

Privacy

This Privacy Policy applies to the Sixdots MasterPass mobile services (hereafter the 'Sixdots MasterPass') and any use you choose to make of them. The Sixdots MasterPass is made available to you jointly by the following entities, who are responsible for the collection and use of your personal data in the context of the Sixdots MasterPass, and therefore act as joint data controllers in the sense of the Belgian Act of 8 December 1992 on the protection of privacy in relation to the processing of personal data (the "Privacy Act"):

MasterCard Europe Sprl
Chaussée de Tervuren 198A
B-1410, Waterloo
Belgium

BNP PARIBAS FORTIS SA-NV
Montagne du Parc 3
1000 Brussels
Belgium

(hereafter jointly referred to as 'we', 'us' or 'our');

It describes the types of personal data we collect in connection with the Sixdots MasterPass, the purposes for which we collect that personal data, the other parties with whom we may share it and the measures we take to protect the security of the data. It also informs you about your rights and choices with respect to your personal data, and how you can reach us to update your contact information or get answers to questions you may have about our privacy practices.

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1. Personal Data We Collect

a. Personal Data Provided by You

In connection with your use of the Sixdots MasterPass, we ask you for certain personal data upon registration, on application forms or through other forms. This personal data relates in particular to:

- Identifying information, such as your first name, last name, gender, date of birth, shipping addresses, and country of residence;
- Contact information such as your e-mail address and mobile phone number;
- Wallet security, such as your password, security question, security answer, and security message (none of which will be stored in an unencrypted form by us);
- Certain usability and preference settings;
- Any credential information that you choose to manage within your Sixdots MasterPass, which may include payment card cardholder name, payment card issuer and brand, payment card account number, payment card expiration date, payment card billing address, and/or loyalty/reward card information.

We may offer to add some of the personal data above automatically into your Sixdots MasterPass at the time of its creation or at any time thereafter if it is already available to us on the basis of a pre-existing commercial relationship, in which case you will only be asked to provide your consent to the automated insertion.

The provision of your personal data for the purposes listed above is voluntary. However, in some circumstances, withholding your personal data will mean that you cannot take advantage of certain products or services.

b. Personal Data Provided by Participating Merchants to MasterCard Europe in Connection with Your Use of the Sixdots MasterPass

MasterCard Europe receives certain transaction data from merchants about your use of the Sixdots MasterPass, including but not limited to, stock-keeping unit data, description of items, quantity, price and subtotal and payment cards registered with the Sixdots MasterPass, merchant name, currency, amount, date and time of order and information about whether or not the order was completed.

c. Personal Data We Collect Automatically

We also may collect certain information by automated means, including by logging your access to and usage of the Sixdots MasterPass on the basis of your IP address, MAC address, phone number, device information, device usage data and app usage data, IMEI, IMSI and/or other device identifiers, or via cookies and web beacons.

d. Personal Data Processed by Third Parties

Please note that Sixdots MasterPass may be hosted on or embedded in a third party website. The collection and use of your personal data by such a third party website, which may include the use of cookies, is independent of Sixdots MasterPass, and falls under the responsibility of the operators of the website. For more information, please consult the privacy policy of the website. Please be aware that we do not necessarily control the third parties or their websites and those third parties will have a different Privacy Policy which applies to information that you may provide when you are on those third parties' websites. You should read the privacy policies of all websites carefully before providing personally identifiable information.

Please note also that Sixdots MasterPass will submit information via a communication network which does not fall under our control. The collection and use of your personal data by operators offering communications services or network services to you is independent of Sixdots MasterPass, and falls under the responsibility of the respective service providers. You should read the privacy policies of all service providers carefully before providing personal data.

2. How We Use the Personal Data We Collect

We may use the personal data we obtain about you to:

- Create and manage your Sixdots MasterPass, provide Sixdots MasterPass services (including towards third parties such as merchants), and respond to your inquiries;
- Protect you, us or our customers and business partners against and prevent fraud, unauthorized transactions, claims and other liabilities, and manage risk exposure and franchise quality, in particular

by creating logs of your usage of the Sixdots MasterPass services which allow us to take action in case of detected unlawful activity;

- Operate, evaluate and improve our business (including by developing new products and services; managing our communications; determining the effectiveness of our advertising; analyzing our products, services and websites; facilitating the functionality of our websites; and performing accounting, auditing, billing, reconciliation and collection activities);
- Monitor the use of and improve our Sixdots MasterPass services without monitoring any Sixdots MasterPass transactions that you may choose to make;
- Enforce the Terms of Use that you have agreed to in relation to the Sixdots MasterPass;
- Comply with applicable legal requirements and industry standards and our policies;
- Perform auditing, research and analysis in order to maintain, protect and improve our services.

Furthermore, MasterCard Europe may use the personal data about you to:

- Validate your payment card information or any other credential information which is added to your Sixdots MasterPass;
- Assist third parties in the provision of products or services that you request from third parties; and
- Perform data analyses (including through anonymization of personal information) to determine, among other measurements, business performance, number of registrants, channels, transaction spend and site performance;

We also may use the information in other ways for which we provide specific notice at the time of collection.

3. Personal Data We Share

We do not sell or otherwise disclose personal data we collect about you to third parties, except as described in this Privacy Policy or otherwise disclosed to you at the time the data is collected.

We will share personal data to perform any other Sixdots MasterPass services that you requested.

MasterCard Europe will share personal data with third parties insofar as necessary to perform and/or facilitate payment card transactions (including card fraud detection and prevention). To this end MasterCard Europe may share personal data with its affiliates, financial institutions that issue payment cards or process payment card transactions and merchants.

We also may share aggregated or anonymized data with participating merchants for reporting purposes.

We also may share personal data with affiliates or with our service providers who perform services connected to the Sixdots MasterPass services on our behalf. As far as these service providers are acting as data processor, on behalf of us, we do not authorize them to use or disclose the data in any way except as necessary to perform the Sixdots MasterPass services as described above on our behalf or to comply with legal requirements. We require these affiliates or service providers by contract to appropriately safeguard the privacy and security of personal data they process on our behalf. Please note specifically that the creation of a Sixdots MasterPass wallet also implies the creation of a Sixdots account. Sixdots accounts are managed and operated by Sixdots, a trade name of Belgian Mobile Wallet NV/SA, Place Sainte-Gudule 5, 1000 Brussels, Belgium, which operates the technical platform allowing to access the Sixdots MasterPass under Sixdots' own control and responsibility. For sake of clarity, we shall be considered as the controller of the personal data processed in the context of the Sixdots MasterPass provided to you (and related, for instance, to MasterPass Wallet installation and operation) and SixDots shall be considered as the controller of the personal data processed in the context of the SixDots App provided to you. When SixDots is acting as data controller, the processing of your personal data is governed by the SixDots Privacy Policy [https://www.sixdots.be/pr_en.pdf].

We also may disclose data about you: (i) if we are required to do so by law or legal process, (ii) to law enforcement authorities or other government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or (iv) in connection with an investigation of suspected or actual fraudulent or illegal activity.

We also reserve the right to transfer any personal data we have about you in the event we sell or transfer all or a portion of our business or assets affecting the Sixdots MasterPass services. Should such a sale or transfer occur, we will use reasonable efforts to direct the transferee to use personal information you have provided to us in a manner that is consistent with this Privacy Policy.

4. Your Rights and Choices

At any time, you may exercise your right to access, rectify any personal data relating to you retained by us in relation to the Sixdots MasterPass services, in accordance with applicable data privacy law, either through the Sixdots MasterPass interface itself, or by sending a request with a copy of your ID card, passport or other proof of identity to helpdesk@bnpparibasfortis.com or in writing to BNP PARIBAS FORTIS SA-NV, Montagne du Parc 3, B-1000 Brussels, Belgium.

At any time, you may exercise your right to delete any personal data relating to you retained by us in relation to the Sixdots MasterPass services, in accordance with applicable data privacy law, by sending a request with a copy of your ID card, passport or other proof of identity to helpdesk@bnpparibasfortis.com or in writing to BNP PARIBAS FORTIS SA-NV, Montagne du Parc 3, B-1000 Brussels, Belgium.

Please note that whenever you use our contact facilities, including the helpdesk services linked to the Sixdots MasterPass, your messages (voice, text or otherwise) and any related technical information (such origin of communication, time and duration of the communication, claimed identities of the participants) may be recorded and stored, in order to permit us to evaluate the effectiveness and performance of our contact facilities, and in order to address any attempted unlawful uses of our contact facilities

In addition, we offer you certain choices about what personal data we collect from you, how we use that information, and how we communicate with you. You can view or change your personal details and manage your communications preferences via the Sixdots MasterPass interface. We will apply your preferences going forward.

In some circumstances, withdrawing your consent to our use or disclosure of your personal data will mean that you cannot take advantage of certain products or services, or that your use of the Sixdots MasterPass becomes entirely impossible.

You may be able to link your device to the Sixdots MasterPass by using Intel Identity Protection® Technology (“IPT”). Additional disclosures about data processing through IPT will be provided upon enrollment.

5. How We Protect Personal Data

We maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorized alteration, unauthorized disclosure or access, misuse, and any other unlawful form of processing of the personal data in our possession. We also take measures to destroy or permanently de-identify personal information when there is no longer a business need to keep the information and in any case, for no longer than 13 months from the last time you have logged on to your wallet. Note however that usage logs (including both logs of your usage of the Sixdots MasterPass services and of our contact facilities) may be kept for a period of ten years from the last time you have logged

on to your wallet, for the purposes of allowing us to address any legal claims arising in relation to the Sixdots MasterPass services. The types of measures we take vary with the type of information, and how it is collected and stored.

When you provide personal data online, we use the industry standard for encryption on the Internet – Secure Socket Layer (SSL) technology – to help protect the data that you provide. This Internet encryption standard scrambles data as it travels from your device to our server. We also use digital certificates to ensure that you are connected to authentic channels.

We will never ask you for your password or PIN codes in any unsolicited communication (including unsolicited correspondence, such as letters, phone calls or e-mail messages). If you believe your user name and password or PIN codes have been compromised, please refrain from any further use of the Sixdots MasterPass and contact us by following the instructions provided in the section "How to Contact Us" below.

6. Data Transfers

We may transfer personal data to countries other than the country in which the data was originally collected. These countries may not have the same data protection laws as the country in which you initially provided the information. When we transfer your personal data to other countries, we will protect that information as described in this Privacy Policy. We comply with applicable legal requirements providing adequate protection for the transfer of personal data to countries outside of the European Economic Area or Switzerland.

7. Updates to Our Privacy Policy

This Privacy Policy may be updated periodically and without prior notice to you to reflect changes in our personal data practices. We will post a prominent notice on our websites and/or through the Sixdots MasterPass to notify you of any significant changes to our Privacy Policy and indicate at the top of the notice when it was most recently updated.

8. How to Contact Us

If you have any questions or comments about this Privacy Policy or if you would like to exercise your rights or to update the information we have about you or your preferences, please contact us here:

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Montagne du Parc 3
B-1000 Brussels
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Info@bnpparibasfortis.com
02 762 20 00