



Terms & Policies

JUNIOR PRIVACY POLICY

12 February 2026

Your parents have a OneFor account and would like to open a Junior account for you. In order for us to set up the Junior Account, we need to receive and store your personal data and send it to other people. If you are at least 16 years old or can already understand the information on data protection for the junior account from your parents' point of view, then read these notes carefully. We want to help you understand what happens to your data when you use your OneFor Junior account. You can find OneFor's full privacy policy [here](#).

1. Who is responsible for the processing of personal data?

1.1 Identity and contact information

For the processing of personal data on <https://www.onefor.com> ("website") as well as in the context of our business operations we determine the purposes and means alone.

Name: OneFor Europe B.V.

Address: Flight Forum 881, 5657DV Eindhoven, Netherlands

Tel.: +49 211 97539038

Email: info@onefor.com

Contact details of our data protection officer

Name: Marc Neumann

Company: IBS data protection services and consulting GmbH

Address: Zirkusweg 1, 20359 Hamburg, Germany

Email: dataprotection@onefor.com

1.2 Joint controller

For the processing of personal data with our mobile app for Android and iOS ("app") as well as for the OneFor Wallet and OneFor Debit Card, we determine the purposes and means together with:

Name: Moorwand Ltd

Address: Fora, 3 Lloyds Avenue, London, EC3N 3DS

Email: customerservices@moorwand.com

Controller's representative

Name: David Campbell

Email: legal@moorwand.com

Contact details of the data protection officer

Email: legal@moorwand.com

Name: Heuro SAS

Address: 1 rue de la Bourse, 75002, Paris, France

Controller's representative

Name Malia Hamadache

Contact details of the data protection officer

Email: malia.hamadache@ouitrust.com

2. How and why do we process personal data?

2.1 Newsletter

If you are at least 16 years old, you can sign up for our newsletter. We will use your email address to send you a confirmation email first. If you click the link and confirm your subscription successfully, we will send you regular information by email.

Purpose and legal basis

We send the newsletter for the purpose of advertising. This only happens if you have agreed to it beforehand (consent). You can unsubscribe from the newsletter at any time by clicking the "Unsubscribe" link and thus withdraw your consent (revoke consent). You will then no longer receive any newsletters.

Storage period

We will store your email address until you unsubscribe from the newsletter. After that, we store the email address for another 6 years so that we can prove that you have subscribed in the past.

2.9 Providing the app

If a parent has registered a Junior Account for you, we will receive various information from your parents. This is necessary so that we can comply with the contract with your parents. Without this information, it is not possible to provide the Junior Account. Your parents have already received further information on data protection from OneFor as indicated in the privacy policy.

Purpose and legal basis

We use your data for the registration and use of the Junior Account so that we can:

- Be able to fulfil the contract we made with your parents,
- Be able to fix errors that may occur in the Junior Account.

This is also called "overriding legitimate interests", which means that we may process this information if it is necessary for us to be able to offer our product. At the same time, we have to make sure that your data is protected.

We also use your data to comply with the law. This is also called "legal obligation". These regulations protect against someone using our app to launder money or fund terrorists. There are also regulations about taxes that we have to comply with and, of course, laws that protect your personal data.

However, we only ever use the data that is necessary for us to be able to provide the Junior Account.

The data we receive about you from your parent, or we gather through your card or APP usage will not be used for predicting your behaviour (this is called profiling), or for automatic decision-making. We will only use your data to process your payments.

Storage period

We store your data as long as you have a junior account. After that, however, we have to store some information for another 5 years or even 10 years. We are required by law to do so.

Types of data collected

We collect the following data from your parent:

- Your Name and Surname
- Your E-mail
- Your Phone number
- Your Birthdate
- Your Document of Identification or Birth-certificate

Data on the transactions you make such as amounts of payments you receive or send and amounts of purchases you make by card.

The contact data (e-mail and phone number) will be only used to send you information about your transactions, or to enable you to authorize your transactions.

3. Who do we share personal data with?

3.1 Internal recipients and processors

At OneFor, some people can see your data, but only if it is necessary for the junior account to work or if we are required by law to do so.

3.2 Third parties

We also share your information with Moorwand because they are jointly responsible with us for enabling you to use the Junior Account.

There may also be situations where we need to share your data with other people. These may be courts, authorities, payment service providers, banks, tax advisors, lawyers, auditors, insurance companies and data protection officers.

3.3 Transmission of personal data to third countries outside the EU/EEA

When you use the Junior Account, we also send your data to other countries that do not belong to the EU. (third countries).

Moorwand is located in the United Kingdom of Great Britain ("UK"). However, this country used to be part of the EU and therefore it is considered safe (adequacy decision).

4. What rights do you have?

4.1 Right to information

If you want, we can tell you exactly what we do with your data and you can also get a copy of your data.

4.2 Right to rectification

If you notice that your data is incorrect or missing, you may ask us to change and correct the data.

4.3 Right to erasure

If you want us to delete your data, you can ask us to do so. However, there are exceptions when we may not delete your data, for example, if a law requires us to store the data.

4.4 Restriction of processing

There are also situations where your data cannot be deleted, or we have to stop using it. Then you can ask us to block (restrict) the data. It's like locking your data in a safe and only giving a key to certain people.

4.5 Right to data portability

If you want, you can also get your data back from us. We will then create a file that you can also send to other providers if you want to use a junior account there.

4.6 Right to objection

In certain situations, you can also say that we should no longer use your data, this is called an objection.

4.7 Withdrawal of consent

If you are already at least 16 years old and have given us your consent, you can withdraw your consent at any time. This is called revocation.

4.8 Right to complain to a supervisory authority

If you think that we are not protecting your data well and are in breach of the General Data Protection Regulation, you have the right to tell a supervisory authority.

Our responsible supervisory authority

Name: Dutch Data Protection Authority

Address: Hoge Nieuwstraat 8, 2514 EL The Hague, Netherlands

We want you to have fun with our Junior Account and still understand what happens with your data. If you still have questions, you can ask your parents to explain everything to you in detail. You can also contact us or our data protection officer together with your parents.

This privacy notice is valid from **30 May 2025** and replaces all previous versions.