

Rêv Worldwide, Inc. Privacy Policy For Accounts or Transactions Originating in Switzerland and European Union Countries

June 2015

This Privacy Policy applies to visitors of our website at <http://revworldwide.com>, operated by Rêv Worldwide, Inc., a Delaware company with its principal place of business at 1703 W 5th St Ste 810, Austin, Texas 78703, USA. This Privacy Policy does not apply to any of the websites operated by our affiliates, nor does it apply to any other website operated by us (such as portals for prepaid card programs).

Our Privacy Commitment

We know that your trust is one of our most valuable assets. Our goal is to deliver access to financial services through innovation and superior customer service while ensuring your privacy is protected. To safeguard the information shared with us, we are committed to following international best practices for privacy protection.

We also comply with the US/EU and US/Swiss Safe Harbor privacy principles, which are administered by the U.S. Department of Commerce under the Safe Harbor program and have certified our adherence to them. To learn more about the Safe Harbor program, including the principles, and to view our certification, please visit <http://export.gov/safeharbor/>.

Information Collected

We may collect nonpublic personal information about you when you explicitly provide us with it, such as by sending us an email or comments through our website.

We may also collect browsing and site usage information, including your system's IP address and web browser type used to access our website, and your activities while visiting our website.

When you browse our website or request pages from our web server, we may automatically collect certain technical information about your visit. Examples of this standard type of information include the type of Internet browser you use, the files you request and the domain name and country from which you request information. We use this type of technical information to make our website function correctly, to better understand how visitors use our website and to improve the website, its contents and functionality to meet your needs.

Our website may contain "cookies", or data that is sent to your web browser

and stored on your computer. The purpose of these “cookies” is to maintain session information and analyze website traffic (see also “Third Party Analytics Providers and Cookies” below). In the event you do not wish to receive such cookies, you usually may configure your web browser to not accept cookies or to notify you if a cookie is sent to you. You are free to decline cookies, but you may not be able to use all the features and the functionality of our websites.

Information Used and Shared

If you send us comments or email, we may use the provided information to respond to or process your request. If necessary, we will share such information with our affiliates and service providers for these purposes.

We may also disclose your personal information to third parties in a good faith belief that such disclosure is reasonably necessary to (a) take action regarding suspected illegal activities; (b) enforce or apply our Privacy Policy; (c) comply with legal process, such as a search warrant, subpoena, statute, or court order; or (d) protect our rights, reputation, and property, or that of our users, affiliates, or the public.

When a court order or subpoena requires us to release your information, we notify you promptly so you have the opportunity to exercise your legal rights. The only exception to this is when we are prohibited by law from notifying you or due to a court order, or in cases where fraud, money laundering and/or criminal or illegal activity is suspected.

Third Party Analytics Providers and Cookies

We use third party web analytics service providers, including Google Analytics, a web analytics service provided by Google, Inc.

These providers may use cookies, which are text files placed on your computer, to help them analyze how you use our website. The information generated by the cookie about your use of our website (including your IP address) will be transmitted to and stored by the providers on servers that may be located in the United States or other parts of the world. They will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. They may also transfer this information to third parties where required to do so by law, or where such third parties process the information on their behalf.

These third party analytics providers may also employ clear gifs (a.k.a. web beacons), images, and scripts to analyze web traffic on the Websites.

You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. If you don't want your visit data reported

by Google Analytics you can install the Google Analytics opt-out browser add-on. This add-on instructs the Google Analytics JavaScript running on websites (ga.js, analytics.js, and dc.js) to prohibit sending visit information to Google Analytics.

We do not tie the information gathered by these providers to your personal information.

By using our website, you consent to the processing of data about you by third party analytics providers in the manner and for the purposes set out above.

Third-Party Sites

Our website may include links to other websites. You should consult the respective privacy policies of these third-party sites. This Privacy Policy does not apply to, and we cannot control the activities of, such other websites.

Accuracy and Access

We are committed to ensuring that the information we obtain and use about you is accurate for its intended purpose. We will provide ways to give you reasonable access to your information in our database to review, update, or correct as applicable. You can request access to your personal information or help us maintain accurate records by informing us of changes or modifications to your personal information. Call Customer Service toll free at +44(0)8007567723 or email info@reveuprivacy.zendesk.com. To protect your privacy and security, we will also take reasonable steps to verify your identity before granting you access or enabling you to make corrections. We will retain personal information we have collected only for the time period needed for business purposes or as required by the corresponding regulatory authorities and we will ensure secure destruction thereafter.

Security

We have strict standards of security and confidentiality. We use the latest technologies and business strategies and have security systems and procedures in place to protect the integrity and privacy of your information. We limit the use of your information to those employees, agents or contractors who we believe have a legitimate business purpose to access your information. We maintain physical, electronic and procedural safeguards that comply with or exceed federal standards to keep your information safe. We require companies working for us to protect your information. They agree to use it only to provide the services we ask them to perform for us.

Children

Our website is not directed at children under the age of 13. Consistent with the federal Children's Online Privacy Protection Act of 1998 (COPPA), we will never knowingly request personal information from anyone under the age of 13 without requiring parental consent. Any person who provides their personal information to us through our website represents that they are 13 years of age

or older.

Special Note to International Users

Our website is hosted in the United States. If you are accessing the website from the European Union, Asia, or any other region with laws or regulations governing personal data collection, use and disclosure that differ from United States laws, please note that you are transferring your personal data to the United States, which does not have the same data protection laws as the EU and other regions.

By providing your personal information you consent to:

- the use of your personal information for the uses identified above in accordance with this Privacy Policy; and
- the transfer of your personal information to the United States as indicated above.

Enforcement

For questions or complaints about this Privacy Policy or if you feel that your privacy may have been violated based on the Safe Harbor privacy principles, please write to us at: Rêv Worldwide, Inc., ATTENTION Compliance Department, 1703 W. 5th Street, Suite 810, Austin, TX 78703, USA. Or you may call toll free at +44(0)8007567723 or email info@reveuprivacy.zendesk.com and ask for the Rêv Worldwide Compliance Department. We will investigate your question or complaint and respond to you within ten business days from the day we hear from you. Any dispute, controversy or claim arising out of or relating to this Privacy Policy, including the formation, interpretation, breach or termination thereof, including whether the claims asserted are arbitrable, will be referred to and finally determined by arbitration in accordance with the JAMS International Arbitration Rules (the “Rules”). Any arbitration proceeding will be conducted by a tribunal consisting of a sole arbitrator or a panel, in a location all as set forth in the Rules. The language to be used in the arbitral proceedings will be English. Judgment upon the award rendered by the arbitrator(s) may be entered by any court having jurisdiction thereof. You can reach JAMS at 1-800-925-0155, +44 207 583 9808 or via email at info@jamsinternational.com.

Change in Privacy Policy

We may change or replace this Privacy Policy at any time. If we make material changes, we will post our new Privacy Policy at the www.revworldwide.com website. Should we merge with or be acquired by another company, this Privacy Policy shall survive any merger or acquisition and will continue to be in force unless amended by the acquiring entity.