Privacy Statement

1. General Information


Bancontact Payconiq Company NV/SA (hereinafter referred to as “we”, “us”, “our”) is a Belgian registered company, under No. O675 984 882 RPR/RPM Brussels, with its registered headquarters located at: Rue d’Arlon 82, 1040–Brussels, Belgium.

1.2 This Privacy Statement applies specifically to Websites, it complements our General Privacy Statement and describes if, how and to what extent we collect and process your personal data when you access, navigate and use our websites.

1.3 This Privacy Statement will be updated from time to time to reflect regulatory changes and/or technological developments and implementation into our websites. Any updates to this Privacy Statement will be notified to you in due time through posting the updated version on our websites or through other available channels. Our websites Privacy Statement applies as of the date stated above and replaces prior versions as of this date.

2. Who is responsible for collecting and processing of your personal data?

2.1 For the purpose of the applicable data protection laws, we are the responsible entity (the ‘data controller’) for the processing of the personal data you provide to us when you visit and make use of our websites.

2.2 For additional information on how we collect and process your personal data, or for exercising your rights under the applicable data protection laws, you may contact our Data Protection Officer (‘DPO’) at the address mentioned below.

Bancontact Payconiq Company SA/NV
82, rue d’Arlon , 1040–Brussels, Belgium
www.bancontact.com
DPO: dpo(at)bancontact(dot)com

2.3 Our websites may provide links to a number of third party websites. Please beware that we have no control over the manner in which these third party websites collect and process your personal data when you make use of them. When visiting those links, make sure you review first their privacy statements prior to providing any personal data to them.
2.4 Please note that our app (“Payconiq by Bancontact”), available for download via links posted on our websites to Google Play and App Store, is covered by a specific Privacy Statement included in the app.

3. Personal data we may collect and process

3.1 When using our websites we may collect and process:

- data that you provide to us when you contact us via a contact form on our websites, such as:
  - first name and surname;
  - address;
  - phone number;
  - email address;
  - technical details about your device (i.e.: type of device, model, operating system);
  - Bancontact app token;
  - the content of your message;
  - the IP address you use when contacting us;
  - any other information you may choose to provide to us.

- data generated through automated technologies such as cookies, web beacons and similar technologies (see section 4 below).

3.2 Not all data that we collect and process constitute ‘personal data’. Personal data as defined by law refers to data by which you can be identified, either directly or indirectly. (For example, information about the type of operating system your computer is running is not personal data.)

3.3 Our websites and our “Payconiq by Bancontact” app are not intended for the use of children (under 16 years old). We do not knowingly collect and process any personal data from individuals who are under the age of 16.

4. Use of cookies, web beacons and similar technologies

4.1 A cookie is a small (temporary) text file that our websites saves on your computer or mobile device when you visit our websites. These cookies are used to save your preferences to be used during a later visit (e.g.: your choice of language). Additionally, cookies may also be used for marketing and remarketing purposes.

A web beacon is a transparent graphic image, usually no larger than 1x1 pixels, used to monitor which web pages are visited on our websites. A web beacon is often used in combination with other cookies.

We may use cookies, web beacons and similar technologies in connection with our websites to monitor and analyze how the visitors make use of our websites. This information allows us to optimize visitors’ browsing experience.
4.2 When we use cookies, web beacons and similar technologies in connection with our websites, we will use the functions available to us to allow collection of non-personal or anonymized data only. (For example, if we use Google Analytics, we will use the function available within Google Analytics for anonymizing your IP-address). Turning off your browser’s cookies will prevent our web beacons from monitoring your activity on our websites. The web beacons will still account for your visit, but your unique information will be anonymous.

4.3 Our websites provide you with options for enabling/disabling different categories of cookies used on our websites. Currently our websites make use of functional cookies (strictly necessary for the good functioning of our websites), analytical cookies (related to determining how visitors use our websites) and marketing and remarketing cookies (used for optimizing our marketing campaigns based on the browsing behaviour of visitors on our websites).

Additionally, you may also choose to configure your browser’s standard privacy and security settings, by installing certain browser specific add-ons (such as “Google Analytics Opt-out Browser” add-on, which is currently available for most commonly used web browsers). You may review these settings and change them prior to, or after you visit our websites. You may also choose to block or delete cookies. If you choose to change these settings after you have visited our websites (e.g.: deleting all cookies), next time you visit our websites you may be asked to consent again to our use of cookies, web beacons and similar technologies.

4.4 We have taken the necessary steps to ensure that the use of cookies on our websites is the least privacy intrusive as possible. However, depending on your choice for accepting or refusing cookies, you may or may not be able to use some or all of our websites’ features. Some cookies (such as session cookies) are essential for the proper functioning and displaying of our websites on your device but if you have chosen to disable all cookies in your browser settings, this will not be possible.

To optimize your visit to our websites, we recommend you accept our pre-existing cookie settings during your first visit. If you prefer not to, or you change your mind, you may always deactivate or modify the existing cookies settings, by accessing our cookies notice.

4.5 Additional information about browser settings and cookies could be found on http://www.allaboutcookies.org/.

5. Why do we process this data and for how long?

5.1 We process this data for a number of purposes:

- to allow you to use our websites and make it more convenient for you to do so; For example, we may use the data by placing a cookie on your computer to remember your language preference for when you visit our websites again.
• to allow us to operate, maintain and optimize our websites and related systems; For example, we may use the data to resolve technical issues surrounding our websites navigation and use.
• to ensure that our websites are used properly and securely; For example, we may use the data to verify that we do not receive spam submissions through the contact form on our websites.
• to further develop and update our websites; For example, we may use the data to analyze when and how visitors navigate on our websites. This helps us to understand what we need to change and improve on our websites and provide you with the best online experience.
• to communicate with you following your submission(s) via the contact form on our websites;
• for marketing purposes regarding our products and services; For example: if you visit pages on our websites concerning the “Payconiq by Bancontact” app, we may serve you with an add concerning our app via a social network you are a member of (e.g. Facebook).
• to enable us to comply with our obligations under applicable laws, the exercise or defence of legal claims, or to exercise our rights; For example, we may need to process the data for evidence reasons.
• to allow you to register and use our “Payconiq by Bancontact” app; To find out how and why we collect and process your personal data when using our “Payconiq by Bancontact” app, please refer to the Privacy Statement included in the app.
• other purposes for which you have given us your explicit and informed consent.

5.2 We retain your (personal) data for no longer that it is necessary when using our products and services, except where we are under a legal obligation to retain your (personal) data longer.

6. Are we allowed to process your personal data?

6.1 We will process your (personal) data only to the extent allowed by the applicable data protection laws. Subject to the requirements of the applicable laws, we are permitted to process your (personal) data if:

• you have given us your consent to do so; and/or
• such processing is necessary for the performance of a contract or respond to requests you made to us (e.g. to answer a question that you submitted through the online form on our website); and/or
• the processing is necessary to pursue our legitimate interests or those of a third party; (For example: we may for the purpose of optimizing our services and products, analyze how many times we are contacted concerning our “Payconiq by Bancontact” app and what the nature of these contacts are)
• you are a registered used of our “Payconiq by Bancontact” app.
6.2 Whenever your consent is required to allow us to process your personal data, we will inform you on the reason(s) for processing your data and will ask you beforehand whether you consent or not to such processing. You may choose not to consent. However, should you choose not to consent some features of our websites may not work properly and some functionality may not be available to you, or we may not be able to (fully) respond to your request.

6.3 We take appropriate security measures to prevent misuse and/or unauthorized access to your personal data. In doing so, we ensure that your personal data is kept safe and only our authorized personnel may access your data.

7. Do we share or transfer your personal data?

7.1 We do not share or transfer your personal data with any entity except:

- where you consented for us to do so; or
- to our service providers that are bound by contractual terms, as required by law, to allow processing on our behalf in accordance with this Privacy Statement; or
- if we are required to do so pursuant to law (e.g. in response to a judicial or court order); or
- to any entity that we acquire in whole or in part, or any entity that we are, in whole or in part, acquired by, merged into or merged with;
- as otherwise stated in this Privacy Statement or permitted by the applicable law(s).

7.2 We will not transfer your personal data outside of the European Economic Area unless:

- you have explicitly consented to the proposed transfer; or
- the transfer is strictly necessary for the conclusion or the performance of a contract concluded between you and us; or
- the transfer is necessary for the establishment, exercise or defence of legal claims;
- an adequate level of protection of your personal data is ensured as determined by the European Commission; and
- appropriate safeguards are in place, as established by the European Commission.

8. Exercising your rights

8.1 The data protection laws that protect your personal data grants you certain rights. We will respect those rights and you may contact our DPO to exercise those rights.

8.2 Subject to the conditions stated under the GDPR and the Belgian Data Protection Act of 30 July 2018, you may:

- contact us requesting information on what personal data we have on you;
- rectify any erroneous personal data you (may) have submitted to us via our websites or via our app;
- export your personal data to a third party of your choosing;
- object or restrict, under specific circumstances, the processing of your personal data;
- request the removal of your personal data, where such removal is permitted under the applicable laws.

Should you have questions with regard to this Privacy Statement or wish to exercise any of the above mentioned rights, you may do so by submitting an e-mail request to our DPO. Alternatively, you may address your questions or exercise your rights by regular post at

Bancontact Payconiq Company NV/SA
Aarlenstraat — Rue d’Arlon 82
1040 Brussels, Belgium

When you contact us, please be specific as to what information you require, or what right(s) you wish to exercise. In order to prevent any abuse or identity fraud, we may ask you to provide additional information and/or to provide an adequate proof of your identity. A response to your request shall be provided within the timeframe established by the applicable law(s).

If you believe that your rights with regard to the protection of your personal data are not upheld, you may submit a complaint to our DPO or, alternatively, you may choose to file your complaint with the Belgian Data Protection Authority.

Last updated: 16/01/ 2019