Petcards UK Ltd – Privacy Statement

Effective Date: 07.07.2025

Petcards UK Ltd ("we", "us", or "our") is committed to protecting and respecting your privacy. This Privacy Statement explains how we collect, use, disclose, and safeguard your personal and pet-related information when you visit our website mypetcard.co.uk (the “Site”), in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

By using our Site, you agree to the collection and use of information in accordance with this policy.

1. Who We Are

Petcards UK Ltd
Registered in Scotland
Company Number: SC823092
Registered Office: 10 Dean Park, Longniddry, EH32 0QR
Email: customerservice@mypetcard.co.uk
Website: https://www.mypetcard.co.uk

We are the data controller responsible for your personal data collected through our Site.

2. What Information We Collect

- Identity Data – name, title, date of birth.
- Contact Data – email address, postal address, and phone number.
- Pet Information – your pet’s name, species, breed, age, sex, dietary preferences, behavioural characteristics, and general health data (excluding sensitive veterinary or diagnostic information).
- Technical Data – IP address, browser type, operating system, referring URLs, and usage data.
- Marketing and Communication Data – your preferences for receiving marketing from us.
- Purchase and Behavioural Data – information about the pet-related products or services you view, purchase, or interact with via our platform, including product types, purchase frequency, and general shopping preferences.

3. How We Collect Your Information

- Directly from you – when you fill in forms on our website, create an account, contact us, or subscribe to our services.
- Automatically – through cookies and similar technologies when you browse our website.
- From third parties – such as payment processors or service providers you use in connection with our services.

4. How We Use Your Information

- Provide and manage our products and services
- Communicate with you about your account or pet card
- Improve our website, services, and customer experience
- Send you marketing communications (if you have opted in)
- Analyse trends and customer behaviour to improve our offerings
- Personalise content, promotions, and offers based on your pet's characteristics
- Carry out aggregated and anonymised data analysis to understand pet populations and usage patterns
- Comply with our legal obligations

5. Legal Bases for Processing

- Consent – where you have given explicit permission (e.g. to receive email marketing).
- Contractual necessity – to provide our services or perform a contract with you.
- Legal obligation – to comply with legal or regulatory requirements.
- Legitimate interests – where it is necessary for our business to use personal and non-sensitive pet data to improve services, perform analytics, offer relevant products, and develop our platform. We ensure this processing is balanced against your rights and interests, and you may object to it at any time.

6. Use of Pet Data for Personalisation, Analytics, and Market Insights

We may use non-sensitive information about your pet—such as breed, age, preferences, and product choices—as well as anonymised data derived from your activity and spending on our platform to:

- Personalise services, offers, and promotions
- Improve our products and customer experience
- Generate insights into pet ownership trends, including spending behaviour
- Share anonymised, aggregated insights with trusted partners (such as pet brands, retailers, insurers, or researchers) for industry analysis and service development

This processing is carried out under our legitimate interest in developing and enhancing our services and understanding trends within the pet community. The information we share in these cases does not identify you or your pet and cannot be re-linked to any individual.

You have the right to object to this type of data use at any time by contacting us at customerservice@mypetcard.co.uk.

7. Sharing Your Information

We do not sell your personal information or identifiable pet data.
We may share your data with trusted third parties strictly for the purposes outlined in this statement, such as:

- Service providers (e.g., IT and cloud platforms)
- Payment processors
- Regulatory bodies or law enforcement agencies, where legally required

- Professional advisers (e.g., lawyers, accountants)

From time to time, and only in accordance with Section 14, we may also share or license fully anonymised and non-sensitive pet-related information (e.g., aggregated trends) for commercial or research purposes. This data cannot identify you or your pet.

8. Data Retention

We retain your personal and pet data only as long as necessary to fulfil the purposes we collected it for, including satisfying legal, accounting, or reporting obligations.

9. International Data Transfers

If we transfer your personal data outside the UK, we will ensure that appropriate safeguards are in place, such as standard contractual clauses or adequacy decisions, in compliance with UK data protection laws.

10. Your Data Protection Rights

You have the right to:
- Access your personal data
- Request correction of your data
- Request erasure ("right to be forgotten")
- Object to processing or request restriction (including profiling and analytics based on legitimate interests)
- Withdraw consent at any time (for consent-based processing)
- Lodge a complaint with the Information Commissioner's Office (ICO)

To exercise your rights, please contact us at customerservice@mypetcard.co.uk.

11. Cookies

We use cookies and similar tracking technologies to enhance your browsing experience. You can manage your cookie preferences through your browser settings or our cookie consent banner.

12. Changes to This Privacy Statement

We may update this Privacy Statement from time to time. Any changes will be posted on this page with an updated effective date. Continued use of our services after changes have been made constitutes acceptance of the updated terms.

13. Contact Us

If you have any questions about this Privacy Statement or our data practices, please contact us at:

Petcards UK Ltd

Email: customerservice@mypetcard.co.uk
Website: https://www.mypetcard.co.uk

14. Sale or Licensing of Anonymised Pet Data

From time to time, we may share or license anonymised and non-sensitive pet-related data—such as aggregated information about pet breeds, dietary trends, or behavioural traits—with trusted third parties (e.g. retailers, insurers, pet food manufacturers, or researchers).

This data does not include any personal identifiers, and it cannot be used to re-identify you or your pet. It is used solely for industry insight, product development, or commercial strategy.

We conduct assessments to ensure this data meets high anonymisation standards. You may object to the use of your data for anonymisation and commercial insights at any time by contacting us at customerservice@mypetcard.co.uk.

Are any other parties involved?

IDT Financial Services Limited ("IDTFS") is the issuer of your card and is an independent Data Controller for the personal data which you provide to us to enable us to issue and maintain the card services. IDTFS is a bank, authorised and regulated by the Gibraltar Financial Services Commission, and is authorised to issue e-money and provide payment services. Our registered office address is 57-63 Line Wall Road, Gibraltar and our registered company number is 95716. IDTFS's separate Privacy Policy can be found here *Privacy Policy*