

### 1 GENERAL PROVISIONS AND BASIC PRINCIPLES

- 1.1 OÜ KYC Center sincerely believes that when using Internet services, customers must be sure that the information collected about them is used honestly, correctly and safely.
- 1.2 The most important value for OÜ KYC Center is a reliable customer relationship. When processing personal data, OÜ KYC Center always proceeds from the interests, rights and freedoms of the client. In order to best serve customers and correctly fulfill all their obligations, OÜ KYC Center collects, processes and stores data in accordance with the law.
- 1.3 When processing personal data, OÜ KYC Center complies with the provisions of the Law on the Protection of Personal Data of the Republic of Estonia (hereinafter IKS) and the Regulation of the European Parliament and of the Council dated 25 May 2018 No. 2016/679 on the protection of individuals with regard to the processing of personal data and free movement of such data and Directive 95/46/EC.
- 1.4 When processing personal data at OÜ KYC Center, the following principles are observed:
  - 1.4.1 Legality and lawfulness - personal data is processed legally and lawfully;
  - 1.4.2 Purposefulness - personal data is collected only for specific, explicit and legal purposes and is not processed in a manner incompatible with these purposes;
  - 1.4.3 The principle of minimization of data processing - is the collection of personal data only to the extent necessary to achieve defined purposes of processing;
  - 1.4.4 The quality of the data collected - personal data should be sufficient, adequate and not excessive in relation to the purposes for which they are processed;
  - 1.4.5 The principle of reliability - personal data must be accurate and, if necessary, must be updated; reasonable measures must be taken to ensure that personal data that are inaccurate with respect to the purpose of their processing are deleted or corrected without delay;
  - 1.4.6 storage - personal data should be stored in a form that allows identifying data subjects no longer than is necessary for the purpose for which personal data is processed;
  - 1.4.7 security - means the processing of personal data in such a way as to ensure their safety using appropriate technical or organizational measures, including protection against unauthorized or illegal processing and from accidental loss, destruction or damage;
  - 1.4.8 the obligation to record events (log) - without registering events and storing the journal on the server, it is impossible to follow the principles of processing personal data and ensure the security of data processing. In order to prevent the misuse of personal data and to enable it to subsequently determine who, what and when viewed, processed and / or used the data incorrectly in the information system, KYC Center keeps a journal in which all actions related to the processing of personal data are entered. Logging is performed for the following events: collection, modification, reading, transmission, combining and deletion. Stored records of reading, disclosing and transmitting should allow identifying the reasons for these operations, the date and time, as well as information about the person who read, disclosed or transmitted personal data, as well as the names of the recipients of such personal data.

### 2 DEFINITIONS

- 2.1 **Personal data** - is information about a person, that is, about an individual (data subject) with which he can be directly or indirectly identified: name, personal identification code, location information, network identifiers (identifiers that help identify a person on the network ), as well as any other identifying signs and their combinations;
- 2.2 **Data subject / client** - an individual using the “KYC Center payment method” service; or a person who has expressed a desire to use the OÜ KYC Center service or downloaded the KYC Center application, but this person is not required to use the “KYC Center payment method” service, and whose personal data OÜ KYC Center processes in accordance with these conditions for the protection of personal data;
- 2.3 **Business partner** - an online store that has joined the OÜ KYC Center service, i.e. seller of goods.

- 2.4 **The processing of personal data** - is any operation performed with data: collection, systematization, storage, modification, reading, use, transfer, association, deletion, etc.;
- 2.5 These conditions for the protection of personal data do not apply if:
  - 2.5.1 this is the data of a legal entity or institution;
  - 2.5.2 information does not allow to identify a person without additional efforts;
  - 2.5.3 personal data are not processed automatically, and a database is not created from them;
  - 2.5.4 in case the state uses personal data to ensure its security or within the framework of the common foreign and security policy of the European Union.
- 2.6 **The responsible processor of personal data** is a company that defines the goals and means of processing personal data. **An authorized processor** is a person who processes personal data on behalf of and on behalf of the responsible processor. **The recipient** of the data is any natural or legal person to whom personal data is disclosed.
- 2.7 **Safe processing of personal data** - a combination of organizational and technical methods to ensure the appropriate level of security in the processing of personal data.

### 3 RESPONSIBLE PROCESSOR OF PERSONAL DATA AND SPECIALIST FOR PROTECTING PERSONAL DATA

- 3.1 The responsible processor (controller) of personal data of customers is OÜ KYC Center (registration code 14368850), address: Räime 17-8, Tallinn 13516, e-mail: andmekaitse@kyc-center.com and phone +372 55681157.
- 3.2 Personal data protection specialist is Tatjana Koströkina, email andmekaitse@kyc-center.com and phone +372 55681157.
- 3.3 OÜ KYC Center may authorize other persons or institutions (hereinafter referred to as the authorized processor) to process the personal data of the client, provided that the OÜ KYC Center has concluded an agreement with such an authorized processor according to which the authorized processor is required to comply with the obligations to protect personal data. An updated list with the names, addresses and other contact details of all authorized processors is provided by OÜ KYC Center to the client based on the client's request.

### 4 PURPOSES FOR PROCESSING PERSONAL DATA

- 4.1 OÜ KYC Center collects personal data for statutory purposes and the purposes specified in these conditions for the protection of personal data. Data collected from data subjects and other possible sources will only be used to achieve the goals specified in these conditions or prescribed by law. The purposes for which personal data is processed are determined before the start of data collection and processing.
- 4.2 The main purposes of processing personal data in OÜ KYC Center:

- 4.2.1 creating customer relationships;
- 4.2.2 customer identification and fulfillment of the factoring agreement concluded with business partners;
- 4.2.3 order fulfillment;
- 4.2.4 research of customer habits;
- 4.2.5 Providing the user of the KYC Center app with an overview of purchases, payment terms, payments and unfulfilled obligations;
- 4.2.6 compilation of purchase statistics;
- 4.2.7 organization of consumer games and campaigns;
- 4.2.8 customer satisfaction research and market research;
- 4.2.9 management and analysis of the customer base;
- 4.2.10 organization of direct sales and personalized offers;
- 4.2.11 enforcement of contractual obligations of the client, including assessment of solvency and reliability of the client;
- 4.2.12 to prevent or recover damages or to secure claims or collect debts;
- 4.2.13 handling customer complaints and violations;
- 4.2.14 sending reminders;
- 4.2.15 development of the OÜ KYC Center service and for solving problems that occurred when using the KYC Center App, as well as improving the service;
- 4.2.16 provide the client with tips on how best to use the KYC Center application, and informing the client about new features of the mobile application;
- 4.2.17 To close a user account in the KYC Center App;
- 4.2.18 to protect violated or disputed rights of OÜ KYC Center (for example, transfer of data to a court);
- 4.2.19 to fulfill obligations arising from legislation (for example, transferring data to government bodies);
- 4.3 When providing the KYC Center payment method service, OÜ KYC Center may process the following personal data of the client:

- 4.3.1 name, surname and personal identification code;
- 4.3.2 citizenship and place of residence;
- 4.3.3 the language of communication;
- 4.3.4 customer contact information (place of residence and postal address, telephone, email address, etc.);
- 4.3.5 goods purchased by the client using the KYC Center application and the product group, product prices and the list of stores in which purchases were made;
- 4.3.6 customer's date of birth;
- 4.3.7 customer's mobile phone number;
- 4.3.8 age and gender of the client;
- 4.3.9 login and password of the client in the KYC Center application;
- 4.3.10 IP-address of client<sup>1</sup>;
- 4.3.11 customer mobile phone identification data (IMEI code);
- 4.3.12 purpose of the use of goods and services by the client;
- 4.3.13 preferences indicated by the client when choosing a service;
- 4.3.14 customer's favorite store and date of purchase;
- 4.3.15 customer activity and customer service usage history;
- 4.3.16 information about subscribing to mailing lists, orders and payments;
- 4.3.17 customer data on social networks, such as Facebook username;
- 4.3.18 basic information about social media accounts (e.g. Google and Facebook accounts) (with the consent of the client);
- 4.3.19 data on the location of the client, including the location of the transaction, IP address, place of entry into the system, data on the Internet usage log;
- 4.3.20 The alias (nickname, login, username) used by the client;
- 4.3.21 the client's financial data, including income, liabilities, previous payment behavior, assets, debts, including data obtained from the payment arrears registers (maksehäireregister);
- 4.3.22 data related to the reliability of the client, including data on debts and damage caused by the client to third parties, data related to money laundering, terrorist financing or organized crime;
- 4.3.23 customer profile picture or avatar;
- 4.3.24 customer complaints;
- 4.3.25 answers to customer questions and survey results;
- 4.3.26 other information provided by the client through the KYC Center application.
- 4.4 OÜ KYC Center does not transfer, lease or otherwise transfer to third parties the personal data of the client received as part of the KYC Center payment method service.
- 4.5 OÜ KYC Center does not collect customer sensitive data.

## 5 GROUNDS FOR PERSONAL DATA PROCESSING

- 5.1 As a rule, OÜ KYC Center processes personal data in order to establish legal relations with the data subject and fulfill obligations in accordance with the laws of the Republic of Estonia and the EU. Among other things, processing is carried out on a contractual basis for the following operations:

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<sup>1</sup> An IP address is a combination of numbers assigned to devices on a computer network using the Internet protocol.

- 5.1.1 data collection and processing when establishing legal relations with a client;
- 5.1.2 customer identification and fulfillment of the factoring agreement concluded with business partners;
- 5.1.3 order fulfillment;
- 5.1.4 ensuring fulfillment of obligations on the part of the client, including debt collection;
- 5.1.5 providing the client with the "KYC Center payment method" services (including a review of the purchase history through the KYC Center application, payment terms and unfulfilled obligations);
- 5.1.6 billing for the "KYC Center payment method" service, sending an invoice to a customer, and invoice notifications through the KYC Center application;
- 5.1.7 documentation of economic and service activities;
- 5.1.8 handling customer complaints and violations;
- 5.1.9 sending reminders.
- 5.2 In the cases described below, OÜ KYC Center also processes personal data on other legal grounds, such as consent, reasonable interest and obligations arising from the law.
- 5.3 With the consent of the data subject (client), OÜ KYC Center may process personal data for the following purposes:
  - 5.3.1 sending newsletters;
  - 5.3.2 sending reminders, with the exception of debt reminders;
  - 5.3.3 organization of direct sales and personalized offers;
    - 1.1.1 study of consumer habits of the client (if personalized);
    - 1.1.2 organization of consumer games and campaigns.
- 5.4 Based on the law, OÜ KYC Center has the right to collect and process personal data of the client in the manner prescribed by law. First of all, to fulfill obligations arising from the law (including legal orders of investigating authorities, notaries, tax authorities, bailiffs, courts, or obligations arising from legislation on the prevention of money laundering and the financing of terrorism).
- 5.5 OÜ KYC Center also processes personal data based on legitimate interest, the existence of which is evaluated by OÜ KYC Center before the appropriate type of processing, taking into account the interests and rights of the data subject. Based on legitimate interest, the following will happen:
  - 1.1.3 improving customer service, including measuring the quality of service of the "KYC Center payment method" service, usage activity or customer satisfaction, as well as the overall development of services and business;
  - 1.1.4 customer satisfaction research and market research;
  - 5.5.1 management and analysis of the customer base;
  - 5.5.2 ensuring the fulfillment of a client's debt obligation, incl. assessment of solvency and reliability of the client; to prevent or recover damages or to secure claims or collect debts;
  - 1.1.5 record and store all notifications and orders made by the client through communication (email, phone, etc.) or the KYC Center mobile application. As well as other operations performed by the client, and, if necessary, use these records to confirm orders or other operations;
- 5.6 New goal. If the processing of personal data is necessary for a new purpose compared to why this personal data was originally collected, or is not based on the consent of the data subject, OÜ KYC Center carefully assesses the admissibility of such new processing. To determine if the processing is compatible for a new purpose with the purpose for which personal data was originally collected, taking into account, inter alia:
  - 1.1.6 the relationship between the purposes for which personal data were collected and the objectives of the proposed further processing;
  - 1.1.7 the context for the collection of personal data, in particular the relationship between the data subject and OÜ KYC Center;
  - 1.1.8 the nature of the personal data, in particular whether specially protected personal data or personal data relating to criminal offenses is processed;

- 1.1.9 possible consequences for the data subject in connection with the proposed further processing;
- 1.1.10 appropriate security measures, such as encryption and pseudonymization.

## **6 TRANSFER OF PERSONAL DATA TO THIRD PARTIES**

- 6.1 OÜ KYC Center has the right to verify and supplement the personal data of the client from open sources and other legally accessible sources.
- 6.2 OÜ KYC Center cooperates with third parties to whom OÜ KYC Center can transfer (and request, receive) data, including personal data of the client, in the framework of appropriate cooperation and with the aim of providing quality service. These may include OÜ KYC Center business partners, including companies providing customer satisfaction research services, accounting service providers, payment service providers, cloud hosting service providers, government registrars (for example: population registers, business registries, credit registers, etc. etc.), debt collection companies, IT companies and other institutions and organizations with which OÜ KYC Center cooperates, provided that OÜ KYC Center allows the use of data in the minimum necessary IOM volume.
- 6.3 OÜ KYC Center cooperates with third parties and requests their personal customer data to verify and ensure the accuracy and integrity of customer data or before providing the KYC Center payment method service in order to assess the customer's solvency and to take other preliminary measures or to ensure the fulfillment of customer obligations.

## **7 PROFILING AND AUTOMATED SOLUTIONS**

- 7.1 When using the KYC Center payment method service, a check is required on the client's solvency (upon entering into a commitment), which is carried out using automated solutions and analysis of the client's profile.
- 7.2 A decision based on automated processing is made using an IT solution and an algorithm developed by OÜ KYC Center, without human intervention.
- 7.3 When analyzing a client's profile, the algorithm developed by OÜ KYC Center evaluates the circumstances surrounding the client in order to make a possible forecast, even if no decision is made. For example, profile analysis is when OÜ KYC Center evaluates a client's solvency or preferences for purchasing behavior, and as a result of the analysis classifies the client by category.
- 7.4 OÜ KYC Center uses profile analysis and automated processing to send direct marketing to the customer, make automated decisions when evaluating customer solvency and payment behavior, manage risk and monitor transactions to prevent fraud. A solvency check is necessary to provide OÜ KYC Center services to the client. Other profiling is based on consent or legal obligation.
- 7.5 OÜ KYC Center makes automated decisions when evaluating a client's solvency in order to make responsible decisions before providing the client with the "KYC Center payment method" service. In making the decision, OÜ KYC Center uses the information that the client provided to the OÜ KYC Center, and information based on the analysis of previous customer payments, as well as information received by OÜ KYC Center from public and private registries.

## **8 DATA SUBJECT RIGHTS**

- 8.1 OÜ KYC Center guarantees the rights of the data subject arising from the general conditions for the protection of personal data. The client has the following rights arising from the general conditions for the protection of personal data:
  - 8.1.1 receive information from OÜ KYC Center about the processing of personal data if the personal data of the subject were obtained from the person himself or from another source;
  - 8.1.2 access data related to the client;
  - 8.1.3 require the correction of personal data based on unreliable facts about the client;
  - 8.1.4 requires the addition of incomplete personal data relating to the client, if appropriate, taking into account the purpose of processing personal data;
  - 8.1.5 restrict the processing of personal data;

- 8.1.6 delete personal data ("right to be forgotten", except for see 8.6);
- 8.1.7 require the transfer of personal data from one system to another in a machine-readable manner;
- 8.1.8 to object to the processing of personal data, the adoption of an individual automatic decision or profiling;
- 8.1.9 Receive notification of a violation of personal data.
- 8.2 If a client believes that OÜ KYC Center has violated his rights to the processing of personal data, he has the right to contact OÜ KYC Center with a request to terminate the violation by e-mail [andmekaitse@kyc-center.com](mailto:andmekaitse@kyc-center.com).
- 8.3 In addition to the right mentioned in the previous paragraph, the client has the right to contact both OÜ KYC Center and the Data Protection Inspectorate (Tatari 39 address, 10134 Tallinn; phone +372 625 41 35, e-mail [info@aki.ee](mailto:info@aki.ee)) on all matters relating to the processing of personal data. The Data Protection Inspection website is located at [www.aki.ee](http://www.aki.ee).
- 8.4 OÜ KYC Center is obliged to respond to a client's request in an understandable and easily accessible form using clear and simple wording. If possible, the client's request will be answered in the form in accordance with the wishes of the client. OÜ KYC Center Data Protection Specialist acknowledges receipt of the request within 7 (seven) business days after receiving the email. OÜ KYC Center immediately informs the customer within one month after receiving a request about actions taken based on the request of the data subject.
- 8.5 The client has the right to revoke the consent specified in clause 5.2 of these terms and conditions of personal data protection at any time by sending a written notice to OÜ KYC Center [andmekaitse@kyc-center.com](mailto:andmekaitse@kyc-center.com) or by setting appropriate settings in the KYC Center application (preference types: notifications - through this, the client can enable or disable notifications when the application is in the background or closed (notifications do not appear when the client exited the application) play sounds - enable or disable the notification sound; and t kzhe stand languages - KYC Center application is available in Estonian, English and Russian languages.
- 8.6 Revocation of consent is not retroactive. This right does not apply if the personal data that the client requests to delete are processed legally, including for the collection of debts. The provisions of the General Part of the Civil Code Act regarding expression of will must be fully applied to consent.

## **9 DATA STORAGE PERIOD**

- 9.1 OÜ KYC Center processes customer data for as long as necessary to achieve the goals of processing customer data or fulfill obligations arising from the law.
- 9.2 The storage period for customer data is based on a sales contract concluded between the customer and the online store, reasonable interest of OÜ KYC Center or applicable law (for example, 7-year credentials).
- 9.3 At the expiration of the storage period, the data is anonymized or deleted, unless otherwise provided (for example, the need to protect a lawsuit).

## **10 VISITING THE KYC CENTER HOME PAGE AND USAGE OF COOKIES**

- 10.1 Cookies are a text file that is sent and stored on the user's computer by the websites that the user visits.
- 10.2 The OÜ KYC Center website uses cookies to provide better user experience and more effective marketing activities, as well as to collect usage statistics. With the help of cookies OÜ KYC Center can complement the contents of the website and thereby offer customers and website visitors an even more interesting personal experience.
- 10.3 OÜ KYC Center stores cookies for each device and web browser with which a visitor opens or opens the OÜ KYC Center website. If the visitor / client uses other web browsers or devices or deletes the web browser history, OÜ KYC Center will again ask the client about cookie preferences.
- 10.4 A website visitor may refuse cookies at any time by changing the browser settings of the device used and deleting the saved cookies. OÜ KYC Center website cookies are stored for a month.
- 10.5 In addition to cookies, OÜ KYC Center also uses other technological solutions on the website

(for example, pixel tags, web errors, web storage, etc.) that work similar to cookies. In this cookie policy, OÜ KYC Center uses the term “cookies” for all cookies and similar technological solutions.

- 10.6 Some OÜ KYC Center websites display content from external service providers such as YouTube, Facebook and Twitter. In order to see the content provided by these third parties, the visitor must first agree to these special conditions. This consent applies to the use of cookies, which OÜ KYC Center does not control.
- 10.7 For more information about cookies and how to block them, visit [www.aboutcookies.org](http://www.aboutcookies.org).

## **11 CHANGE OF PERSONAL DATA PROCESSING PRINCIPLES AND FINAL PROVISIONS**

- 11.1 OÜ KYC Center has the right to unilaterally change the conditions for the protection of personal data on the basis of the Law on the Protection of Personal Data.
- 11.2 OÜ KYC Center notifies customers of changes in the conditions for the protection of personal data on the OÜ KYC Center website and through the KYC Center mobile application or in any other way.
- 11.3 This Privacy Policy is made in Estonian, Russian and English. In the event of a dispute as to the terms of this Privacy Policy the Estonian version shall prevail.