

Privacy Policy

BARBADOS PUBLIC WORKERS' CREDIT UNION LIMITED (hereinafter interchangeably referred to either as "we" or "us" or " the Credit Union") is committed to protecting your privacy through the use of the best technology that can give a safe online experience. This Statement of Privacy applies to the Credit Union's Web site and governs data collection and usage. By using the Credit Union's website, you consent to the data practices described in this statement.

COLLECTION OF YOUR PERSONAL INFORMATION

The Credit Union collects information which is personal to you, such as your e-mail address, name, home or work address or telephone number. In addition, we also collect anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by the Union. This information can include:

- browser type
- domain names
- access times and
- referring Web site addresses
- your IP address

USE OF YOUR PERSONAL INFORMATION

Your personal information is used by us for registering for electronic newsletters or other membership services, delivering the services you have requested. The Credit Union also uses your personally identifiable information to inform you of other products or services available from the Credit Union and its affiliates, in contacting you via surveys to conduct research about your opinion of current services or of potential new services that may be offered, the operation of the service, the maintaining of quality of the service, and to provide general statistics regarding use of the Credit Union's Web site. Also, we collect the e-mail addresses of users who post messages to our message boards and chat areas.

NOTE WELL: The Credit Union's Web sites will disclose your personal information, without notice, *only if required to do so by law or in the good faith belief that such action is necessary*

RESTRICTED USE OF INFORMATION

The Credit Union does not sell, rent or lease its customer lists to third parties. The Credit Union may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, we may share data with trusted partners to

help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to the Credit Union, and they are required to maintain the confidentiality of your

The Credit Union does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent. information.

Please keep in mind that if you directly disclose personal identity information or personally sensitive data through the Credit Union's public message boards, this information may be collected and used by others.

Use of Cookies

The Credit Union also uses "cookies" to collect information. A cookie is a small data file that most major Web sites write to your hard drive for record keeping purposes when you visit them. Cookies allow the credit Union to measure activity on the Site and to improve your user experience, for example by remembering your passwords and viewing preferences, thus allowing you to visit various member-only parts of the Site without reregistering. Cookies are used by the Credit Union to measure activity on the Site and make improvements and updates based on which areas are popular and which are not. The Credit Union does not use cookies to retrieve information from your computer that was not originally sent in a cookie. Except for personal information voluntarily provided by you (i.e., during membership registration or a contest), the Credit Union does not use information transferred through cookies for any promotional or marketing purposes, nor is that information shared with any third parties whatsoever.

You may occasionally get cookies from our advertisers, which is standard in the Internet industry. The credit Union does not control these cookies, and these cookies are not subject to our privacy policies.

DETAILED REVIEW OF THIRD PARTY PRIVACY STATEMENTS

The Credit Union encourages you to review the privacy statements of Web sites you choose to link to from the Credit Union's website so that you can understand how those Web sites collect, use and share your information. The Credit Union is not responsible for the privacy statements or other content on Web sites outside of the Credit Union and its family of Web sites.

If you object to the use of personal information provided by you for any reason, you may stop that use by modifying your registration information online.

DISCLAIMERS

No transmission of data over the Internet is guaranteed to be completely secure. It may be possible for third parties not under the control of the Credit Union to intercept or access transmissions or private

communications unlawfully. While we strive to protect your personal information, the Credit Union cannot ensure or warrant the security of any information you transmit to us. Any such transmission is done at your own risk.

Under no circumstances, including but not limited to negligence, shall the Credit Union be liable for any special, incidental or consequential damages that result from the use of information or materials on our sites, even if the Credit Union or an authorized representative of the Credit Union, has been advised of the possibility of such damages.

This section also should be read in conjunction with the full Terms of Service.