

## Privacy Statement

### 1. General information

This Privacy Statement specifically applies to “Payconiq by Bancontact” application (the “App”), and describes how and to what extent we collect and use your personal information (personal data) when you install, activate and use our App.

The App is a mobile e-payment application owned and operated by Bancontact Payconiq Company SA/NV (hereinafter referred to as “we”, “us”, “our”), a company registered in Belgium, under No. 0675 984 882 RPR/RPM Brussels, with the registered headquarters located at: Rue d’Arlon 82, 1040 Brussels, Belgium.

Upon your acceptance of the applicable Terms and Conditions, our mobile App allows you to register up to five (5) Bancontact Cards from multiple card Issuers), allowing you to authenticate “peer to peer” (P2P) and “peer to merchant” (P2M) Mobile Bancontact Transactions in euros using your mobile devices such as a smartphone or tablet, as well as allowing you to make use of the “Payconiq Payment Service” (“Payconiq”).

This Privacy Statement will be updated from time to time to reflect regulatory changes and/or technological and services developments and implementation into the App. Any updates to this Privacy Statement will be notified to you in due time, via push notifications in our App and/or via service e-mails.

Note that our App may provide links to third-party websites or allow you to access third-party services. Please beware that we have no control over the way these third-party websites or third-party service providers collect and process your personal data when you make use of them. When visiting those links, make sure you review first their privacy statements before providing any personal data to them.

### 2. Who is responsible for processing your personal data

For the purpose of the applicable data protection laws, Bancontact Payconiq Company SA, Payconiq International SA, the card Issuers and third-party service providers are each qualified as separate data controllers.

**Bancontact Payconiq Company SA/NV**  
Rue d’Arlon 82, 1040-Bruxelles, Belgique

[www.bancontact.com](http://www.bancontact.com)

**Payconiq International SA**  
Rue Joseph Junck 9-11, 1839-Luxembourg,  
Luxembourg

[www.payconiq.com](http://www.payconiq.com)

DPD : dpo@bancontact.com

DPD : privacy@payconiq.com

For a limited number of specific situations, in the context of commercialisation of our App and of the services it provides to you (such as technical and operational communications, direct and/or personalised marketing communications, commercial promotions and loyalty campaigns), for keeping you updated with information on value added services (such as availability of new features and/or services in the App), for market trends analysis (such as ascertaining and analysing the number of active App users) and for statistical analysis of some transaction data (such as analysing how and where the App is used), Bancontact Payconiq Company and Payconiq International are qualified as joint data controllers.

As for the other third-party service providers, please refer to the menu *Services* linked to each service, indeed this list may evolve from time to time, as we aim at rendering our App even more attractive by proposing you access to additional third-party services through our App.

Note that in order to make use of the services provided by a third-party services provider you will have to review and accept its respective terms and conditions and its privacy statement. As for your loyalty cards you may register and use in the App, these remain subject to the terms and conditions and privacy statement of the respective issuer of such loyalty card. Likewise, e-voucher cards you may register via the menu *Payment methods* and use in the App remain subject to the terms and conditions and privacy statement of the respective issuer of such e-voucher card.

For additional information on how we process your personal data, or for exercising your rights under the applicable data protection laws, you may contact our Data Protection Officer (“DPO”) via email or via regular postal services.

### 3. Personal data we process

When installing, activating and using our App, we may collect, process and store certain of your personal data, as follows:

#### 3.1. data related to your mobile device, such as:

- the model name and model number of your mobile device;
- operating system (OS) and kernel version;
- IDFA, for iOS mobile devices;
- AAID, for Android mobile devices;
- the GSM network operator your mobile device is connected to;
- your time zone indicator;
- your choice of language, as recorded in your mobile device OS: NL/FR/EN;
- the IP address and the IMEI;
- the SIM number.

#### 3.2. data you provide to us when activating or using the App, such as;

- your acceptance of our terms and conditions, with time of acceptance;
- your name and surname;
- your mobile phone number;
- your e-mail address;

- your choice to receive communications by email, or not;
- the number (in a truncated form) of your card(s) and/or e-voucher card which you chose to register with the App;
- a derived value of the PIN (unreadable format) chosen during the activation and registration process with our App, authorising e-payment transactions;
- a derived value of your log-in tokens (unreadable format) to use third party services you access through the App via the menu *Services*;
- the number of your loyalty card(s) you registered in the App.

3.3. data pertaining to the App or to your account, such as:

- the Bancontact App ID or token (i.e.: unique identifier for the App you installed); time and date when our App was installed on your mobile device;
- the App status (active or not);
- your Bancontact account ID, and its status (active, suspended or revoked);
- time of the last contact between the App and Bancontact or Payconiq related systems.

3.4. data provided when you contact us, such as:

- the name(s), (e-mail) addresses and phone number(s) mentioned in your messages to us;
- the content of any message sent to us;
- any other information you chose to provide to us upon our request, such as proof of your identity.

3.5. pseudonimised data related to transactions you have completed using Payconiq or Bancontact through the App.

3.6. data (card number) related to the loyalty card you have received from your retailer, when you choose to make use of such a loyalty card to complete an in-store Mobile Bancontact Transaction.

For the avoidance of doubt, Bancontact Payconiq Company does not collect nor process any of your special categories of personal data when you choose to enable the use of your mobile device Biometric ID (such as your fingerprint or face scan), to identify yourself or to authenticate your payments in the App. If you choose to use an alternative solution to the Mobile PIN (such as the use of Biometric ID) to identify yourself and authorize Mobile Bancontact Transactions, or to make Payconiq Payments, in the App, the responsibility for collecting and processing any of your biometric data falls upon the provider of such an alternative authentication solution and/or upon the provider of the mobile device operating system.

#### **4. Children's personal data**

We do not knowingly collect personal data from individuals who are under the age of 16. If you are under the age of 16, you will be required to provide us with the proof of your parents/legal guardians' authorization allowing you to use our App.

In the absence of such authorization, you may not install, activate and use our App.

## 5. Why and how do we use your personal data

We collect and process your personal data:

- to register you as a new user of our App, or to identify you as an existing registered user;
- to carry out our obligations arising from your acceptance of the Terms and Conditions for the use of our App;
- to ensure that you, as a registered App user, observe and carry out your obligations for the use of the App, arisen from your acceptance of our Terms and Conditions;
- to provide you safe access to the information and services provided by our App;
- to ensure the safety and confirmation of your e-payment transactions and to verify their legal compliance;
- to provide you the possibility to review your transaction history;
- to provide you with adequate support when you request it from us;
- to enable you to regain access your account (payment methods, loyalty cards, third party services, transaction history) when you reinstall the App or switch to another mobile device;
- to notify you about changes to our App or any other aspects connected to our App and services, including, but not limited to, changes to our App Privacy Statement;
- to monitor specific App triggering events (like adding a Bancontact card, linking a Bank account, ...) via Google Firebase or Functional Software for technical and operational purposes or to provide you with in-app messages;
- to offer you in-app rewards, discounts and promotional deals that are available only via our App (Iconiq Deals);
- to improve our App and ensure that its content is the most relevant for you and adapted to your mobile device;
- to measure or understand how you are using the App and to analyse and optimise the effectiveness of advertising we serve, and to deliver relevant and personalized advertising to you;
- to perform statistical analysis of your transaction data;
- based upon your consent (opt-in), to provide you, from time to time, with information on similar products and services we offer. If you do not want us to use your personal data for direct marketing purposes, or wish to withdraw your consent for direct marketing, you may do so by using the “unsubscribe” link provided in each such communication, or by sliding “off” the switch “Newsletters” in the menu “Settings” of our App;
- for fraud prevention purposes.

## 6. How long do we keep your data

We retain your (personal) data for 18 months to allow you easier reinstallation and use of our services after a short period of inactivity. After 18 months of inactivity, or on the date you delete your account, your data will be erased (except where we are under a legal obligation to retain your (personal) data longer).

## 7. Exercising your rights

When using our App, you are guaranteed the exercise of a number of individual rights as provided under the GDPR and the Belgian Data Protection Act of 30 July 2018, such as the right to:

- contact us requesting information on what data we have on you;
- rectify any erroneous personal data you (may) have submitted;
- 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 wish to exercise any of these rights, you may do so by submitting an e-mail request to our [DPO](#). When you contact us, please be specific as to what information you require, or what right 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 (such as a copy of your ID card or passport). A response to your request shall be provided within the timeframe established by the applicable law.

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 Supervisory Authority](#), via email at: [contact@apd-gba.be](mailto:contact@apd-gba.be) or via post at: Rue de la Presse 35, 1000 Brussels, Belgium.

Last update: 28/02/2023