

Privacy Policy

Effective as of May 2021

This “Privacy Policy” describes the privacy practices of Gift Solutions, LLC and our subsidiaries and affiliates (collectively, “**Gift Solutions**”, “**we**”, “**us**”, or “**our**”) in connection with the gift card services that we offer – typically through the wgiftcard.com domain – and the social media pages that we own or control and which links to this Privacy Policy (collectively, the “Service”), and the rights and choices available to individuals with respect to their information. Gift Solutions is a member of the [First Data](#) group of companies. This Privacy Policy does not apply to the privacy practices of the merchant whose gift card is sold via the Services.

We provide important information for individuals located in the Member States of the European Union, countries in the [European Economic Area](#), and the United Kingdom (collectively, “Europe” or “European”) [below](#).

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Background information

Gift Solutions offers gift card services to merchants, including managing merchants’ online sales of individual gift cards and the bulk sale of gift cards to businesses. Although our webpages display a merchant’s branding (always with the merchant’s authorization), you are interacting both with Gift Solutions and the merchant when you use our webpages.

Personal information we collect

Information you give us

Personal information you may provide through the Service or otherwise communicate to us includes:

- **Contact information**, such as your first and last name, email address, mailing addresses, phone number, and company name
- **Profile information**, such as your username and password that you may set to establish an online account with us
- **Feedback or correspondence**, such as information you provide when you contact us with questions, feedback, or otherwise correspond with us online
- **Payment information**, such as your credit or debit card information, or information about your account with a third-party payment solution (such as ApplePay or PayPal); and, in the case of corporate sales, bank account information and Purchase Order number
- **Transaction information**, such as information about the gift cards you purchase and the personal message you may choose to include in connection with a gift card order
- **Gift card information**, such as your gift card number and PIN when you check a gift card balance or reload a gift card
- **Usage information**, such as information about how you use the Services and interact with us, including information associated with any content you submit to us
- **Marketing information**, such as information such your preferences for receiving communications about our offerings and promotions, and details about how you engage with our communications
- **Other information** that we may collect which is not specifically listed here, but which we will use in accordance with this Privacy Policy or as otherwise disclosed at the time of collection.

Information we receive about gift card recipients

The information we receive about gift card recipients varies depending on whether a physical or electronic gift card is ordered. Typically, we will receive the recipient's first and last name. When a purchaser orders a physical gift card, we receive the recipient's mailing address. When a purchaser orders an electronic gift card, we receive the recipient's email address and/or phone number.

Information we obtain from third-party platforms and social media networks

We may maintain pages for our company, and our products and services on third-party platforms, such as Facebook, LinkedIn, Twitter, Google+, YouTube, Instagram, and other social networking services. When you interact with our pages on those third-party platforms, the third-party's privacy policy will govern your interactions on the relevant platform. You may choose to provide us with information through the third-party platform, and we will treat such information in accordance with this Privacy Policy. If the third party platform provides us with information about our pages on those platforms or your interactions with them, we will also treat that information in accordance with this Privacy Policy.

Information we obtain from merchants and third parties

We may receive personal information about you from merchants. For example, a merchant may share your contact information with us if you have expressed interest in purchasing a gift card with the merchant or have previously done so. We may obtain your personal information from other third parties, such as marketing partners, and publicly-available sources.

Cookies and other information collected by automated means

We, our service providers, and our business partners may automatically log information about you, the device you use to access the Services, and your activity on the Services. The information that may be collected automatically includes your device operating system type and version number, manufacturer and model, browser type, screen resolution, IP address, the website you visited before browsing to our website, general location information such as city, state or geographic area; and information about your use of and actions on the Services, such as pages you viewed, how long you spent on a page, navigation paths between pages, information

about your activity on a page, access times, and length of access. Our service providers and business partners may collect this type of information over time and across third-party websites and mobile applications. This information is collected using cookies, browser web storage, web beacons, and similar technologies, and our emails may also contain web beacons. Please see our Cookie Policy for more information.

How we use your personal information

We use your personal information for the following purposes and as otherwise described in this Privacy Policy or at the time of collection:

To operate the Service

We use personal information to:

- provide, operate and improve the Service
- send gift cards purchased through the Services
- provide information about our products and services
- communicate with you about the Service, including by sending you announcements, updates, security alerts, and support and administrative messages
- understand your needs and interests, and personalize your experience with the Service and our communications
- provide support and maintenance for the Service
- to respond to your requests, questions and feedback

For research and development

We analyze use of the Service to analyze and improve the Service and to develop new products and services, including by studying user demographics and use of the Services.

To display advertisements

We may work with advertising partners to display advertisements on the Services. These advertisements are delivered by our advertising partners and may be targeted based on your use of the Services or your activity elsewhere online. To learn more about your choices in connection with advertisements, please see the section below titled "[Targeted online advertising](#)."

To comply with law

We use your personal information as we believe necessary or appropriate to comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities.

For compliance, fraud prevention, and safety

We may use your personal information as we believe necessary or appropriate to: (a) protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims); (b) enforce the terms and conditions that govern the Service or any gift card purchased through the service; and (c) protect, investigate and deter against fraudulent, harmful, unauthorized, unethical or illegal activity.

With your consent

In some cases we may specifically ask for your consent to collect, use or share your personal information, such as when required by law.

To create anonymous data

We may create anonymous data from your personal information and other individuals whose personal information we collect. We make personal information into anonymous data by removing information that

makes the data personally identifiable to you. We may use this anonymous data and share it with third parties for our lawful business purposes, including to analyze and improve the Service.

How we share your personal information

We do not share your personal information with third parties without your consent, except in the following circumstances or as otherwise described in this Privacy Policy:

Companies within the First Data group

We may disclose your personal information to our subsidiaries and corporate affiliates – including those in the First Data group of companies – for purposes consistent with this Privacy Policy.

Service providers

We may employ third party companies and individuals to administer and provide services on our behalf (such as companies that provide customer support, companies that we engage to host, manage, maintain, and develop our website, and IT systems, and companies that help us process payments). These third parties may use your information only as directed by Gift Solutions in a manner consistent with this Privacy Policy and are prohibited from using or disclosing your information for any other purpose.

Merchants

When Gift Solutions performs services, including selling or managing gift cards, for a merchant, it may share personal information with that merchant. For example, Gift Solutions may collect information about a merchant's customers from or on behalf of the merchant, such as when we offer or sell gift cards, and Gift Solutions may provide personal information about those customers back to the merchant. In some cases, we may provide the name and contact information of individuals who purchase a merchant's gift card to the merchant. We may also provide the opportunity for you to sign up to receive marketing or promotional communication emails from merchants. We are not responsible for the privacy practices of merchants who use our services.

Professional advisors

We may disclose your personal information to professional advisors, such as lawyers, bankers, auditors and insurers, where necessary in the course of the professional services that they render to us.

For compliance, fraud prevention and safety

We may share your personal information for the compliance, fraud prevention and safety purposes [described above](#).

Business transfers

We may sell, transfer or otherwise share some or all of our business or assets, including your personal information, in connection with a business transaction (or potential business transaction) such as a corporate divestiture, merger, consolidation, acquisition, reorganization or sale of assets, or in the event of bankruptcy or dissolution. In such a case, we will make reasonable efforts to require the recipient to honor this Privacy Policy.

Your choices

In this section, we describe the rights and choices available to all users. Users who are located within the Europe can find additional information about their rights [below](#).

Access or update your information

If you have registered for an account with us, you may review and update certain personal information in your account profile by logging into the account.

Targeted online advertising

Some of the business partners that collect information about users' activities on or through the Service may be members of organizations or programs that provide choices to individuals regarding the use of their browsing behavior for purposes of targeted advertising.

Users may opt out of receiving targeted advertising on websites through members of the Network Advertising Initiative by clicking [here](#) or the Digital Advertising Alliance by clicking [here](#). European users may opt out of receiving targeted advertising on websites through members of the European Interactive Digital Advertising Alliance by clicking [here](#), selecting the user's country, and then clicking "Choices" (or similarly titled link). Please note that we also may work with companies that offer their own opt-out mechanisms and may not participate in the opt-out mechanisms that we linked above.

If you choose to opt-out of targeted advertisements, you will still see advertisements online but they may not be relevant to you. Even if you do choose to opt out, not all companies that serve online behavioral advertising are included in this list, so you may still receive some cookies and tailored advertisements from companies that are not listed.

Do Not Track

Some Internet browsers may be configured to send "Do Not Track" signals to the online services that you visit. We currently do not respond to "Do Not Track" or similar signals. To find out more about "Do Not Track," please visit <http://www.allaboutdnt.com>.

Cookies & browser web storage

For more details, see our [Cookie Policy](#).

Choosing not to share your personal information

Where we are required by law to collect your personal information, or where we need your personal information in order to provide the Service to you, if you do not provide this information when requested (or you later ask to delete it), we may not be able to provide you with our services. We will tell you what information you must provide to receive the Service by designating it as required at the time of collection or through other appropriate means.

Links to other websites and services

The Service may contain links to websites and online services operated by third parties. These links are not an endorsement of, or representation that we are affiliated with, any third party. In addition, our content may be included on web pages or in mobile applications or online services that are not associated with us. We do not control third party websites, mobile applications or online services, and we are not responsible for their actions. Other websites and services follow different rules regarding the collection, use and sharing of your personal information. We encourage you to read the privacy policies of the other websites you visit and mobile applications and online services you use.

Security practices

We employ a number of organizational, technical and physical safeguards designed to protect the personal information we collect. We treat all credit card data that we receive under this Privacy Policy in accordance with

our obligations under the [PCI DSS](#) standards. However, security risk is inherent in all internet and information technologies and we cannot guarantee the security of your personal information.

International data transfers

We are headquartered in the United States and have service providers in other countries, and your personal information may be transferred to the United States or other locations outside of your state, province, or country where privacy laws may not be as protective as those in your state, province, or country.

European users should read the important information provided [below](#) about transfer of personal information outside of the Europe.

Children

The Service is not directed to, and we do not knowingly collect personal information from, anyone under the age of 16. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, he or she should contact us. We will delete such information from our files as soon as reasonably practicable.

Changes to this Privacy Policy

We reserve the right to modify this Privacy Policy at any time. We encourage you to periodically review this page for the latest information on our privacy practices. If we make material changes to this Privacy Policy, we will notify you by updating the date of this Privacy Policy and posting it on our website. We may (and, where required by law, will) also provide notification of changes in another way that we believe is reasonably likely to reach you, such as via e-mail (if you have an account where we have your contact information) or another manner through the Services.

Any modifications to this Privacy Policy will be effective upon our posting the new terms and/or upon implementation of the new changes on the Services (or as otherwise indicated at the time of posting). In all cases, your continued use of the Services after the posting of any modified Privacy Policy indicates your acceptance of the terms of the modified Privacy Policy.

How to contact us

If you have any questions, concerns, or complaints about this Privacy Policy or our privacy practices, or to request access to your personal information, you may contact our Data Protection Officer at dpo@firstdata.com.

We also maintain a Data Privacy Hotline, which is available 24 hours per day from the United States, at **+1 800-368-1000**. The Hotline is the most appropriate contact for an urgent concern, such as to report a suspected data breach regarding your personal information; or, if you are a merchant, data of your customers.

Your California Privacy Rights

Under California Civil Code section 1798.83, California residents are entitled to ask us for a notice identifying the categories of personal customer information which we share with our affiliates and/or third parties for marketing purposes, and providing contact information for such affiliates and/or third parties. If you are a California resident and would like a copy of this notice, please submit a written request to us via email at dpo@firstdata.com. You must put the statement "Your California Privacy Rights – Gift Solutions" in your request and include your name, street address, city, state, and ZIP code. We are not responsible for notices that are not labeled or sent properly, or do not have complete information.

Notice to European Users

The information provided in this “Notice to European Users” section applies only to individuals in Europe. Personal information. References to “personal information” in this Privacy Policy are equivalent to “personal data” governed by European data protection legislation.

Controller and Data Protection Officer

Gift Solutions is a member of the First Data group of companies. Gift Solutions, LLC is the controller of your personal information for purposes of European data protection law.

First Data has appointed a data protection officer (“DPO”) who is responsible for overseeing questions in relation to this Privacy Policy. If you have any questions about this Privacy Policy, including any requests to exercise your legal rights, please contact the DPO using the details set out below:

Data Protection Officer, First Data

Email address: dpo@firstdata.com

Postal address: Floor 29

1 Canada Square

Canary Wharf

London E14 5AB

Legal bases for processing

We use your personal information only as permitted by law. Our legal bases for processing the personal information described in this Privacy Policy are described in the table below.

Processing purpose (click link for details) Details regarding each processing purpose listed below are provided in the section above titled “ How we use your personal information ”.	Legal basis
To operate the Service	Processing is necessary to perform the contract governing our provision of the Services or to take steps that you request prior to signing up for the Services. If we have not entered into a contract with you, we process your personal information based on our legitimate interest in providing the Service you access and request.
<ul style="list-style-type: none">• For research and development• To display advertisements• For compliance, fraud prevention, and safety• To create anonymous data	These activities constitute our legitimate interests or the legitimate interests of the merchant for which we are providing services. We do not use your personal information for these activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).
To comply with law	Processing is necessary to comply with our legal obligations.
With your consent	Processing is based on your consent. Where we rely on your consent you have the right to withdraw it any time in the manner indicated when you consent or in the Service.

Use for new purposes

We may use your personal information for reasons not described in this Privacy Policy where permitted by law and the reason is compatible with the purpose for which we collected it. If we need to use your personal information for an unrelated purpose, we will notify you and explain the applicable legal basis.

Sensitive personal information

We ask that you not provide us with any sensitive personal information (e.g., social security numbers, information related to racial or ethnic origin, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal background or trade union membership) on or through the Services, or otherwise to us.

If you provide us with any sensitive personal information to us when you use the Services, you must consent to our processing and use of such sensitive personal information in accordance with this Privacy Policy. If you do not consent to our processing and use of such sensitive personal information, you must not submit such sensitive personal information through our Services.

Automated decisions

We sometimes make automated decisions based on your personal information for purposes of fraud prevention. Decisions are made by matching the data that we collect through your use of the Services against patterns indicative of fraud. Where the Service identifies a suspected fraudulent purchase that is consistent with our thresholds, we may automatically reject or cancel the purchase. To the extent that decisions are made based solely on automated processing that produce legal or similarly significant effects, we will only make such decisions where it is required in connection with a contract, authorized by law, or based on your explicit consent. You can contact us for more information on automated decision making. Please also see the “Your individual legal rights” section below.

Retention

We will use your personal information for as long as necessary based on why we collected it and what we use it for. This may include our need to satisfy a legal, regulatory, accounting, or reporting requirement.

To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of your personal information, the purposes for which we process your personal information and whether we can achieve those purposes through other means, and the applicable legal requirements.

In general terms, we will retain your personal information for the duration of your involvement/engagement with us and for as long as reasonably necessary afterwards; however, we may maintain different retention periods for different products and services. There are also certain types of information which are required to be retained for a certain period by law.

Your rights

Under certain circumstances, individuals in Europe have rights under data protection laws in relation to their personal information. If you are located in Europe, you may ask us to take the following actions regarding personal information that we hold:

- **Access.** You are entitled to ask us if we are processing your personal information and, if so, for a copy of the personal information we hold about you, as well as obtain certain other information about our processing activities.
- **Correction.** If any personal information we hold about you is incomplete or inaccurate, you can require us to correct it, though we may need to verify the accuracy of the new data you provide to us.
- **Erasure.** This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal information to comply with local law.
- **Object.** Where our reason for processing your personal information is our legitimate interests, you may object to processing as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal information for direct marketing purposes.
- **Restriction.** You may ask us to suspend our use of your personal information in the following scenarios:
 - if you want us to establish the data's accuracy;
 - where our use of your personal information is unlawful but you do not want us to erase it;
 - where you need us to hold your data for a longer period than we usually would, because you need it to establish, exercise or defend legal claims; or
 - you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Transfer.** Where it is possible, we will provide to you, or a third party you have chosen, your personal information in a structured, commonly used, machine-readable format. Note that this right only applies to personal information provided by you which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent.** Where our reason for processing is based on your consent, you may withdraw that consent at any time. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.
- **Automated decision making.** You have the right not to be subject to automated decision making (e.g., profiling) that *significantly* affects you. The exercise of this right is not available to you in the following cases:
 - The automated decision is required to enter into, or perform, a contract with you.
 - We have your explicit consent to make such a decision.
 - The automated decision is authorised by local law of an EU member state.

However, in the first two cases set out above, you still have the right to obtain human intervention in respect of the decision, to express your point of view and to contest the decision.

You can submit requests to exercise these rights by emailing the First Data DPO at dpo@firstdata.com. We may need to request specific information from you to help us confirm your identity and ensure you are entitled to exercise a right in respect of your personal information, for example, a merchant identification number or account number. This is a security measure to ensure that personal information is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

There may be legal or other reasons why we cannot, or are not obliged to, fulfil a request to exercise your rights. We will use available lawful exemptions to your individual rights to the extent appropriate. If we decline your request, we will tell you why, subject to legal restrictions.

You will not have to pay a fee to exercise any of your rights relating to your personal information. However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

We will respond to all legitimate requests promptly and, in any event, within any timeframes prescribed by applicable law. In general, we must respond to queries within one month from the receipt of the request, so it is important that requests are identified and sent to dpo@firstdata.com as soon as possible. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated. Any transmission of your personal information will be handled in a secure manner.

You also have the right to make a complaint at any time to a supervisory authority (for more information go to https://edpb.europa.eu/about-edpb/board/members_en).

Cross-border data transfer

We transfer your personal information within the First Data group, including outside of Europe. Whenever we transfer your personal information out of Europe within the First Data group to countries not deemed by the European Commission to provide an adequate level of protection for personal information, the transfer will be based on our Binding Corporate Rules, a copy of which can be found [here](#).

When we transfer personal information outside of Europe to third parties in countries not deemed by the European Commission to provide an adequate level of protection for personal information, the transfer will be made pursuant to:

- A contract approved by the European Commission (sometimes called “Model Clauses” or “Standard Contractual Clauses”);
- The EU-US Privacy Shield;
- The recipient’s Binding Corporate Rules;
- The consent of the individual to whom the personal information relates; or
- Other mechanisms or legal grounds as may be permitted under applicable European law

Please contact us if you would like to receive further information on the specific mechanism used by us when transferring your personal information out of Europe.

Cookie Policy

This Cookie Policy explains how Gift Solutions, LLC and our subsidiaries and affiliates (collectively, “**Gift Solutions**”, “**we**”, “**us**”, or “**our**”) uses cookies and similar technologies in connection with the gift card services that we offer – typically through the wgiftcard.com domain and which links to this Cookie Policy (collectively, the “**Sites**”).

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies serve different purposes, like helping us understand how a site is being used, letting you navigate between pages efficiently, remembering your preferences and generally improving your browsing experience. Our Sites may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer or mobile device until you delete them).

We use two broad categories of cookies: (1) first party cookies, served directly by us to your computer or mobile device, which we use to recognize your computer or mobile device when it revisits our Sites; and (2) third party cookies, which are served by service providers or business partners on our Sites, and can be used by these parties to recognize your computer or mobile device when it visits other websites. Third party cookies can be used for a variety of purposes, including site analytics, advertising and social media features.

What types of cookies and similar tracking technologies does Gift Solutions use on the Sites?

On the Sites, we use cookies and other tracking technologies in the following categories described in the table below.

Type	Description	Who serves the cookies (link to privacy policy/site)	How to control them
Advertising	These cookies are used by advertising companies to collect information about how you use our Sites and other websites over time. These companies use this information to show you ads they believe will be relevant to you within our Sites and elsewhere, and to measure how the ads perform.	Facebook Twitter Drawbridge	See ‘your choices’ below. Drawbridge also offers its own opt-out mechanism .

Analytics	These cookies help us understand how our Sites are performing and being used. These cookies may work with web beacons included in emails we send to track which emails are opened and which links are clicked by recipients.	Google Analytics ThreatMetrix	See 'your choices' below. Google Analytics uses its own cookies. You can find out more information about Google Analytics cookies here and about how Google protects your data here . You can prevent the use of Google Analytics relating to your use of our Sites by downloading and installing a browser plugin available here .
Essential	These cookies are necessary to allow the technical operation of our Sites (e.g., they enable you to move around on a website and to use its features).		See 'your choices' below.
Functionality/performance	Enhance the performance and functionality of our Sites.		See 'your choices' below.

Other technologies

In addition to cookies, our Sites may use other technologies, such as browser web storage, Flash technology, and pixel tags to collect information automatically.

Browser web storage

We may use browser web storage (including via HTML5), also known as locally stored objects ("LSOs"), for similar purposes as cookies. Browser web storage enables the storage of a larger amount of data than cookies. Your web browser may provide functionality to clear your browser web storage.

Web beacons

We may also use web beacons (which are also known as pixel tags and clear GIFs) on our Sites and in our HTML formatted emails to track the actions of users on our Sites and interactions with our emails. Unlike cookies, which are stored on the hard drive of your computer or mobile device by a website, pixel tags are embedded invisibly on webpages or within HTML formatted emails. Pixel tags are used to demonstrate that a webpage was accessed or that certain content was viewed, typically to measure the success of our marketing campaigns or engagement with our emails and to compile statistics about usage of the Sites, so that we can manage our content more effectively.

Your choices

Most browsers let you remove or reject cookies. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. Please note that if you set your browser to disable cookies, the Sites may not work properly.

For more information about cookies, including how to see what cookies have been set on your computer or mobile device and how to manage and delete them, visit www.allaboutcookies.org. If you do not accept our cookies, you may experience some inconvenience in your use of our Sites. For example, we may not be able to recognize your computer or mobile device and you may need to log in every time you visit our Sites.

Users may opt out of receiving targeted advertising on websites through members of the Network Advertising Initiative by clicking [here](#) or the Digital Advertising Alliance by clicking [here](#). European users may opt out of receiving targeted advertising on websites through members of the European Interactive Digital Advertising Alliance by clicking [here](#), selecting the user's country, and then clicking "Choices" (or similarly-titled link). Please note that we also may work with companies that offer their own opt-out mechanisms and may not participate in the opt-out mechanisms that we linked above.

If you choose to opt-out of targeted advertisements, you will still see advertisements online but they may not be relevant to you. Even if you do choose to opt out, not all companies that serve online behavioral advertising are included in this list, and so you may still receive some cookies and tailored advertisements from companies that are not listed.

For more information about how we collect, use and share your information, see our [Privacy Policy](#).

Changes

Information about the cookies we use may be updated from time to time, so please check back on a regular basis for any changes.

Questions

If you have any questions about this Cookie Policy, please contact us by email at dpo@firstdata.com.

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