

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 **“Payconiq by Bancontact”** application (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. O675 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 (financial institutions that issued one or more of the Bancontact Cards registered in the App), 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 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 a number of third-party websites or allow you to access third-party services (such as the services you find under “Services” on our homepage). Please beware that we have no control over the manner in which 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’s 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 (banks) and third-party service providers are each identified and qualified as separate data controllers.

**Bancontact Payconiq Company
SA/NV**

82, rue d'Arlon , 1040-Brussels,
Belgium
www.bancontact.com
DPO: dpo@bancontact.com

Payconiq International SA

9-11, rue Joseph Junck, L-1839,
Luxembourg
www.payconiq.com
DPO: privacy@payconiq.com

As for the other third-party service providers, please consult the page “Services” on our homepage, indeed this list may evolve from time to time, as we aim at rendering our App even more attractive by proposing you to access ever more value-added services through the App.

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**”).

3. Personal Data We Collect

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 name and surname;
- your e-mail address;
- your bankcard number (in a truncated form) you chose to register with the App;
- your mobile phone number;
- a derived value of the PIN (unreadable format) chosen during the activation and registration process with our App, authorising e-payment transactions;

3.3. data pertaining to the App, 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);

- 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.data related to transactions you have completed, allowing you to review your transaction history.

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 user;
- to carry out our obligations arising from your acceptance of the Terms and Conditions of use of our App;
- 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 if from us;
- 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 Privacy Statement;
- to monitor specific App triggering events via Google Firebase for technical and operational purposes or to provide you with in-app messages;
- to improve our App and ensure that its content is presented in the most effective manner for you and adapted to your mobile device;
- to measure or understand how you are using the App and to analyze and optimize the effectiveness of advertising we serve, and to deliver relevant and personalized advertising to you; this includes the use the performance and analysis technology "*adjust*", a service provided by [Adjust GmbH](#) ("**Adjust**"). Adjust uses your IDFA or AAID and your anonymized (hashed) IP- and MAC address. The hashes used are one-way hashes and it is not possible to identify you or your mobile device individually;

- 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 communication or by sliding “off” the switch “Newsletters” in the menu “Settings” of our App. To opt-out from sharing your usage data, you can deactivate the “Usage data tracking” in the menu “Settings” of the App.

6. How Long Do We Keep Your Data

We retain your (personal) data for no longer than it is necessary when using our App, 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 Authority](#).