

PAYCONIQ PRIVACY & COOKIE STATEMENT

This privacy and cookie statement deals with your use of the Payconiq website and where you can for example find information on our app and the services we provide to consumers and merchants.

In offering our services, we process your personal data. We understand the absolute importance of safeguarding the confidentiality of personal data. Personal data is therefore processed and protected by us with due care. We do so in accordance with applicable privacy laws and regulations, such as the EU General Data Protection Regulation (the "GDPR"). The GDPR applies to the processing of personal data of European Union individuals. Under the GDPR, personal data covers any information which relates to an identified or identifiable individual.

In this privacy and cookie statement, we describe the categories of personal data we collect, retain, process and transfer, when it comes to your use of our website, and for what purposes.

1. USE OF PERSONAL DATA

When you use our services, including our website, specific data pertaining to you is automatically stored by us. Some of this may contain personal data. In addition, we store and use the personal data that is provided by you in connection with your use of our services and as further explained in this privacy and cookie statement.

We use the following (personal) data of visitors to our website, for the purposes explained in this privacy and cookie statement:

- usage data, for instance, the pages you visit and how long you stay on a single page;
- browser settings;
- IP-address; and
- location details (subject to your express consent, which can be revoked in your browser settings), when you use the store locator on our website.

You can choose to receive specific Payconiq related updates and notifications by filling out a form on our website. You can also send us a question by filling out a form on our website. In providing you with such updates or an answer to your question, we may use the data provided by you for this matter, such as:

- name;
- e-mail address;
- company name;
- phone number;
- details on your bank; and/or
- other information you are willing to share with us.

We only use the abovementioned data for the purpose of which you provided it to us.

2. PURPOSES OF WEBSITE DATA PROCESSING

We retain and analyse your data for purposes of improving our services, including the website. We track which pages are visited and how much time is spent on a page. These data are processed in aggregated form, for example, to make content easier to find and to improve the user-friendliness of the website. If you provide us with your contact information by filling out a form on our website, we use that data to send you answers to your questions and/or notifications concerning our services, depending on what form you have filled out.

3. RETENTION PERIODS

We retain your (personal) data for no longer than is necessary for the objectives described in this privacy and cookie statement, except where we are obliged to do so by law.

The data we collect via cookies and pixels are stored according to the privacy policies of the relevant third parties. Please view the privacy statements of the third parties referred to in Section 7 for more information.

4. SECURITY

We take appropriate security measures to prevent misuse and unauthorised access to your personal data. In doing so, we make sure that only the necessary persons will have access to your data, and that access to your personal data is protected in accordance with applicable data protection laws.

5. INFORMATION REQUESTS

You can choose to receive specific Payconiq related updates and notifications by filling out a form on our website. With each update/notification, we provide you with the option of unsubscribing.

6. PROVISION TO THIRD PARTIES

The personal data you make available to us will not be disclosed to third parties without your consent, except where this is necessary for fraud prevention purposes or where we are obliged to do so by law. In the delivery of our services, we make use of third parties, such as our subsidiaries, affiliates, local payment services agents or subcontractors, which we engage in the provision of our services to you. These service providers are only authorised to use your personal data as necessary to provide their services to us.

Our services are provided in multiple countries, and we work together with third parties that are located worldwide. We only share your information with third parties in countries that provide an adequate level of protection or when appropriate safeguards are in place.

7. COOKIES AND OTHER IDENTIFIERS

Cookies and pixels are small text files that are automatically stored or read out from the visitor's device (including a PC, tablet or smartphone) whenever you visit a website or when installing and using an app. The information obtained by a cookie or pixel regarding your use of the website, your IP address as well as the ID of the device you use, can be transferred to a secure server in use by a third party or us. In general, this information is collected and analysed for the following purposes:

- to generate general statistics and to obtain information on the public's usage of our website and to improve the user-friendliness of the website (**analytics**);
- to enable functionalities of our website (**functionality**);
- to enable you to interact directly with social media platforms (**social media**); and
- to improve our marketing activities (**targeting and marketing**).

For the abovementioned purposes, we make use of the following cookies:

- **Analytics:**

- **Google Analytics.** Google Analytics collects information on how you navigate on the website. We have concluded a data processing agreement with Google, and we have implemented other measures to safeguard your privacy. For instance, we have de-activated the standard-setting in Google Analytics for sharing your personal data with Google. Additionally, Google is committed to adhering to multiple self-regulation frameworks. Also, read the privacy statement from [Google](#) (which is subject to change) to see what they do with your personal data, which they collect via these cookies.

- **Functionality:**

- **Google Tag Manager.** Google Tag Manager is a solution that allows marked website tags to be managed using an interface. The Tag Manager tool itself (which implements the tags) is a cookies-less domain and does not register personal data. The tool causes other tags to be activated, which may register personal data under certain circumstances. Also read the privacy statement from [Google](#) (which is subject to change) to see what they do with your personal data, which is collected via these cookies.

- **Social media:**

- **Vimeo** (see privacy statement [Vimeo](#)).
- **YouTube** (see privacy statement [YouTube](#)).
- **Instagram** (see privacy statement [Instagram](#)).

- **Targeting and marketing:**

- **Adjust.** We use Adjust to have a better understanding of our advertising performance across multiple channels by tracking and attributing downloads and usage of our app to the sources they originate from. For instance, if you click on a download link on our website, Adjust can track if you download, open and use the app. We have a separate privacy statement for our app, which can be found on our website. Read the privacy statement from [Adjust](#) (which is subject to change) to see what they do with your personal data, which they collect via these cookies. You can opt-out of tracking by Adjust [here](#).
- **Adform.** We use Adform for performance measurement and optimisation of our online advertisements. Adform will tell our advertising partners if a certain device has seen a Payconiq advertisement more than once and whether a device has seen previous Payconiq advertisements. It will adapt advertisements based on whether a device has seen a Payconiq advertisement before. You can opt-out from the Adform cookie [here](#). Read the privacy

statement from [Adform](#) (which is subject to change) to see what they do with your (personal) data, which they collect via these cookies.

- **Hotjar.** We use Hotjar in order to better understand your needs and to optimise our services and website experience. Hotjar is a technology service that uses cookies and other technologies to collect data of your website behaviour and device usage (in particular your IP address, device screen size, device type, browser information and preferred language). Read the privacy policy from [Hotjar](#) (which is subject to change) to see what to do with personal data, which they collect via these cookies. You can opt-out of tracking by Hotjar [here](#).
- **Facebook.** We use the Facebook pixel for remarketing and tracking purposes. The tracking pixel collects from a website's header, such as your IP address or browser, which is forwarded to Facebook for the purpose of providing advertising to its customers that is based on their personal interest. This technology also allows Facebook to improve those personalised ads so that they become more relevant to the respective user. You can opt-out from the Facebook pixel via the Facebook website. Read the privacy statement from [Facebook](#) (which is subject to change) to see what they do with your personal data.
- **Google.** We use Doubleclick Floodlight Counter to help us determine how many times you click on our ads or perform a particular action (e.g. submitting a form, watching a video, downloading a PDF, etc.). These cookies allow Google and us to determine that you clicked the ad and later visited our website. Also read the privacy statement from [Google](#) (which is subject to change) to see what they do with your personal data, which they collect via these cookies.
- **LinkedIn.** We use the LinkedIn Insight Tag to enable in-depth campaign reporting and to help us unlock valuable insights about our website visitors. We use the LinkedIn Insight Tag to track conversions, to retarget, and unlock additional insights about LinkedIn members. You can opt-out from the LinkedIn cookies at your [personal settings](#) within LinkedIn. Also, read the privacy statement from [LinkedIn](#) (which is subject to change) to see what they do with your personal data.

8. ENABLING AND DISABLING COOKIES AND PIXELS

You can disable the placement of cookies and pixels by changing your browser settings (for specific instructions, see your browser help page). If you only wish to accept cookies for Google Analytics and to enable usage of the website rather than advertising cookies, select the following setting in your browser "*block cookies from third parties*". **Note:** most websites do not offer optimum performance when the cookies are disabled.

9. WEBSITES OF THIRD PARTIES

This privacy and cookie statement does not apply to third-party websites that are associated with our website via links. We cannot guarantee that your (personal) data will be used by these third parties in a reliable and safe manner. Therefore, we advise you to read the privacy statement of these websites before using their services.

10. RIGHTS OF DATA SUBJECTS

If you have provided personal data to us, you have the right to contact us requesting to view, change, export, remove, object to or restrict the processing of this data. You can send this request by e-mail

to info@payconiq.com, or call us on: + 31 (0)20 – 760 66 99 (Mondays to Fridays, 9.00-17.00).
You can find your local number on our website, www.payconiq.com, by selecting your country site.

To prevent abuse, we may ask you to provide proper proof of your identity, for instance, by providing a copy of your ID.

11. CHANGES IN THIS PRIVACY AND COOKIE STATEMENT

We reserve the right to amend this privacy and cookie statement. You can always check this website for the latest version of our privacy and cookie statement.

12. SUPERVISORY AUTHORITY

We are, of course at your service should you wish to make a complaint regarding the processing of your personal data. You have the right in accordance with privacy legislation to submit a complaint to the competent supervisory authority in connection with our processing of your personal data.

13. CONTACT

Should you have any further queries and/or comments to make after reading our privacy and cookie statement, please get in touch with us as follows:

Website: www.payconiq.com
Address: Payconiq International S.A.
9-11 rue Joseph Junck
L-1839 Luxembourg
Luxembourg
Telephone number: +31 (0)20 760 66 99
You can find your local number on our website, www.payconiq.com,
by selecting your country site.
E-mail address: info@payconiq.com
Data Protection Officer: privacy@payconiq.com

This privacy and cookie statement was last modified on op 23 November 2020.

Payconiq International S.A. has its registered office at 9-11 rue Joseph Junck, L-1839 Luxembourg, Luxembourg, and is listed in the Commercial Register in Luxembourg under number B 169621. Payconiq International S.A. is a payment institution supervised by the Commission de Surveillance du Secteur Financier («CSSF»), the financial regulator in the Grand Duchy of Luxembourg.