

Privacy Statement Payconiq

The Payconiq App is a service of ING Bank N.V. ('Payconiq' or 'ING'). It allows you to give consent to payments for goods and services you buy in stores and online shops where you can pay with Payconiq. With Payconiq you can also make payments with your mobile device or NFC coin to, or receive payments from, contacts who also use Payconiq and are included in the address book of your smartphone or tablet. You can also view previous payment transactions you consented to by means of the Payconiq App (the 'Payconiq Services').

Which personal data do we process?

We process such personal data as your first and last name, gender, email address, address, bank account number, phone number, transactions, information on your contacts, your geolocation, information on your digital consent to the transactions and the SDD mandate.

What do we use your personal data for?

1. Deliver Payconiq Services to you, this includes:

- accepting potential customers and onboarding you on the app.
- identifying and authenticating you when using the app.
- debiting your bank account.
- enabling you to make payments in stores and online shops or to make payments to or receive payments from your contacts.

The Payconiq App needs access to:

- the address book on your smartphone or tablet to allow you to make payments to or receive payments from your contacts who also use Payconiq.
- to your geolocation data on your smartphone or tablet to show you the nearest store where you can pay with Payconiq.
- to send you messages confirming your payments or informing you on received payments.

Payconiq stores your transactions, so that you can view your payment history. **Prevent fraud**

To prevent fraudulent use of the Payconiq App and to reduce ING's risks, to prevent, investigate or combat (attempts at) other unlawful or undesirable activities targeted towards ING, ING's clients and staff, and to participate in and use internal or external fraud registers.

For this purpose Payconiq stores your transactions which includes information on the stores where you bought products or services, your personal details, and information on your digital consent to the payment transactions.

In case of a refund of a payment to you by ING, ING informs the store or online shop of such refund and the store or online shop informs ING on whether you returned the goods bought to the store.

2. Improve the Payconiq Services

For this purpose Payconiq stores and analyses your transaction information. Payconiq can use the outcomes of such analysis, for instance, to reduce the number of failed payment transactions.

3. Marketing activities

To improve Payconiq's marketing campaigns for new and existing users of the Payconiq App, Payconiq makes internal analyses of the data on its users. The outcome of those analyses is in aggregated form. If you unregister from the Payconiq App, then Payconiq still uses your data for these purposes.

6. Comply with laws and regulations

To comply with laws and regulations as well as sector-specific guidelines and regulations such as, anti-money laundering and anti-terrorist financing regulations and statutory record retention periods.

Use of cookies

The Payconiq App and the Payconiq website, www.Payconiq.com, uses cookies, tokens with an expiry time or similar technologies to retrieve certain information from your smartphone or tablet.

The Payconiq App and the Payconiq website use Google Analytics to statistically analyse the way in which our users use the Payconiq App and the Payconiq website. Google Analytics gathers information on how you navigate the Payconiq App and the Payconiq website, how much time you spent on the App or website, how much time you spent on a given screen or page of the App or website, how you arrive at the Payconiq website e.g. via another website, date and time of day you access the App or website, the browser type you use, your Internet Protocol (IP) address of your smartphone or tablet, and subsequent sites visited.

This information is gathered and analysed for the following purposes:

- to enhance your user experience of the Payconiq App and the Payconiq website.
- to improve Payconiq's marketing campaigns for users and new users.

To safeguard your privacy, Payconiq took the following measures:

- Payconiq entered into a processing agreement with Google. Pursuant to this agreement Google only acts as a processor of personal data on behalf of and at the instruction of Payconiq.
- Payconiq has activated the option to remove the last octet of 8 bits from your IP-address before Google stores your IP-address.
- Payconiq deactivated the standard setting in Google Analytics for sharing personal data with Google.
- Payconiq does not share Google Analytics with any other Google service.

Right of access, rectification, blocking and deletion

To request an overview, rectification, blocking or deletion of your personal data processed by Payconiq please contact us, see the details below.

Complaints

To file a complaint on the processing of personal data by Payconiq please contact us:

ING Bank N.V. Payconiq
Postbus 1800
1000 BV Amsterdam
Nederland
www.payconiq.com
info@payconiq.com
clientservice@payconiq.com

ING has its registered office at Bijlmerplein 888, 1102 MG Amsterdam, the Netherlands and is entered in the Amsterdam Trade Register under no. 33031431. ING is registered with De Nederlandsche Bank (DNB) and the Authority for the Financial Markets (AFM) in the Register of Credit Institutions and Financial Institutions. ING is also regulated by the Netherlands Authority for Consumers and Markets (ACM). Information on the regulation of ING can be obtained from DNB (www.dnb.nl), AFM (www.afm.nl) or ACM (www.acm.nl).