



Effective Date: 12 September 2017

MASTERCARD PRICELESS SPECIALS INDIA PRIVACY POLICY

Mastercard respects your privacy. This Privacy Policy describes how we process personal data, the types of personal data we collect, for what purposes we use that personal data, with whom we share it, and the choices you can make about our use of the personal data. We also describe the measures we take to protect the security of the personal data and how you can contact us about our privacy practices.

Mastercard Asia/Pacific Pte. Ltd. ("**Mastercard**") is the entity responsible for the processing of your personal data in the context of the **Mastercard Priceless Specials India ("Program")**. Your visit to <https://www.priceless.com/in-specials> the "**Site**") and participation in the Program is subject to this Privacy Policy and to our [Terms of Use](#).

This Privacy Policy applies to the personal data collected via the Program only. It does not cover the collection and use of your personal data on any Mastercard branded websites or by your Mastercard Card issuers (e.g., your bank), or any other information or communications that may reference to Mastercard outside the program (e.g., communications from banks, card issuers). For more information about Mastercard's privacy practices outside the scope of the Program, please visit our Global Privacy Policy at www.Mastercard.com.

Children and minors (under the age of 18) are not eligible to register in the Program.

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1. **Personal Data We Collect**

We collect personal data in the context of the Program. By personal data we mean "any information relating to an identified or identifiable natural person." The personal data we process is either provided directly by you or collected automatically.

1.1 **Personal Data You Provide to Us Directly**



The personal data you provide to us directly are processed and used only for the purposes described in this Privacy Policy. The personal data that you provide in the context of the Program are never obligatory, unless marked otherwise for the purpose of providing you with our services. If you choose not to give some data, this may affect the way you navigate on the Site or the services that we can offer you. Please find below information on how you may provide this data, the types of data you may submit, and how we may use the data.

Registration Process: You may register with the Program through the Site. In order to register with the Program, you must provide us with some of your personal data such as your name, email address, mobile number and card account number. The provision of the personal information is required in order to participate in the Program. Mastercard will not be able to provide the benefits of the Program if the personal information is not provided. To complete your registration, you must accept the Terms of Use and Privacy Policy applicable to the Program.

Marketing Communications and Offers: During the registration process, you may wish to opt-in for receiving marketing communications via email and SMS so that we can let you know when related offers and opportunities become available.

In order to send you these marketing communications, we use your personal data such as your name, mobile number or e-mail address. You can, at any time and free of charge, choose not to receive any notifications by utilizing the unsubscribe functionality within the e-mail or SMS sent to you, or through the "Contact Us" page on the Site. You can also use the "Manage your profile" section to opt-out from receiving marketing communications or to specify which, if any, marketing communications you would like to receive.

Your account: At any time after logging in you can access your account by clicking on "Manage your profile". Once you have successfully entered the My Account page, you can view or change your personal details (e.g., name, email address, password) and manage your e-mail subscriptions. You may also select to deactivate your Program account by contacting us through the "Contact Us" page on the Site

If you no longer want to benefit from the Program, you may request that your account be cancelled. Please note that if you cancel your account, we cannot collect or use your personal data and you will not be able to benefit from the Program.

Customer Service: If you contact us through our customer support, you will be required to provide personal information (such as name, email address, phone number) to allow us to contact you to resolve your enquiries and to allow us to assist you with enquiries and provide customer service.

1.2 Personal Data We Collect Automatically

We, and our service providers, may collect certain information by automated means (e.g., cookies, log-file, web beacons) when you participate in the Program. The data which we collect may include: IP address, mobile device IP address, mobile device unique identifier, browser type and setting data (such as screen resolution, color depth, time zone settings, browser extension and plugins, fonts, etc), operating system, referring URLs and information on actions taken or interaction with our digital assets. The data collected automatically are processed for the purposes identified in section 2 of this Privacy Notice in order to improve the Program and the Site, perform data analyses to assess the use of the Program and the Site, and any interaction with other sites (e.g. social media sites), and to provide you with the best information and services. The information we collect in this way tells



us, for example, how many users visited our website and the pages accessed, whether you have visited us before or if you are a new visitor, and helps us to identify features in which you may have the greatest interest. This information also allows us to make improvements and to enhance your experience. A “cookie” is a text file placed on a computer’s hard drive by a web server. A “web beacon,” also known as an Internet tag, pixel tag or clear GIF, is used to transmit information back to a web server.

Browser Data

In addition to the above, we, and our service providers, may automatically collect browser data from your device. Browser data consists of information about settings on the configuration of the browser you use to access the Program. This may include screen resolution and color depth, time zone settings, browser extensions and plugs installed in the browser and versions thereof, fonts installed on the browser, the user agent string and other similar data. This data is used to create a unique fingerprint of the browser used to access the Program to remember the choices made by that browser and to assist in preventing fraud and enhancing the security of the Program and Site. We may offer users of our Program choices to opt-out of the collection and fingerprinting of browser data via our Cookie Consent Tool.

Third Party Analytics

We may use third-party web analytics services. The analytics providers that administer these services use technologies such as cookies and web beacons to help us analyse how visitors use the Program. You can also opt-out of analytics via the Cookie Consent Tool on the Site. Please see the “Your Rights and Choices” section of this Privacy Notice to learn about your ability to opt out or limit the use of your browsing behaviour for online behavioural advertising purposes.

Tailored Advertising

We, and our service providers, may also collect information about your interactions with the Program and the Site for use in providing you with content and advertising tailored to your individual interests. We may also use your personal data and other information obtained about you from companies that use or facilitate the use of other Mastercard products or services and from publicly available information systems to deliver advertising and offers that may be of interest to you. You may see certain ads on other websites because we (and our partners) use data collected via the Program and the Site to customize advertisements to you on third-party websites. This collection and use allows us to target our messaging to users through demographic, interest-based and contextual means. In connection with providing you customized advertisements, third parties on our websites may track your online activities over time and across third-party websites by collecting information through automated means, including through the use of cookies, web server logs and web beacons. The information collected includes information about your visits to certain websites, the pages or advertisements you view and the actions you take on those websites. This data collection takes place on the Site and on third-party websites. This process also helps us track the effectiveness of our marketing efforts. Please see the “Your Rights and Choices” section of this Privacy Notice to learn about your ability to opt out or limit the use of your browsing behaviour for online behavioural advertising purposes.

Web Beacons and Email Tracking

When we send emails to people with a registered Program account, we may track behaviour such as who opened the emails and who clicked the links. We do that to measure the performance of our emails and to improve our features. To do this, we include single pixel gifs, also called web beacons,



in emails we send. Web beacons allow us to collect information about whether an email has been opened and the number of clicks inside that email. We use the data from those web beacons to create the reports about how our email campaign performed and what actions individuals took within the email (e.g. links clicked). If you do not wish for us to track emails we send you, some email services allow you to adjust your display to turn off HTML or disable download of images which should effectively disable our email tracking.

2. How Do We Use Personal Data We Collect

We may use the personal data we obtain about you to:

- create and manage your online account, provide the Program, and respond to your inquiries;
- validate your payment card information;
- analyzing all transactions made by registered branded cards under the Program to calculate rewards, awarding or allocating the rewards to you, and providing relevant program information to you;
- award the reward to you;
- for security checks to verify the identity of the individual or that individual's eligibility for the Program;
- provide, administer and communicate with you about products, services and promotions including the display of customised content and advertising;
- protect against and prevent fraud, unauthorised transactions, claims and other liabilities, and manage risk exposure and franchise quality;
- operate, evaluate and improve our business (including by developing new products and services; managing our communications; determining the effectiveness of our advertising; analysing our products, services and websites; facilitating the functionality of our websites; and performing accounting, auditing, billing, reconciliation and collection activities);
- prepare internal reports for use by Mastercard or its affiliates, staff, management, and consultants in operating, evaluating and managing Mastercard's business;
- anonymize personal data and preparing and furnishing aggregated data reports showing anonymized information (including, but not limited to, the following: compilations, analyses, analytical and predictive models and rules, and other aggregated reports) for the purpose of advising our customer and partners regarding past and potential future patterns of spending, redemptions and other insights that may be extracted from this data;
- enforce our [Terms of Use](#);
- ensure compliance with applicable legal requirements and industry standards and our policies;
- audit, monitor the use of and improve our interactive assets, including the Site; and
- as may be required by applicable laws and regulations or requested by any judicial process or governmental agency having or claiming jurisdiction over Mastercard or Mastercard's affiliates.

3. Your Rights and Choices

You may have certain rights under applicable law regarding the personal data we maintain about you. We offer you certain choices about what personal data we collect from you, how we use that information, and how we communicate with you.



- **Account Information and Marketing Preferences:** If you have a Program account, you can access your account at any time by logging into your account. You can view or change your personal details and manage your marketing preferences by logging into the Site and changing your preferences there. You can at any time tell us not to send you marketing communications by e-mail or SMS by utilizing the unsubscribe functionality within the e-mail or SMS sent to you or by changing your settings on your preferences page on your account. We will apply your preferences going forward. In some circumstances, withdrawing your consent to our use or disclosure of your personal data will mean that you cannot take advantage of certain products or services.
- **Third Party Analytics:** As indicated above, we may use third-party web analytics services to analyse how you use the Program, your usage of the Site and other Mastercard websites. You can also opt-out of analytics on the Site via the Cookie Consent Tool.
- **Online Behavioural Advertising and Other Cookie Preferences:** We may offer users of the Program and visitors to the Site choices to manage their cookie preferences through the Cookie Consent Tool displayed on the Site. Your browser may tell you how to be notified and opt out of receiving certain types of cookies, including analytics and advertising cookies.

Where required by law, Mastercard obtains your prior opt-in consent at the time of collection for the processing of (i) personal data for marketing purposes, (ii) personal data deemed sensitive pursuant to applicable law, or (iii) personal data to be used for other data processing activities for which your consent may be required.

Subject to applicable law, you may have the right to request access to and receive information about the personal data we maintain about you, update and correct inaccuracies in your personal data, to object to the processing of your personal data and have the information blocked or deleted, as appropriate. The right to access personal information may be limited in some circumstances by local law requirements. To update your preferences, ask us to remove your information from our mailing lists or submit an access request, please contact us as specified in the [“How to Contact Us”](#) section below.

3. Information We Share

We do not disclose personal data collected in the context of Program, except as described here.

We may share your personal data with our headquarters and affiliates, including Mastercard International Inc. We may also share your personal data provided with service providers we have retained to perform services on our behalf and in relation to the purposes described in this Privacy Policy. Examples include our operating platform provider and email service provider. We require them to only process the data in accordance with our instructions and to guarantee the security of the data. These service providers are not authorized by us to use or disclose the information, except as necessary to perform services on our behalf or to comply with legal requirements. We require these service providers by contract to appropriately safeguard the privacy and security of personal data they process on our behalf.

We may share your personal data with your wallet provider or your issuing financial institution for the purpose of awarding the reward to you, and to communicate the award of the reward to you.

In addition, we may disclose personal data about you (i) if we are required to do so by law or pursuant to legal process, (ii) in response to a request from a court, law enforcement authorities or



government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss or in connection with an investigation of suspected or actual criminal activity.

We reserve the right to transfer any data we have about you in the event we sell or transfer all or a portion of our business or assets. Should such a sale or transfer occur, we will endeavor to use reasonable efforts to seek that the transferee uses the personal data you have provided through the Program in a manner consistent with this Privacy Policy.

In addition, we also may share aggregated or anonymized data with third parties for any lawful purpose.

4. Data Transfers

We may transfer personal information to countries other than the country in which the data was originally collected. These countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your personal information to other countries, we will protect that information as described in this Privacy Notice.

Mastercard is a global business. To offer our services, we may need to transfer your personal information among several countries, including the United States, where we are headquartered. We comply with applicable legal requirements providing adequate safeguards for the transfer of personal information to countries outside of the European Economic Area or Switzerland.

5. Links to Other Websites

On the Site, we provide links to other websites for your convenience. In particular, the Program will contain links to merchants whose offers you may be interested in. These sites operate independently from the Program and are not under our control. These sites may have their own privacy policies in place, which we strongly suggest you review when you visit them. We are not responsible for the content of these sites, any products or services that may be offered through these sites, the data processing activities that are conducted via those sites, or any other use of these sites.

6. Data Security

We maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorized alteration, unauthorized disclosure or access, misuse, and any other unlawful form of processing of the personal data in our possession.

When you provide personal data online, we use the industry standard for encryption on the Internet – Secure Socket Layer (SSL) technology – to help protect the information that you provide. This Internet encryption standard scrambles data as it travels from your device to our server. You will know that you are in a secure area of the Site when a lock icon appears on your screen that the “http” prefix of our URL address changes to “https.” The “s” represents “secure”. We also use digital certificates to ensure that you are connected to the authentic Site.



Please note however that no collection or data transmission can be guaranteed to be 100% secure. Therefore, while we strive to protect your personal data, we cannot guarantee or warrant the security of any data transmission.

We will never ask you for your password in any unsolicited communication (including unsolicited correspondence, such as letters, phone calls or e-mail messages). If you believe your user name and password have been compromised, please contact us by following the instructions provided in the section "How to Contact Us" below.

7. Update to this Privacy Policy

This Privacy Policy may be updated periodically and without prior notice to you to reflect changes in our personal data practices. We will post a prominent notice on our websites to notify you of any significant changes to our Privacy Policy and indicate at the top of the notice when it was most recently updated. In addition, in the event of a material change to the Privacy Notice, you may be asked to reaccept the Privacy Notice when signing in to your account.

8. How to Contact Us

If you would like to (i) obtain more information on how we process your personal data or to access your personal data; (ii) rectify, block or delete any personal data relating to you; (iii) withdraw your consent given for certain types of data processing; (iv) change your preferences or remove your e-mail address from our mailing lists; or (v) if you have any questions, comments or concerns about our privacy practices, please contact us through the "Contact Us" page at the Site, or contact us by emailing us at privacyanddatausage@mastercard.com or by addressing your mail to:

Privacy & Data Usage Officer
Mastercard Asia/Pacific Pte Ltd
3 Fraser Street
DUO Tower, Level 17
Singapore 189352

For all other enquiries about your Mastercard card and your purchase, you must contact your Issuing Bank or the participating merchant. More information about how to contact them can be found on their respective websites.