

PRIVACY STATEMENT CURO PAYMENTS

We are glad that you have visited our website and are interested in our organization and the payment solutions that we offer. CURO Payments is a fully licensed Payments Service Provider and regulated by the Dutch Central Bank (DNB). CURO Payments provides you with a safe and secure way to make online payments. We take the protection of your personal data and information seriously. With this Privacy statement we explain how we use the personal data and other information shared with us and/or collected by us.

By visiting our website or providing your personal data, you are accepting and consenting to the provisions of this Privacy Policy.

All personal data collected processed by us, is handled in strict compliance with the European General Data Protection Regulation (Regulation (EU) 2016/679) ('GDPR').

1. Controller

Controller of the processing of the personal data is:

CURO Payments BV

Maaskade 1

5347 KD Oss, The Netherlands.

Registered at the Chamber of Commerce in the Netherlands with the number: 55050840

E-mail address: info@curopayments.com

2. What kind of personal data do we collect on our website and for which purpose.

2.1 Request for information by consumers

If you have a question with respect to transactions on your bank account or statement and wish to receive some information from us, you can fill in the contact form on our website. In this form you need to fill in the following personal data:

- Name
- E-mail address
- Information with respect to the payment

We use this personal data and information only to investigate your question and provide you with our information. Please note that the payment transactions are always initiated from the website of our clients (the merchants). With respect to these transactions and the related personal data (initiated in their websites), these merchants act as the controller of the personal data (see also chapter 5). If necessary to provide you with the requested information, we might contact these merchants to discuss your question. In order to identify you as a client of the Merchant, we might need to share your personal data as well.

2.2 Request for information by merchants or partners

If you send us an email with your request for information, we process the personal data and information provided in your email.

We use this personal data and information only to contact you and provide you with the requested information or quotation.

2.3 Use of anonymized information

We may anonymize the personal data we receive from you and use such data in an aggregated form in order to conduct internal surveys, research and analyses. This aggregated information does not identify you.

3. How long do we store and protect the personal data?

We shall not retain the personal data any longer than required for the purposes described in article 2 or required under de applicable legislation.

We shall take appropriate technical and organizational measures to safeguard and protect the personal data against any accidental or unlawful destruction, loss, alteration, unauthorized disclosure or access or against any other unlawful or unauthorized processing of such personal data. These measures guarantee, taking into account the state of technology and the costs of execution, an appropriate level of security given the risk that come with processing and the nature of the data to be processed.

4. With who do we share the personal data?

Notwithstanding article 2.1, we don't transfer any personal and/or personal data to any third party without your explicit permission unless it is obliged to do so under applicable legislation or by order of the competent supervisory authority.

However, please note that we may employ other companies, so called data processors, which process personal data solely on our behalf. Such data processor is only entitled to process the personal data needed to perform its services and activities and in accordance with our written instructions. The data processor guarantees that it has implemented appropriate technical and organisational measures in such a manner that its processing meets the requirements of this Privacy Policy and the GDPR, and ensures the protection of the rights of all data subjects. The processing of personal data by a data processor shall always be governed by a written data processing agreement between us and the data processor.

5. Payments services and personal data

Please be informed that as a Payments Service Provider we provide our payment services to our clients, the so-called merchants. By providing these payment services, we will process personal data on behalf of the Merchant. In this case we act as the data processor and the merchant acts as the controller as defined in the GDPR. For the processing of the payments transactions and the personal data, we have entered into a Data Processing Agreement with the merchant

As a Payments Service Provider, we must act in accordance with the applicable legislation, including but not limited to the Financial Supervision Act (Wft) and the Anti-Money Laundering and Counter-Terrorist Financing Act (Wwft). In that respect we may have to inform the supervisory authorities (including but not limited to DNB, AFM or FIU) and provide these supervisory authorities with information (including personal data) and other assistance with respect to their survey investigations. We are entitled to process the personal data in this respect.

6. Your rights with respect to your personal data

You have the right to obtain our confirmation as to whether or not we process your personal data, on request. You are entitled to send our customer service department (info@curopayments.com) a request to receive such information. Furthermore, you are entitled to send our customer service department a request to access, receive, rectify or erase your personal data (via: info@curopayments.com). We will process your request promptly and in accordance with the GDPR and we will send you a response without undue delay, at least within one month after the receipt of your written request.

You are entitled to object, on grounds relating to your particular situation, to our processing of your personal data at any time. We shall no longer process the personal data, unless we demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or for the establishment, exercise or defense of legal claims. We will send you a response without undue delay, at least within one month after the receipt of your written request.

If you have any complaints about our processing of your personal data or your request, you can contact our privacy department (info@curopayments.com). If that doesn't solve your complaints, you can, of course, always contact the Dutch supervisory authority (www.autoriteitpersoonsgegevens.nl) or the competent court in the Netherlands.

If you have any further questions or remarks, please contact our customer service department via info@curopayments.com.

7. Revisions of this statement

Please note that this statement might be revised, for example due to revisions in the applicable legislation. The revised statement will be published on our website. We recommend checking our website and the Privacy Statement on a regular basis. The last revision is made in May 2018.