this was going to happen, we would tell your parents or guardian.
- We share your data with other companies that help us run, and let you use, your account. We only work with companies that we trust to protect your data. For example, we share your name with our card maker so they can make your Revolut card. We'll also share your address with another company that will deliver your card to you. These companies will only use your data for these reasons.
- We share your data with people who help us run our business (like lawyers and accountants who help us to make sure we're following the law and doing things right).
- We share your data with official people who keep an eye on what we do to make sure we are looking after you properly.
- If your parent or guardian agree, you will be able to share your RKT username with your friends or other RKT users.
- If your parent or guardian agrees, you will be able to use other features that we may make available from time to time, such as letting your friends or other RKT users know if you are nearby. You can change this at any time through the RKT app.

We only share your data with other companies and people when we know they protect it in the same way that we do.

This is the same as your friend asking you if one of their friends can use your mobile phone. They shouldn't let their friend use it if they do not trust them.

It is important that you know where we send your data. We will send it to people and companies that are in New Zealand or another country. Sometimes, we will need to send your data outside New Zealand so you can use your account. We will also make sure your data is protected in the same way as it is protected in New Zealand.

## We will keep your data safe and tell you if something goes wrong

We'll look after your data in the same way that you'd expect your friend to look after something that you let them use. On our website we have a [Privacy Policy](#) that explains how we keep your data safe.

### **Keep your password safe!**

We do things to make sure that other people can't see your data without your permission. We work hard to protect your data. It is one of the most important things we do. Only you should know your RKT password. Make sure that nobody else knows it. Check that no one can see your password when you type it.

We will do our best to protect your data. We'll always do what the law says we must do to keep your data safe. Unfortunately, even where we do our best, sometimes things can still go wrong. If this happens, we will let you or your parent or guardian know as soon as possible.

## Know your rights

The law says you, your parents or guardian can ask us lots of things about your data.

- **You and your parent or guardian can ask to see your data.**
- **Your parent or guardian can ask us to correct your data.** If you think we've got any of it wrong, we can fix it.
- **Your parent or guardian can ask us to stop using your data for certain reasons.** Even if your parent or guardian – or you, if you are old enough, said it was okay for

us to use your data in a certain way, if they or you don't want to anymore - just let us know. We'll let them know if we can stop using it.

- **You, your parent or guardian can ask us for a copy of your data.** We'll let your parent or guardian know if you ask us for a copy of your data. This is because we may have no way of sending your data straight to you. Just so you know, we will only contact your parent or guardian and won't contact your co-parent.

In addition, if you are under the age of 16 your parents or guardian can refuse consent to provide us with your data, even if you wish to add it to your RKT account.

## How long we can keep your data for

We need to keep your data while you have a RKT account.

We may need to keep your data for longer if the law says we have to. So even if you, your parents or guardian ask us to destroy your data, we may not be able to do that straight away.

If your RKT Account is closed, we'll keep your data for up to seven years. We may need to keep it even longer if we need to for a certain legal reason, but we will always protect it.

## What to do if you have any questions or want to know more

Get in touch!

If you have any questions about your data, email us at [dpo-junior@revolut.com](mailto:dpo-junior@revolut.com). Your parent or guardian can also get in touch with us about your account.