

## **PRIVACY POLICY**

B2BCARD is committed to ensuring safety of its electronic transactions and protecting users' personal information. Maintaining appropriate security and data protection standards is one of B2BCARD's priorities.

In order to understand what information may be collected and how it may be used, the users are recommended to familiarize themselves with this Privacy Policy, which applies to the entire content of [www.b2bcard.com](http://www.b2bcard.com) (the Website), before using the Website.

B2BCARD is a trading name of CardPay Ltd. All rights reserved. CardPay Ltd is authorised by the Central Bank of Cyprus under the Electronic Money Law for the issuing of electronic money and payment instruments. Any reference to B2BCARD means a reference to CardPay Ltd.

### **1. General**

- 1.1. Within the meaning of the Processing of Personal Data (Protection of Individuals) Law 138 (I) 2001, B2BCARD is the data controller, i.e. determines the purpose and means of processing of personal data.
- 1.2. B2BCARD collects, stores and processes the users' information when they visit/use the Website for statistical and communication purposes, for provision and improvement of services offered by B2BCARD, for improvement, amendment and change of the Website's functionality. The use of the Website, its services, functionality and information shall constitute the users' consent for collection, use and processing of their information, including personal, by B2BCARD and its associated/affiliated companies, as the case may be.
- 1.3. The users' personal information shall not be disclosed to any third party unless such disclosure is required by the competent authorities or permitted under the applicable law. B2BCARD shall not share users' personal data with any third parties for the purposes other than the ones specified in the Privacy Policy.
- 1.4. The users' personal information shall only be used for the purposes specified in the Privacy Policy. B2BCARD shall not process personal data unless it has obtained user's consent and such processing is permitted by law.
- 1.5. Management and protection of the users' personal information shall be governed by the applicable laws and other regulatory provisions as well as the Privacy Policy. The users of the Website have the right to access their personal information and the right to object processing of such information.
- 1.6. The Privacy Policy may be amended and changed without prior notice at the sole discretion of B2BCARD. The effective version of the Privacy Policy shall be available to the users at all times. The users' continued use of the Website shall imply awareness and acceptance of the amendments and changes and an effective version of the Privacy Policy.

## **2. Collecting and processing personal data**

- 2.1. The users/visitors of the Website will have access to some web pages without having to register/login into their accounts. In such cases anonymous visitors will not have to provide B2BCARD with any personal information, however automatically collected anonymous data may be stored and used by B2BCARD for statistical records, for improving the Website, its functionality and services offered.
- 2.2. B2BCARD may record and store non-personal information, transmitted automatically by the users/visitors' browsers whenever they visit the Website. Such non-personal information may be collected for security and statistical purposes and may include, but not limited to the users' IP addresses, visited pages/websites, time and date of visits, users' browsers and operating systems, cookies, languages, etc.
- 2.3. Some functions of the Website shall be available only upon registration/logging in to the accounts.
- 2.4. During a registration/logging process the users will be required to provide their personal information. B2BCARD collects, stores and process users' personal data mainly for the provision and development of its services, communication with the users and processing inquiries. B2BCARD shall not use personal data for any other purpose without the user's consent or unless it is permitted by law.
- 2.5. Each time a registered user logs into its account B2BCARD collects login details and other identification information in order to ensure security of the account.
- 2.6. For the purposes of processing inquiries, exchange of information with the users, improvement/amendment/change of services, functionality and usability of the Website, B2BCARD may collect, store and process information provided by users via "Contact us" or similar form.

## **3. Third parties' websites**

- 3.1. The Website may contain links to third parties' websites. Under no circumstances shall B2BCARD be responsible for collection, management, use and processing of any information and data, including personal data, by third parties' websites. Whenever the users/visitors choose to leave the Website and follow links of any third party's website, they are advised to consult such linked websites' terms and conditions regarding privacy and use of personal data.

## **4. Use of cookies**

- 4.1. The Website uses cookies to improve users' experience and ensure security and efficiency of the Website.

- 4.2. Cookies are small text files which are stored on the computer or other device used to access the Website. Cookies allow the Website to identify devices used by users/visitors, personalize the Website functions and collect statistical data.
- 4.3. B2BCARD shall use cookies as necessary for provision of services, i.e. for authentication, enhancing website safety, analysing users' behaviour and trends, remembering users' settings, etc.
- 4.4. Normally, internet browsers have "cookies" enabled by default. Users can modify their cookie settings by limiting or disabling cookies. This, however, may affect users' ability to access and use the Website, its certain functionalities and services.

## **5. Users' right to access their information**

- 5.1. Users are entitled, upon request, to access and amend their personal information stored by B2BCARD.