

# NatWest Rooster Money Children's Privacy Policy

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## What is a Privacy Policy?

All companies that handle personal data, need to share how they collect and manage the data you choose to share with them, when signing up to use their services.

Like superheroes, companies have a duty to you in ensuring your data is kept safe and only managed in a way you agree with. This guide outlines how Rooster Money does this.

## What's covered?

1. Your privacy
2. What is personal data?
3. What personal data gets collected for you?
4. Why do Rooster Money collect this data and how is it used?
5. Your rights and control over your personal data
6. Keeping your personal data safe
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## Before we get started

**Rooster Money** is the trading name of World Learning Limited.

Throughout the Privacy Policy, when we say “Rooster Money”, “we”, “us” or “our”, we are referring to World Learning Limited who own Rooster Money.

### 1. Your Privacy

When your parent sets up a Rooster Money account for your family, and when you use the Rooster Money App from your own phone or tablet, we collect certain information about you and your use of The Rooster Money app (we sometimes may say “Service” when talking about the app in this policy).

### **Why have we created the Children's Privacy policy?**

- Your personal data belongs to you, and we want you to understand what personal data Rooster Money collects and how it is used.
- We want to help you better understand your rights over your personal data and precautions you can take to better secure it and keep it safe.
- Not only does Rooster Money want to help you become financially independent, but digitally savvy as well!

### **2. So what do we mean by personal data?**

And there is information that helps to identify you as being YOU!

- **Your Name**
- **Your Birthday**
- **Your Email**
- **Your Photo**
- **Your identification**

Personal data doesn't only have to be something you can see...

If you have a mobile phone or tablet, these have a unique device ID – which is also seen as personal data if it can be helped to identify you.

### **3. What personal data gets collected for you?**

**When your parent creates a Rooster Money account and adds a profile for you, they need to provide your:**

- First name
- Date of birth
- Gender

**They may choose to add extra personal data, like:**

- A profile photo
- Email address
- Passport or other identity document
- Telephone number

- Login details

**If they set you up with your own login – so you can access your Rooster Money account from your own smartphone or tablet – when you login for the first time, we automatically collect device information which includes:**

- Hardware information (such as your device's unique ID)
- Software information (such as your device's operating system)
- Usage information (such as the app features you've used)

**If you use your card for Apple Pay, Google Pay or other digital wallet services, we'll share the last 4 digits of your phone number to our third party provider in order to enable the services on their card.**

#### **4. Why do Natwest Rooster Money collect this data and how is it used?**

We use this data to provide you with our Rooster Money services and give you a great experience when using the App.

##### **FOR EXAMPLE:**

Your name is used to help you know which account you're in – useful if you have brothers and sisters. If you're an only child, this is less of a problem, but we also use your name so we can address you directly within the app making the experience more friendly and personal.

We use usage information to better understand what features are being used in the app, fix any problems that may exist and to continue to develop and improve the services we provide to you and your family.

##### **FOR EXAMPLE:**

If we notice a feature isn't being used very much, we can use that insight to investigate why and improve it!

**We will NEVER share your personal data without your parent's consent!**

**We do use these third party companies to help support our Rooster Money services and we use their systems to process personal data so we can analyse the use of the app. This helps us improve the service that you receive from Rooster Money.**

- **Google Analytics** - View privacy policy
- **Intercom** - View privacy policy
- **Firebase** - View privacy policy
- **Moody's Passport** - View privacy policy

## **5. Your rights & control over your personal data**

**Right to be INFORMED** Companies aren't allowed to use your data without getting permission first. This permission is called 'consent' and it's the act of agreeing to something.

When your parents set up your Rooster Money account and added your details, they consented on your behalf to let us process your personal data so you could use the App. However, you have a right to know what personal data is shared with us and have the choice to say, "no – I don't want you to hold my personal data".

### **Right to ACCESS**

You have the right to know how companies are using your personal data, if they are sharing it with anyone, and where this data is getting stored.

### **Right to RECTIFICATION**

Rectification is another word for 'correcting'. If any data held on you is incorrect, you have the right to ask for it to be changed to something correct.

### **Right to ERASURE**

If you are no longer using the app or don't want a company to have access to your data anymore, you have the right to have all your personal data removed and erased from their systems.

Some people call this the 'right to be forgotten'. This is because you're asking the company to forget about you and any data related to you!

## **Right to RESTRICT PROCESSING**

There are times where you can ask a company to not process certain bits of data that they may have stored about you.

For example, if the data they have on you is incorrect or your data is being processed in a way you didn't agree for it to be.

## **Right to OBJECT**

If you don't want your data to be shared with a company anymore, you have the right to say no, and stop your personal data from being used.

## **Right to DATA PORTABILITY**

Portable is another word for being able to move or transport something.

In this case, this is the personal data on you within the app>

If you'd like to get a hold of that data so you can move it somewhere else, you can request that data in a format that can easily be read, and it will be shared in a reasonable time.

## **Rights in relation to AUTOMATED DECISION MAKING & PROFILING**

That's a mouthful, so let's break it down:

### **Automated decision making**

When a company might be using bots or programmes to make a decision without any human involvement.

### **Profiling**

When companies automatically use your personal data to make a decision on what type of customer you are and to predict what they think you want to see or are interested in. Sometimes this can be useful, but not when used irresponsibly to limit your choice and options.

### **Example**

Here's an example of how automated decision making and profiling might be used – When you're applying for your first mobile phone contract online, they may take the information you've given to decide if they can give you a contract or not, and what type of phones they think you might want.

If companies are doing this, they will need to let you know this is happening, and if you aren't happy with it, give you the option to request a human to get involved.

## **That's a whole lot of rights...**

But what it does is give you the power over your data which is important when you choose to share it with another company.

If you want to exercise any of your rights with your Rooster Money personal data, you can get in touch with us at [privacy@roostermoney.com](mailto:privacy@roostermoney.com) or speak to your parents who can check their Privacy Policy and see what steps they can take themselves.

## **6. Keeping your personal data safe**

Rooster Money has lots of safeguards to keep your data secure and safe on our systems, however there are things you can do as well to keep your own data safe (not just on Rooster Money)!

### **1. Set a tricky password!**

- Choose one that you can remember but others won't be able to guess!
- When choosing what password to use, don't use the obvious 'password' or '123456'.
- It will make it even harder for people to guess it if you add both numbers and letters, with some being CAPITALS as well.

**Don't worry, if you forget what password you set, your parents can help you out.**

### **2. Choose a non-obvious PIN**

0000 is easy to put in, but also easy for someone to guess. Choose 4 numbers that you can remember, but won't be too easy to guess.

### **3. Switch user from your menu**

You can use the 'Switch user' button to return back to your family's dashboard when you're done using the App.

To get back into your account you'll have to enter your PIN, but that means no one else can get into your account that you don't want to.

## **7. Contact us**

If you have any questions about this Privacy Policy or your personal data, you can email us

at [privacy@roostermoney.com](mailto:privacy@roostermoney.com).

World Learning Limited (trading as “NatWest Rooster Money”), is a company incorporated in England and Wales (company number 06830114) with its registered office at 250 Bishopsgate, London, England EC2M 4AA and business offices 1 Spinningfields Square, Manchester, M3 3AP. We are registered with the Office of the Information Commissioner (registration number: ZA374824).

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