

Privacy Notice

We are Jaja Finance Limited better known as “Jaja”. That’s who we mean when we talk about “we” or “us”.

The following is our privacy notice. It’s small print, but it’s important small print. Here we explain the details that we may collect from you and how we may use that information when you use our website. Please do take your time to read this Privacy Notice carefully. The Privacy Notice is referred to as the Privacy Statement within your credit card Terms & Conditions.

About Jaja

Jaja Finance Ltd is a company registered in England (company number 09797750), and our registered office is at 3 Valentine Place, London, SE1 8QH.

With respect to data protection and privacy, we act as a data controller in respect of your personal information that we process.

If you have any questions about how we collect, store or use your information, please contact us by sending us an email to hello@jaja.co.uk

How do we use your information?

Your personal information may be used for the following purposes:

- to service your account;
- for fraud prevention and monitoring;
- to verify your identity;
- to help you with customer support;
- for regulatory purposes and compliance with Financial Services industry standards;
- to send you selected product information and marketing communications from us and business partners (such as the Bank of Ireland UK), where you have agreed to receive these;
- to respond to any query that you may have;
- to maintain a record of your contact details, and;
- for our research, as we work hard to become the best financial services company in the world.

How do we get your information?

There are several different ways we receive your information:

- You give or tell us information, including anything in your application, or anything you tell us when asking a query, making a complaint or otherwise dealing with us. This includes email, the app, the website, social media, speaking to us on the phone or writing to us.
- We monitor and record how you use your account, for example how much you spend, and how much and when you repay us.
- We receive information from outside sources, such as credit reference agencies or anti-fraud groups.
- We may also receive information from the other companies that we work with to offer you extra services.

What is the legal basis for processing your personal information?

Your personal information may be processed on one or more of the following legal grounds:

- where you have given your express consent to the processing;
- where we need to process your personal information for the purposes of fulfilling our contract with you;
- where we need to do so because of statutory or regulatory obligations which we are obliged to meet, and;
- where it is in our legitimate interests to do so, and this is not overridden by your privacy interests. Examples include the use of your personal information for research or analysis or sending you material about our other products and services.

We take your privacy seriously

We will only ever disclose your data to close partners who support us in our mission to become the best financial services company in the world.

To be able to provide the services we do, we work closely with a range of trusted partners, such as credit reference agencies or people who help us manage your account. We only work with people who promise to take good care of your personal data and privacy.

Internally we share data between our marketing, customer service, engineering and analytics teams for the purposes described in this privacy notice.

How long do we keep your information?

We only keep personal information for as long as reasonably necessary and for legal and regulatory reasons to deliver the services described in this Privacy Notice. In normal circumstances, we will keep your personal information for six years after the end of any contract you have with us. If you do not enter into a contract with us, we will normally store your personal information for two years.

Where do we store your data?

We take your data and your privacy really seriously! So, in accordance with data protection legislation, we store all your data securely on servers based in the EU and in the US. American businesses we deal with are all covered by the EU-US Privacy Shield, which is the scheme that makes sure that you get the right protections if we use suppliers or partners in the US who need access to your information to deliver the services for you.

What are your rights?

Under data protection legislation, you have certain rights in relation to the personal information we hold about you. It's your data, so you may exercise these rights at any time by contacting us using the contact details set out in this Privacy Notice.

Please note that in some cases we may not be able to comply with your request, for example where this might conflict with our obligations to comply with other legal or regulatory requirements.

However, we will always do our best to help you and will respond to every request you make. If we cannot comply with your request, we will tell you why.

Your rights include:

Access to your personal information – If you want to know what information we hold about you, and you'd like to see a copy of it, email us at hello@jaja.co.uk – or you can write to us at our registered office address: Jaja Finance Ltd, 3 Valentine Place, London, SE1 8QH.

Right to rectify – We do what we can to ensure that the information we hold about you is accurate and complete. However – if you do believe it needs to be corrected, let us know what you want us to change or add.

Right to object to processing – You can ask us to stop sending you marketing messages at any time. You can also ask us to stop processing your information or to erase it if you feel that we do not have a good reason for carrying out the processing, although if it's needed for any contract we have with you, we will not be able to comply with your request.

Right to withdraw consent – If we are processing your information because of your consent, you may withdraw that consent at any time. However, frequently we will be processing your information on another legal basis, for example where it's necessary for the purposes of a contract with you.

Right of data portability – You have the right to receive your personal information in a structured, commonly-used and machine-readable format, for transmission to another data controller.

The right to lodge a complaint with the ICO – You have a right to complain to the Information Commissioner's Office (ICO) if you believe that any use of your personal information by us is in breach of applicable data protection laws and regulations. More information can be found on the Information Commissioner's Office website. Making a complaint will not affect any other legal rights or remedies that you have.

We may update this privacy notice.

From time to time we may update this privacy notice to ensure that it remains accurate. Please check back each time that you provide additional personal information to us.

This Privacy Notice was last updated on: 24 June 2020