

# Payconiq

## Privacy and Cookie Statement

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.

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## 1. INTRODUCTION - What is the purpose of this document?

This privacy and cookie statement (“policy”) 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 prospective and current customers.

Payconiq international S.A. (« **Payconiq**» or « **us** »), is a payment institution and a technical service provider that offers payment solutions and services (Payconiq is an authorized payment institution under Luxembourg law by the CSSF by virtue of the Law of 5 April 1993 on the financial sector, as amended).

Protecting the privacy and confidentiality of the information you entrust to us is essential for Payconiq. The purpose of this policy is to inform in a transparent manner about the processing operations which are likely to be implemented throughout Payconiq relationship, regarding clients, prospects, natural persons intervening in the context of a relationship with a client such as an agent, a legal and other professional representative, a designated contact, an agent or a beneficial owner and his partners (“**you**” or “**your**”).

This policy is sets out in accordance with the provisions of Regulation (EU) 2016/679 of April 27, 2016 (hereinafter "**GDPR**") and defines in particular:

- Why your personal data are collected by Payconiq and what is the legal basis to do it;
- Which categories of personal data are collected and what is their origin;
- Who access your personal data at Payconiq;
- Which data transfers occur;
- How long your personal data are kept by Payconiq;
- Which rights do you have upon your own data processed by Payconiq.

In offering our services, we collect and process your personal data. Payconiq - as Controller - ensures that the necessary arrangements are made to comply with the applicable regulations.

We understand the absolute importance of safeguarding 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 Regulation (EU) 2016/679 of the European

Parliament and of The Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (hereinafter “GDPR”) and Directive 2009/136/EC of the European Parliament and of the Council of 25 November 2009 amending Directive 2002/22/EC on universal service and users’ rights relating to electronic communications networks and services, Directive 2002/58/EC concerning the processing of personal data and the protection of privacy in the electronic communications sector and Regulation (EC) No 2006/2004 on cooperation between national authorities responsible for the enforcement of consumer protection laws (Text with EEA relevance)

This policy describes the categories of personal data we collect, store, process, and transfer, when you use our website, and for what purposes.

## 2. USE OF PERSONAL DATA - Why your personal data is collected and what is their legal basis?

2.1 When you use our services, including our website, specific data pertaining to you is automatically processed by us. Some of this may contain personal data. In addition, we store and process 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.

2.2 We process 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; (such as the browser’s software name and version, and the operating system of your device, default language)
- IP-address.

2.3 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;

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- company name;
- phone number;
- other information you are willing to share with us.

2.4 We only process and store the abovementioned data for the purpose of which you provided it to us. All processing is carried out by considering your interests and fundamental rights.

### 3. PURPOSES OF WEBSITE DATA PROCESSING - Why your personal data is collected through Payconiq Website?

We retain and analyse your data for purposes of improving our services, including the functioning of 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 process that data to send you answers to your questions and/or notifications concerning our services, depending on what form you have filled out.

### 4. SHARING YOUR PERSONAL DATA - Who receives your personal data?

4.1 Payconiq is bound by professional secrecy and can only share your personal data under strict and regulated conditions or with your prior consent. Payconiq may be required to communicate personal data in the following cases depending on the purposes pursued:

- Certain entities of Payconiq (eg. consolidated risk management);
- Independent agents, intermediaries, financial institutions, financial and commercial partners with whom we have regular relations (eg., banks, insurance companies, issuers);
- Supervisory, financial, tax, administrative or judicial authorities, public bodies or public bodies on request and to the extent permitted by law;
- Certain regulated professionals such as lawyers, or auditors;
- Its subcontractors and service providers for the sole purpose of the services to be performed on its behalf and in particular the provision of banking and financial services or products or the carrying out of surveys or statistics.

4.2 Payconiq is also required to share your data when professional secrecy is waived by law and regarding tax administrations and supervisory authorities (CSSF, CNPD, etc.) Confidentiality cannot be opposed to the judicial authorities, acting within the framework of criminal proceedings, as well as within the framework of civil proceedings when a specific text expressly provides for it.

## 5. RETENTION PERIODS - How long your personal data are stored?

5.1 We retain your (personal) data for no longer than is necessary for the objectives described in this policy, except where we are obliged to do so by law or regulation.

5.2 Payconiq keeps your data for the period required by applicable regulations. The deadlines may also be extended in the event of legal action. In this case, the data is kept until the end of the legal proceedings and then archived according to the applicable legal limitation periods. When personal data are collected for several purposes or when several legal and regulatory provisions are cumulatively applicable, it is kept until the longest retention or archiving period has expired.

5.3 The data collected by Payconiq via cookies and trackers on Payconiq's websites are stored according to your selection on the cookie banner that is displayed on the landing page of Payconiq's websites.

## 6. 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.

## 7. 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.

## 8. CATEGORY OF DATA - Which categories of personal data are collected and what is their source?

8.1 Payconiq may need to collect various data concerning you, which include in particular:

1. Identification data: name, address, date of birth, nationality, identity documents, email address, telephone number;
2. Professional data: professional status, job title;
3. Economic and financial information: transaction data, taxation and residence, account number, credit card number, amount of income, tax brackets, valuation of assets;
4. Connection data: username, password for electronic services, IP address; region, Operating System name and Internet browser name

8.2 These personal data may have been collected directly from you or generated during the 'use of

its services and products or obtained from third party sources (whether or not from publicly available sources):

- Its service providers or professional clients;
- Third parties with whom you have subscribed for products and services through Payconiq;
- Third parties (e.g. public authorities or institutions, establishments operating professional databases, other financial establishments, fraud prevention organizations, or data providers), in accordance with data protection regulations.

## 9. 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 delivering our services, we use third parties, such as our subsidiaries, affiliates, local payment services agents or subcontractors, which we engage in providing 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 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.

## 10. COOKIES AND OTHER IDENTIFIERS

Cookies and trackers 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 enable certain functionalities of our website (functionality cookies);
- 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 cookies);
- to enable you to interact directly with social media platforms (social media cookies);
- to improve our marketing activities (targeting and marketing cookies).

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

Name	Provider	Purpose	Expiry	Type
cf_use_ob	<a href="http://www.payconiq.lu">www.payconiq.lu</a>	Used to detect if the website is inaccessible, in case of maintenance of content updates - The cookie allows the website to present the visitor with a notice on the issue in question.	1 day	HTTP
CookieConsent	Cookiebot	Stores the user's cookie consent state for the current domain	1 year	HTTP
<a href="http://www.payconiq.lu">www.payconiq.lu</a>		Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	1 year	HTTP
<a href="http://www.payconiq.com">www.payconiq.com</a>		Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	1 year	HTTP
_ga_xxx	<a href="http://www.payconiq.lu">www.payconiq.lu</a> or <a href="http://www.payconiq.com">www.payconiq.com</a>	Used by Google Analytics to throttle request rate	1 day	HTTP
_gid	<a href="http://www.payconiq.lu">www.payconiq.lu</a> or <a href="http://www.payconiq.com">www.payconiq.com</a>	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	1 day	HTTP

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_fbp	<a href="http://www.payconiq.lu">www.payconiq.lu</a>	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	3 months	HTTP
DEVICE_INFO	YouTube	Used to track user's interaction with embedded content.	179 days	HTTP
VISITOR_INFO1_LIVE	YouTube	Tries to estimate the users' bandwidth on pages with integrated YouTube videos.	179 days	HTTP
YSC	YouTube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Session	HTTP
yt.innertube::nextId	YouTube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Persistent	HTML
yt.innertube::requests	YouTube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Persistent	HTML
ytidb::LAST_RESULT_ENTRY_KEY	YouTube	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML

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yt-remote-cast-available	YouTube	Stores the user's video player preferences using embedded YouTube video	Session	HTML
yt-remote-cast-installed	YouTube	Stores the user's video player preferences using embedded YouTube video	Session	HTML
yt-remote-connected-devices	YouTube	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML
yt-remote-device-id	YouTube	Stores the user's video player preferences using embedded YouTube video	Persistent	HTML
yt-remote-fast-check-period	YouTube	Stores the user's video player preferences using embedded YouTube video	Session	HTML

## 11. ENABLING AND DISABLING COOKIES AND TRACKERS

11.1 All Payconiq's websites propose a cookie banner with which you can select and unselect anytime the cookies placed on your device.

11.2 You can also 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.

## 12. WEBSITES OF THIRD PARTIES

This policy 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.

## 13. DATA SUBJECT RIGHTS - What data protection rights do you have?

13.1 You have the following rights, within the limits and conditions imposed by law:

1. **The right to information:** Payconiq commits to providing complete and transparent information about the way it collects, stores, and processes your data. If you have other questions, please contact Payconiq 's Data Protection Officer (DPO) at [privacy@payconiq.com](mailto:privacy@payconiq.com)
2. **The right to access your data.** You can request the access to the data Payconiq has collected from you by contacting Payconiq's DPO at [privacy@payconiq.com](mailto:privacy@payconiq.com). Please note, that Payconiq processes a large amount of data and in accordance with the law, you may be asked to specify, before any data is provided, which data or which processing operations your request relates to. We will also have to verify your identity before sharing the data to ensure that nobody except yourself accesses your own personal data.
3. **The right to rectify your data when it is incorrect or obsolete.**
4. **The right to withdraw your consent** if you have given your consent for the processing of your personal data; it should be noted that such withdrawal does not have retroactive effect and will not prevent Payconiq from continuing lawful processing, those required by law.
5. **The right to lodge a complaint** with the National Commission for Data Protection (CNPd, Complaints Department, 15 Boulevard du Jazz L-4370 Belvaux, [www.cnpd.public.lu](http://www.cnpd.public.lu)) when you consider that the processing of your data does not comply with the law. In certain cases, and according to the conditions set by the GDPR (in which case Payconiq will first check that these conditions are met), you also have the following rights:

6. **The right to request the erasure** of your data under certain conditions established by the GDPR;
7. **The right to request the restriction** of the processing of your data under certain conditions established by the GDPR;
8. **The right to oppose the processing of your data for prospecting purposes** or for any other legitimate reason (except for a legitimate and compelling reason for Payconiq to continue processing).
9. **The right to portability** of the data you have provided to Payconiq, insofar as this is technically possible.

13.2 If you have provided personal data to us, you can contact us requesting to access, export, update, delete, object to or restrict the processing of your personal data.

Thanks to send your request by e-mail at [privacy@payconiq.com](mailto:privacy@payconiq.com), or write to the postal address

Payconiq International S.A.  
9-11 rue Joseph Junck  
L-1839 Luxembourg  
Luxembourg

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

## 14. 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.

## 15. SUPERVISORY AUTHORITY

We are, of course at your service should you wish to make a complaint regarding the processing of your personal data. You can in accordance with the privacy legislation lodge a complaint before the Commission Nationale pour la Protection des données at the following address:

Commission nationale pour la protection des données  
Service des réclamations

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15, Boulevard du Jazz  
L-4370 Belvaux

## 16. CONTACT

If you have any further questions and/or comments to make after reading our privacy and cookie statement, please contact us as follows:

Website: [www.payconiq.com](http://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](http://www.payconiq.com), by selecting your country site.

E-mail Address : [info@payconiq.com](mailto:info@payconiq.com)  
Data Protection Officer: [privacy@payconiq.com](mailto:privacy@payconiq.com)

*This privacy and cookie statement was last modified on March 21, 2023.*