



Small World Financial Services Group Data Protection Policy

Small World Financial Services Group Ltd. incorporates, among others, the following companies:
LCC Trans-Sending Ltd (including branches incorporated in Ireland, Germany, Netherlands & Italy)

LCC Trans-Envio SPRL
Choice Money Transfer Inc
Small World Financial Services (Canada) Limited
Swiss Transfers GmbH
Small World Financial Services, Africa SA
Small World Financial Services Ireland Ltd
Small World Financial Services Norway AS
Small World Financial Services Spain SAU
Small World Financial Services Denmark ApS
Small World Financial Services Sweden AB
SW Brasil Services Financeiros e Turismo Ltda
Small World Exchange Services Spain SLU
Trans-Envio, Agencia de Cambios, Unipessoal LDA

Collectively or individually referred to as "Small World"

Version 1	Feb	2016
Version 2	May	2018

Internal use only

Introduction

The purpose of this document is to provide a concise policy statement regarding the Data Protection obligations of Small World This includes obligations in dealing with personal and sensitive personal data, in order to ensure that the organisation complies with the requirements of the relevant data protection legislation, namely the European Data Protection Regulation (GDPR) and other non-European Data Protection laws and regulations.

Rationale:

Small World must comply with the Data Protection principles set out in the relevant legislation. This Policy applies to all Personal and Sensitive Personal Data collected, processed and stored by Small World in relation to its staff, service providers and clients in the course of its activities. Small World makes no distinction between the rights of Data Subjects who are employees, and those who are not. All are treated equally under this Policy.

Scope:

The policy covers both personal and sensitive personal data held in relation to data subjects by Small World. The policy applies equally to personal data held in manual and automated form.

All Personal and Sensitive Personal Data will be treated with equal care by Small World. Both categories will be equally referred to as Personal Data in this policy, unless specifically stated otherwise.

This policy should be read in conjunction with the associated Subject Access Request procedure, the Data Retention and Destruction Policy, the Data Retention Periods List and the Data Loss Notification procedure.

Small World as a Data Controller:

In the course of its daily organisational activities, Small World acquires, processes and stores personal data in relation to:

- Employees of Small World
- Customers of Small World
- Third party service providers engaged by Small World
- Third party business partners engaged by Small World

In accordance with the relevant Data Protection legislation, this data must be acquired and managed fairly. Not all staff members will be expected to be experts in Data Protection legislation. However, Small World is committed to ensuring that its staff have sufficient awareness of the legislation in order to be able to anticipate and identify a Data Protection issue, should one arise. In such circumstances, staff must



ensure that the Data Protection Officer is informed in order that appropriate corrective action is taken.

Due to the nature of the services provided by Small World, there is regular and active exchange of personal data between Small World and its Data Subjects. In addition, Small World exchanges personal data with Data Processors on the Data Subjects' behalf.

This is consistent with Small World's obligations under the terms of its contract with its Data Processors.

This policy provides the guidelines for this exchange of information, as well as the procedure to follow in the event that a Small World staff member is unsure whether such data can be disclosed.

In general terms, the staff member should consult with the Data Protection Officer to seek clarification.

Subject Access Requests

Any formal, written request by a Data Subject for a copy of their personal data (a Subject Access Request) will be referred, as soon as possible, to the Data Protection Officer, and will be processed as soon as possible.

It is intended that by complying with these guidelines, Small World will adhere to best practice regarding the applicable Data Protection legislation.

Third-Party processors

In the course of its role as Data Controller, Small World engages a number of Data Processors to process Personal Data on its behalf. In each case, a formal, written contract is in place with the Processor, outlining their obligations in relation to the Personal Data, the specific purpose or purposes for which they are engaged, and the understanding that they will process the data in compliance with the relevant Data Protection legislation.

These Data Processors include:

- Our subsidiaries, branches or associated offices
- Third party service providers engaged by Small World
- Third party business partners engaged by Small World

The Data Protection Principles:

The following key principles are enshrined in the European General Data Protection Regulation and are fundamental to the Small World 's Data Protection policy.

In its capacity as Data Controller, Small World ensures that all data shall:

1. ... be obtained and processed fairly, lawfully and in a transparent manner.

For data to be obtained fairly, the data subject will, at the time the data are being collected, be made aware of:

- The identity of the Data Controller (Small World Financial Services Group Ltd)
- The purpose(s) for which the data is being collected
- The person(s) to whom the data may be disclosed by the Data Controller
- Any other information that is necessary so that the processing may be fair.

Small World will meet this obligation in the following way:

- Where possible, the informed consent of the Data Subject will be sought before their data is processed;
- Where it is not possible to seek consent, Small World will ensure that collection of the data is justified under one of the other lawful processing conditions – legal obligation, legitimate interest, contractual necessity, etc.;
- Where Small World intends to record activity on CCTV or video, a Fair Processing Notice will be posted in full view;
- Processing of the personal data will be carried out only as part of Small World's lawful activities, and Small World will safeguard the rights and freedoms of the Data Subject;
- The Data Subject's data will not be disclosed to a third party other than to a party contracted to Small World and operating on its behalf.

2. be obtained only for one or more specified, legitimate purposes.

Small World will obtain data for purposes which are specific, lawful and clearly stated. A Data Subject will have the right to question the purpose(s) for which Small World holds their data, and Small World will be able to clearly state that purpose or purposes.

3. not be further processed in a manner incompatible with the specified purpose(s).

Any use of the data by Small World will be compatible with the purposes for which the data was acquired.

4. be kept safe and secure.

Small World will employ high standards of security in order to protect the personal data under its care. Appropriate security measures will be taken to protect against unauthorised access to, or alteration, destruction or disclosure of any personal data held by Small World in its capacity as Data Controller.

Access to and management of staff and customer records is limited to those staff members who have appropriate authorisation and password access.

5. ... be kept accurate, complete and up-to-date where necessary.

Small World will:

- ensure that administrative and IT validation processes are in place to conduct regular assessments of data accuracy;
- conduct periodic reviews and audits to ensure that relevant data is kept accurate and up-to-date.
- conduct regular assessments in order to establish the need to keep certain Personal Data.

6. ... be adequate, relevant and not excessive in relation to the purpose(s) for which the data were collected and processed.

Small World will ensure that the data it processes in relation to Data Subjects is relevant to the purposes for which those data are collected. Data which is not relevant to such processing will not be acquired or maintained.

7. ... not be kept for longer than is necessary to satisfy the specified purpose(s).

Small World has identified an extensive matrix of data categories, with reference to the appropriate data retention period for each category. The matrix applies to data in both a manual and automated format.

Once the respective retention period has elapsed, Small World undertakes to destroy, erase or otherwise put this data beyond use.

8. ... be managed and stored in such a manner that, in the event a Data Subject submits a valid Subject Access Request seeking a copy of their Personal Data, this data can be readily retrieved and provided to them.

Small World has implemented a Subject Access Request procedure by which to manage such requests in an efficient and timely manner, within the timelines stipulated in the legislation.

Data Subject Access Requests

As part of the day-to-day operation of the organisation, Small World's staff engage in active and regular exchanges of information with Data Subjects. Where a formal request is submitted by a Data Subject in relation to the data held by Small World, such a request gives rise to access rights in favour of the Data Subject.

There are specific time-lines within which Small World must respond to the Data Subject, depending on the nature and extent of the request. These are outlined in the attached Subject Access Request process document.

Small World's staff will ensure that, where necessary, such requests are forwarded to the Data Protection Officer in a timely manner, and they are processed as quickly and efficiently as possible, but within not more than one month from receipt of the request.

If you would like to make a "data subject access request", i.e. a request for information we hold about you, you should write to our Data Protection Officer

Email address:

dpo@smallworldfs.com

Mailing address;

Mariano Ciriotti
Small World Financial Services
Paseo del Club Deportivo 1, Edificio 13
Pozuelo de Alarcón, Madrid – Spain (28223)

Implementation

As a Data Controller, Small World ensures that any entity which processes Personal Data on its behalf (a Data Processor) does so in a manner compliant with the Data Protection legislation.

Failure of a Data Processor to manage Small World 's data in a compliant manner will be viewed as a breach of contract.

Failure of Small World 's staff to process Personal Data in compliance with this policy may result in disciplinary proceedings.

Definitions

For the avoidance of doubt, and for consistency in terminology, the following definitions will apply within this Policy.

Data	<p>This includes both automated and manual data. Automated data means data held on a computer or stored with the intention that it is processed on computer. Manual data means data that is processed as part of a relevant filing system, or which is stored with the intention that it forms part of a relevant filing system.</p>
Personal Data	<p>Information which relates to a living individual, who can be identified either directly from that data, or indirectly in conjunction with other data which is likely to come into the legitimate possession of the Data Controller. (If in doubt, Small World refers to the definition issued by the Article 29 Working Party and updated from time to time.)</p>
Sensitive Personal Data	<p>A particular category of Personal data, relating to: Racial or Ethnic Origin, Political Opinions, Religious, Ideological or Philosophical beliefs, Trade Union membership, Information relating to mental or physical health, information in relation to one's Sexual Orientation, information in relation to commission of a crime and information relating to conviction for a criminal offence.</p>
Data Controller	<p>A person or entity who, either alone or with others, controls the content and use of Personal Data by determining the purposes and means by which that Personal Data is processed.</p>
Data Subject	<p>A living individual who is the subject of the Personal Data, i.e. to whom the data relates either directly or indirectly.</p>
Data Processor	<p>A person or entity who processes Personal Data on behalf of a Data Controller on the basis of a formal, written contract, but who is not an employee of the Data Controller, processing such Data in the course of his/her employment.</p>
Data Protection Officer	<p>A person appointed by Small World to monitor compliance with the appropriate Data Protection legislation, to deal with Subject Access Requests, and to respond to Data Protection queries from staff members and service recipients.</p>



Relevant Filing System Any set of information in relation to living individuals which is not processed by means of equipment operating automatically (computers), and that is structured, either by reference to individuals, or by reference to criteria relating to individuals, in such a manner that specific information relating to an individual is readily retrievable.