



Privacy statement IPAY app

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This is the Privacy Statement of the IPAY app ("IPAY"). IPAY is offered by IPAY Technologies B.V., located at Schout bij Nacht Doormanweg 40, Curacao in the Netherlands Antilles.

Your personal data

In this Privacy Statement you can read how we handle your personal data when you use IPAY. You can be confident that we handle your personal data in a careful manner. Read the Privacy Statement carefully before making certain choices.

Our contact person for your questions about privacy

We have a data protection officer within our company. If you have questions about the use of your personal data by IPAY, please send an e-mail to privacy@ipay-tech.com.

What are personal data?

Personal data says something about you. The best known personal details are name, e-mail address, age and date of birth. Your bank account, telephone number and IP address are also personal data.

On what basis do we process your personal data?

Of course, we may not simply request or use your personal data. The law stipulates that this is only allowed if there is 'a basis for the processing'. This means that we may use your data if there are one or more of the following reasons:

Agreement

If you have downloaded IPAY and accepted the terms of use, we need personal data to process a payment request.

Legal obligation

The law contains many rules that we need to follow as a service provider. For example, we need to record personal data and, in some cases need to give it to others. Like to Justice in financial fraud.

Permission

Sometimes we need to ask you for permission. You can read more about that.

Justified interest

We may use your personal data if we have a 'legitimate interest' in it. We must then be able to demonstrate that our interest in using your personal data outweighs your right to privacy. We therefore weigh up all interests. But when is this?

We explain this with a few examples:

- We protect information about you, us and others.
- When reporting fraud, we can view the payment history of a IPAY user. We do this to prevent and limit damage to you and IPAY in case of fraud.
- If you use IPAY to send payment requests, we will keep you informed of changes in the app.

Which personal data does IPAY use for what?

- We use your name to show it when you have made a payment.
- We will use your mobile number to contact you if something goes wrong. It also helps us to prevent abuse.
- We ask you for your credit card details in the app so that we can process this in the payment request.
- We use the version of your operating system to make the app work for you optimally. We also measure which types of users IPAY has.
- We use the version number of the app to identify any problems early.
- We use your device type for statistics about our users. This allows us to optimize the experience for as many users as possible.
- The content of your payment request for the execution of the IPAY service.
- We process device IDs to prevent abuse and derived IDs to show relevant ads from IPAY.
- If you include a thank you gif for your personal thank you page, we store it in IPAY. This way the gif can be shown to your friends when they have paid you. If you delete the gif in the app, it will also be removed from our servers.

Who is IPAY for?

You may personally use the app if you are an adult and have a payment account.

Cookies and similar techniques

IPAY uses analytical tools to measure the use of the app. This way we look at which parts are the most interesting and user-friendly. We use this information to optimize the app. The statistics and reports can't be traced back to persons. In addition, IPAY makes use of advertising cookies and similar techniques with your consent. This way we can show you personalized advertisements from IPAY on websites and apps from third parties. We can also exclude you from these types of advertisements.

Use of personal data with or without your permission

Sometimes we need to ask you for permission to use your personal data. If you have given permission, you can always withdraw it.

Good to know:

If we use your personal data because of the law or a "legitimate interest", you may do so without your permission. You can object to this.

Other parties that use your personal data

There are situations in which we will provide your personal details to persons and organizations involved in our services. You can read who these are.

Our service providers

We work together with companies that help us with our services, such as ICT service providers. We can't just give your personal information to them, there are legal rules. We carefully choose these companies and clearly agree on how they handle your personal data. We remain responsible for your personal data.

We can also engage parties that provide services such as lawyers and accountants. When these parties process personal data, they are responsible for their legitimate use.



Competent public authorities

Our regulators such as the Netherlands Authority for the Financial Markets, the Tax Authorities, the Public Prosecution Service and other government agencies can request personal data from you. The law states when we have to give it.

Direct Marketing

With your explicit permission we can send you push messages. We will then send you push notifications to let you know that someone has paid your payment request. We can also send you a push message to promote a new functionality such as the thank you gift in the app. You can always turn off these messages via the privacy settings of your phone.

Social Media

We have contact with customers, users of apps and visitors of the websites IPAY.me and abnamro.nl through social media. We do this to provide relevant information and / or answer questions. It may happen that we then record (personal) data. We naturally process this in accordance with this Privacy Statement.

Security of your personal data

We do our utmost to protect your data as much as possible: • We continually invest in our systems, procedures and people. • We train our people to handle your data safely. Safety is something we also want to work with you on. Have you had to deal with a leak in your security, for example? This can be reported confidentially to us via the ipay-tech.com website.

How long do we keep your personal data?

We store personal data in any case as long as necessary to achieve it. The General Data Protection Regulation does not mention concrete retention periods for personal data. In other laws there may be minimum storage periods. Then we also need to keep that data for so long. We may be involved in a lawsuit or other procedure. In order to be able to show how things work, we store data. We can keep it in an archive until a possible claim is time-barred and we can no longer be involved in a procedure.



Your rights

Right of Resistance for Direct Marketing

Do you not want to receive a push message via the IPAY app anymore? Then you can turn it off via the privacy settings of your phone.

Right of objection in profiling

If you are a customer of IPAY, you may not want us to use your personal data for profiling. As a customer of IPAY you can always object to the creation of a personalized customer profile. More information on this can be found in the IPAY Privacy Statement on the abnamro.nl website.

Inspection, rectification, oblivion, restriction

- You have the right to request an overview of all personal data we use from you for IPAY.
- Is your 06 number or your name not entered when you register for IPAY? We can't adjust this for you. You have to remove the app yourself and download it again from the store. Your IBAN and your personal thank you can always be changed in the app.
- You can always ask us to delete your personal data. However, we must retain some data. For example, for fraud detection or because it is transaction data that we have to keep according to the law.
- You can also ask us to temporarily limit the use of your personal data. This is possible in the following cases:
 - You think your personal details are incorrect.
 - We wrongly use your personal data.
 - We want to destroy your personal data but you still need them, for example after the retention period.

Right to data portability (transferability of data)

You can request the personal data that we have stored from you. These are the data we have obtained with your permission (which you have entered in the IPAY app) or the data we store for the execution of the agreement. That is called 'data portability'.

Pay attention to the security of your personal data

- Check whether the party to whom you want to give your personal data is trusted and is just as safe with your data as we are.
 - Do you want to receive personal data? Make sure that your own equipment is safe enough and, for example, has not been hacked or hacked. Your financial data can be very interesting for criminals.
- Do you want to request the personal data that we have received about you or give to another party? Then submit a request to us.

Contact

Do you have a question, idea or complaint about IPAY?

Please contact WhatsApp: 06 - 51750237. Questions about the Privacy Statement can be e-mailed to: privacy@ipay-tech.com. We are happy to help you! Do you disagree with the way we handle your personal data? Then you can file a complaint. This can also be done with the Dutch Data Protection Authority.

Download



You can save our Privacy Statement on your phone, tablet or computer.

Change Privacy Statement

IPAY continues to develop and optimize its services. It is possible that this Privacy Statement will be amended from time to time as a result. You will be informed about this as soon as you open the app again. We advise you to consult the Privacy Statement on a regular basis.