

Privacy policy for Ping Payments AB

1. Generally

As a customer or user of Ping Payments AB's services, you should be able to feel confident that your personal data is handled in a correct and appropriate manner.

This privacy policy explains how we collect, use, disclose and store your personal data and how we otherwise ensure that your personal data is processed in accordance with applicable legislation. It is important to us that you read and understand this privacy policy so that you feel confident in this handling.

2. Who is the data controller?

2.1 Ping Payments AB, with org. 559123-5378 and adress Signalgatan 7, 702 44 Örebro, Sweden is the data controller for the processing of your personal data when Ping Payments provides payment services, markets products and services as well as in other contacts with Ping Payments, such as visits to our web service or service via e-mail and telephone. As a data controller, it is Ping Payments responsibility to ensure that your data is handled correctly and securely in accordance with applicable law.

2.2 Ping Payments has a common IT infrastructure with certain companies within the group to which the company Ping Payments AB belongs. The business transactions with our customers as well as the associated personal data and databases covered by this infrastructure are centrally managed and owned by Ping Payments. Ping Payments thus has the controlling influence over your personal data and has through agreements with other group companies ensured control and secure handling of your personal data.

2.3 Ping Payments has appointed a Data Protection Officer (DPO) responsible for overseeing compliance with data protection laws and this Privacy Policy.

You can contact our DPO at:

Email: dpo@pingpayments.com

Address: Ping Payments AB, Signalgatan 7, 702 44 Örebro, Sweden.

3. What personal data about you do we process?

Ping Payments collects and processes the following categories of personal data about you as a customer or potential customer in connection with your purchase and use of our services and marketing and marketing our products and services.

- Contact information such as name, title and authorization rights, e-mail address, delivery address, billing address and telephone number.
- Age
- Account information such as customer number, username, password, and when the account was registered.
- Customer settings for marketing communications and personalized offers.
- Identification number, i.e. personal identity number or company registration number.
- Order information such as order number, products or services ordered, order date, price, discount and purchase history.

- Payment details such as payment method, payment method details, account holder information, time of transaction, amount, purpose, IP-address and payment history.
- Financial information such as credit reports.
- Correspondence and other information about support cases such as audio recordings of calls, notes and emails when contacting customer service.
- User-generated data about your interaction with Ping Payments marketing communications and websites, such as IP address, device information (technical information about your computer, mobile phone and other devices you use, e.g. browser settings, time zone, operating system), location information, responses to surveys, and click and visit history that show, among other things, which of our products or offers you have been interested in, how you interact with our newsletters and which of our events you have signed up for and participated in and results from customer satisfaction or market surveys.
- If you are entitled to use various offers or discounts through membership in different unions or organizations that have negotiated agreements with Ping Payments for their members.
- Information provided in competition entries and registration for and evaluation of events or other marketing measures, including health data such as information about allergies.

4. From what sources do we collect information about you as a customer?

4.1 Ping Payments collects your personal data directly from you when you complete a transaction, visit Ping Payments website, participate in our events, click on links in digital marketing communications that we have sent to you, are in contact with our customer service and when you otherwise interact with Ping Payments and provide information about you. Information about you is collected on these occasions in order for you to enter into contracts with Ping Payments and for Ping Payments to provide its products and services to you.

4.2 If you are a Ping Account holder, Ping Payments also collects personal data about you when registering the account and during the time you are an Account Holder, such as your transaction history, your behavior on the Ping Payments website, your customer preferences for receiving marketing communications and which offers you have been interested in by visiting our online store and reading or clicking on links in our digital mailings.

4.3 In addition to the data that Ping Payments collects from you, we may also collect personal data from someone else, i.e. from a third party. We retrieve information from public registers via third-party address update services, e.g. Swish, BankID, Klarna, Handelsbanken, etc. to check that we have the correct contact information for you. We obtain information about creditworthiness from credit rating agencies, information agencies or banks, e.g. Klarna and UC.

4.4 Ping Payments also collects certain personal data via cookies that log how you use our website and thus what content you prefer. You can find more information about how we use cookies in the Ping Payments Cookie Policy.

5. Why do we process personal data about you?

Ping Payments collects and processes information about you for various purposes. These purposes set the external framework for what we may use your personal data for. Below we explain the purposes of our processing and provide examples of the processing activities that take place under each purpose. Please note that some of your personal data may be processed for several purposes.

a. Manage purchases and transactions

Processing of personal data for this purpose includes activities to, among other things, identify you and prove your identity, determine your account status and assess which payment methods we can offer you (based on contact details, ordered services and goods, payment history and financial information), deliver orders, notify about delivery and handle complaints and warranty matters regarding purchases.

The collection of data that we do in order to be able to process your purchases and transactions is necessary for us to be able to fulfil our obligations under Ping Payments general terms and conditions. If the information is not provided by you, our obligations cannot be fulfilled and we may refuse you to complete the transaction or a purchase.

b. Provision and manage Ping account

We process personal data for this purpose in order to, for example, give you permission to log in to your account, ensure your identity, view your balance and transactions, manage your settings for marketing communication and personalised offers, make it easier for you to shop in our customers' online services through pre-filled information and saved digital shopping baskets, make it easier for you to handle cases and complaints, and enable you to follow your transaction and customer experience. payment history.

If applicable, you can read more about registering a Ping account in the instructions for the service you are visiting. The collection of information that we do in order to provide and administer your Ping account is necessary for us to be able to fulfill our obligations under the Ping Account Terms. If the information is not provided, our obligations cannot be fulfilled and we may refuse you to register an account or close the account.

c. Provide customized information, benefits and offers and provide a personalized experience of our web service to you who have a Ping account

At Ping Payments, we want you to have the best possible experience when you visit our website and when we communicate with you. Therefore, we process personal data for this purpose so that we can improve your user experience in order to create, offer and provide you with personalized content in communication and marketing via mail, e-mail, SMS/MMS, chat and telephone with individual benefits and offers, recommendations, invitations to events and other information that we believe is relevant to you. To enable this, analytics are performed on the data that Ping Payments collects, such as age, place of residence, transaction and order history, and user-generated data.

The collection of data that we make for this purpose is necessary for us to be able to fulfil our obligations under these terms. If the information is not provided, our obligations cannot be fulfilled and we will need to limit certain benefits and other benefits associated with your account.

d. Provide information about and market products and services

We process personal data for this purpose in order to inform you by mail, e-mail, chat, SMS/MMS and telephone about the products, services and offers that the Ping Payments Group markets, show recommendations, remind you of abandoned transactions and invite you to events, competitions and market and customer satisfaction surveys.

The collection of data that we make for this purpose is necessary for us to be able to fulfil our obligations under these terms. If the information is not provided, our obligations cannot be fulfilled and we will need to limit certain benefits and other benefits associated with your account.

e. Conducting and managing participation in events, competitions and other marketing measures

Processing of personal data for this purpose includes measures such as identifying participants, communicating with participants in a competition, selecting winners and communicating prizes, checking participants' age and communicating with participants before and after an event (such as registration confirmations, reminders and evaluations). Please note that information that you have participated in events falls under the category of user-generated data that is processed for other purposes.

f. Handle cases that come in to Ping Payments support functions

Processing of personal data for this purpose includes Ping Payments activities to e.g. communicate, ensure the customer's identity, investigate complaints and support matters, answer questions received by customer service or other support functions via e-mail, telephone or digital channels, correct incorrect information, provide technical support and nurture the customer relationship.

g. Comply with legal obligations required by the Ping Payments Group

Personal data is processed for this purpose in order for the Ping Payments Group to be able to comply with requirements of laws, judgments or decisions of public authorities. An example of such a requirement is the obligation to save certain information under the Accounting Act. If the information that Ping Payments collects for this purpose is not provided, our legal obligation cannot be fulfilled and we may refuse you the order, purchase or activity that gives rise to our legal obligations.

h. Preventing abuse, preventing, preventing and investigating crimes within the framework of our operations

Processing of personal data for this purpose takes place, among other things, to prevent misuse of Ping accounts and to prevent and investigate suspicion of theft and fraud. We flag purchases and transaction patterns that often occur in connection with fraud and then conduct a manual review to investigate the risk that it may be a fraud attempt. Suspected crimes and attempted crimes may be reported to the police.

i. Evaluate, develop and improve the Ping Payments Group's services, products and systems for our customers in general

Processing of personal data for this purpose includes activities to, among other things, make our web service and other services more user-friendly, develop or highlight digital functions, improve our customer offering (e.g. development of services and products), produce data for the purpose of improving transaction flows (e.g. to be able to forecast transactions over time and location), develop and improve the company's service offering, and improve our IT system to increase the number of transactions in the security, produce statistics for market and customer analysis as well as business follow-up as well as business and method development related to orders and transactions, automatically archive behaviors that may later need to be reviewed for security reasons and give customers the opportunity to influence the functions that Ping Payments provides. In order to fulfil this purpose, Ping Payments performs general analyses in aggregated form, i.e. not at the individual level, regarding, among other things, click and visitor behavior, device information, transaction history, payment history, geographical location and individual customer feedback.

6. What are the legal bases for our processing of your personal data?

In order for Ping Payments to be entitled to collect and process your personal data, there must be a lawful basis for each purpose for which the data is processed. The lawful bases on which we base our processing are described in this section. Please note that multiple lawful bases may apply to the same processing.

a. Legal obligation

This basis means that our processing is necessary to comply with a legal obligation required by Ping Payments, such as documenting payment information in order to comply with the requirements of;

- The Swedish Anti-Money Laundering and Counter-Terrorist Financing Act (2017:630)
- Regulation (EU) 2015/847 on information accompanying transfers of funds (Funds Transfer Regulation – FTR)
- The Swedish Payment Services Act (2010:751) and PSD2 (EU Directive 2015/2366)
- The Swedish Accounting Act (1999:1078)

b. Contractual obligations

This basis means that the processing is necessary to fulfil an agreement with you as a customer or to be able to enter into an agreement at a later stage. For you as a Ping Account holder, you have, by accepting the Terms and Conditions for a Ping Account, entered into an agreement with Ping Payments that sets the framework for the processing of your personal data that can take place in order to provide, manage and administer our services that are linked to the account, e.g. analysis of your personal characteristics in order to provide you with personalized benefits and offers. When ordering or making a purchase, we process your data in order to fulfil obligations under Ping Payments general terms and conditions. In such cases, it may be necessary for Ping Payments to register your contact information so that we can fulfil our obligation to deliver the product or service, and that we perform a credit check if you choose invoice as a payment method so that we can ensure your ability to pay.

c. Legitimate interest

This basis means that our processing is based on a so-called balancing of interests of legitimate interest. This means that the processing takes place because Ping Payments assesses that we have legitimate interests in processing your personal data that outweigh your interest in not having the personal data processed. On this basis, we process your personal data, among other things, to prevent misuse of Ping accounts and to prevent, prevent and investigate crimes within the framework of our business. If we assess that a crime or attempted crime has been committed and we file a police report, Ping Payments will also continue to process your personal data in order for us to establish, defend or assert legal claims.

d. Consent

In certain cases, we process your personal data based on your consent, such as when you agree to receive direct marketing or when we process sensitive personal data, for example health information (e.g., information about allergies in connection with events). You have the right to withdraw your consent at any time by changing your account settings or contacting us directly. The withdrawal of consent will not affect the lawfulness of processing carried out before the withdrawal.

7. How long do we keep your personal data?

7.1 Ping Payments will retain your personal data for as long as it is necessary to fulfil the purposes for which the data is processed. The length of the retention period therefore depends on the purpose

for which the data are processed. In addition, Ping Payments may store the data for longer if it is necessary to establish, defend or assert a legal claim, e.g. if there is an ongoing dispute or if a report of a crime has been submitted to the Police Authority. We regularly carry out deletions and delete personal data that is no longer necessary.

7.2 Ping Payments saves personal data associated with your Ping account for as long as you are active by interacting with Ping Payments in various ways. If you have been inactive for a certain period, the account will automatically be closed and the personal data that we have collected and processed to provide the Ping account and the services associated with the account holding will be deleted. Learn more about this and how we define inactive customers in the Ping Account Terms.

7.3 When the retention period expires, your personal data will either be securely deleted or anonymized so that it can no longer be linked to you. Ping Payments uses a combination of automated deletion processes and manual review to ensure compliance with data minimization principles under Article 5(1)(c) GDPR.

8. Overview of our personal data processing

Below we have made an overview of our processing of personal data to clearly explain which categories of personal data we process for our various purposes, what legal basis is the basis for our processing and how long we store the data.

PURPOSE	LEGAL BASIS	CATEGORIES OF PERSONAL DATA	SHELF LIFE
TO BE ABLE TO MANAGE YOUR TRANSACTIONS AND PURCHASES	Contractual obligations under Ping Payments general terms and conditions	<ul style="list-style-type: none"> • Contact information, e.g. name, postal address, email address • Account information • Identification number • Order Information • Payment information, e.g. card number and cardholder • Financial information 	Five years after your transaction is paid for and delivered or, if the warranty period for the purchased good or service is longer, after that period has expired.
TO PROVISION AND MANAGE YOUR PING ACCOUNT	Contractual obligations under the Ping Account Terms and Conditions	<ul style="list-style-type: none"> • Contact information, e.g. email address • Account information, such as username and password • Identification number • Order information such as transaction history • Payment details • User-generated data 	As long as you have a Ping account.

TO PROVIDE PERSONALIZED INFORMATION, BENEFITS AND OFFERS, AND TO PROVIDE A PERSONALIZED EXPERIENCE OF OUR WEB SERVICE TO YOU WHO HAVE A PING ACCOUNT	<div> <div>Contractual obligations under the Ping Account Terms and Conditions</div> <div> <ul style="list-style-type: none"> • Customer settings </div> </div>
TO PROVIDE INFORMATION ABOUT AND MARKET PRODUCTS AND SERVICES	<div> <div>Contractual obligations under the Ping Account Terms and Conditions for you as an account holder</div> <div> <ul style="list-style-type: none"> • Contact • Age • Account information • Order information such as order history • Payment details • User-generated data such as click and visit history and location information • Customer settings • Employment or membership that entitles you to benefits </div> </div> <div> <div>Legitimate interest for you who are not a Ping account holder</div> <div> <ul style="list-style-type: none"> • Contact information such as place of residence • Account information • Age • Order information such as order history • User-generated data such as click and visit history • Customer preferences such as opting in to marketing </div> </div>
TO CONDUCT AND MANAGE PARTICIPATION IN EVENTS, COMPETITIONS AND OTHER MARKETING MEASURES	<div> <div>Legitimate interest</div> <div> <ul style="list-style-type: none"> • Contact • Account information • Identification number • Information provided in competition entries, registration and evaluation </div> </div>
TO HANDLE CASES THAT COME IN TO CUSTOMER SERVICE AND OTHER SUPPORT FUNCTIONS	<div> <div>Legitimate interest</div> <div> <ul style="list-style-type: none"> • Contact information, e.g. telephone number and email address </div> </div>

		<ul style="list-style-type: none"> • Account information • Identification number • Order information such as order number, products purchased and delivery time • Payment information such as payment method • User-generated data • Employment or membership that entitles you to benefits • Correspondence and other information about support cases such as technical information about the customer's equipment 	relates is longer, after that period has expired.
TO COMPLY WITH LEGAL OBLIGATIONS SUCH AS REQUIREMENTS IN THE ACCOUNTING ACT, PRODUCT LIABILITY AND PROTECTION OF YOUR PERSONAL DATA IN OUR SYSTEMS	Legal obligation	<ul style="list-style-type: none"> • Contact information, e.g. name and address • Account information • Identification number • Order information such as date of purchase • Payment details • Correspondence and other information about support cases 	As long as we are obliged to save the data according to applicable law or a decision of an authority.
TO PREVENT MISUSE AND TO PREVENT, PREVENT AND INVESTIGATE CRIMES WITHIN THE FRAMEWORK OF OUR BUSINESS	Legitimate interest	<ul style="list-style-type: none"> • Contact information, e.g. name and telephone number • Account information • Identification number • Order information, e.g. ordered goods • Payment information such as payment method • User-generated data, such as click and visit history 	While the necessary checks are being carried out. If the processing leads to a police report, the data will be stored for as long as it is necessary to complete the report and establish, defend or assert the legal claim.

		<ul style="list-style-type: none"> • Video recordings from our stores 	
TO EVALUATE, DEVELOP AND IMPROVE THE PING PAYMENTS GROUP'S SERVICES, PRODUCTS AND SYSTEMS FOR OUR CUSTOMERS IN GENERAL	Legitimate interest	<ul style="list-style-type: none"> • Contact information, e.g. place of residence • Account information • Age • Order Information • Payment information • User-generated data such as click and visit history and device information • Customer settings • Correspondence and other information about support cases, such as feedback on products and services and response times 	<p>As long as you have a Ping account for you as an account holder.</p> <p>Five years after you last interacted with Ping Payments if you are not a Ping account holder, e.g. visited our website, logged in to a previous Ping account or clicked on a link in our communication to you.</p>

9. Who do we share your personal data with?

9.1 Ping Payments may disclose your information to other companies in order for you to take advantage of our offers, products and services. The recipients of your personal data can either be data processors of Ping Payments, i.e. companies that process your data on our behalf and according to our instructions, or independent data controllers, i.e. companies that are independently responsible for the processing of your data when they have a direct relationship with you as a customer, such as Klarna.

9.2 Ping Payments may also disclose your information to public authorities if it is necessary to comply with law, regulation or governmental decision, or for Ping Payments to be able to establish, defend or assert legal claims.

9.3 We maintain a list of third-party service providers who act as processors on our behalf, including cloud hosting providers, analytics services, and payment processing partners. This list can be requested by contacting our DPO.

Depending on the contacts you have had with Ping Payments, e.g. if you are a Ping Account holder or receive marketing communications, Ping Payments may disclose your personal data to the following recipients:

- Other companies within the Ping Payments group that act as data processors to Ping Payments for us to be able to fulfil the various purposes set out in this policy. The legal grounds for the transfer to our group companies are the same as for our own processing.
- Companies that provide information from the population register or other public records to ensure that we have the correct contact details for you so that we can manage your transactions and purchases as well as your Ping account and the services associated with

your account holding. The information provided is identification number and contact details based on our contractual obligations to you as a legal basis.

- Analytics and marketing companies that provide services such as automated marketing tools, analytics, communication, print, and distribution. These recipients assist Ping Payments in analyzing your information and in informing about and marketing the products and services that Ping Payments sells. The data disclosed is contact details, account information, customer preferences, order details and user-generated data based on legitimate interest as well as our contractual obligations to you as a Ping account holder as legal grounds.
- Government authorities, such as the Police Authority or the Swedish Tax Agency, to whom we are obliged to disclose your personal data by law or official decision, or to whom we disclose personal data due to suspicion of crime or attempted crime. The categories of data disclosed are contact details, identification numbers, account information, order information, payment details, user-generated data and video recordings based on a legal obligation incumbent on Ping Payments or for us to establish, defend or assert legal claims.

9.4 In addition, if you make a transaction or make a purchase from Ping Payments, we may disclose your personal data to the following recipients in the context of processing your transactions and purchases based on our contractual obligations to you as a lawful basis:

- Suppliers, partners and subcontractors of products and services that Ping Payments markets and sells. The information provided is contact information and order information.
- Logistics companies and freight forwarders who help us with the transport of goods so that we can deliver our products and services to you. We provide contact details and order information to these recipients.
- Insurers who provide insurance for some of our products and services. The information that is disclosed when you have chosen to take out an insurance policy is contact information and order information.
- Partners and payment solution providers, such as card acquiring companies, banks, credit institutions and other financial actors, who ensure that you can make payments and offer you various financing solutions. The information provided includes contact information, identification number and payment information.
- Credit rating agencies, credit reference agencies or banks that provide us with documentation to enable us to ensure your ability to pay, such as credit reports, when you apply for credit in the context of processing your transactions and purchases. The information provided is the identification number.
- Companies that provide financial services such as ledgers and debt collection that ensure that Ping Payments is paid for products and services delivered within the framework of managing your transactions and purchases. The information provided includes contact information, identification number, order information and payment information.

9.5 Ping Payments will not sell your personal data to third parties unless we have your permission to do so.

10. Where do we store your personal data?

Ping Payments will primarily process your personal data within the EU/EEA. However, we may also transfer your personal data to a country outside the EU/EEA if we need to share your data with Ping Payments suppliers or partners who are located outside or store personal data in a country outside the EU/EEA.

If your personal data is transferred to a country outside the EU/EEA, Ping Payments will ensure that adequate safeguards are in place. These safeguards may include:

- Transfers to countries with an EU adequacy decision,
- Standard Contractual Clauses (SCCs) approved by the European Commission, or
- Binding corporate rules or equivalent safeguards.

A list of the categories of third countries and safeguards applied is available upon request by contacting our DPO.

11. What are your rights as a registered customer?

11.1 Ping Payments is responsible for ensuring that your personal data is processed in accordance with applicable law. This section describes your rights related to our processing of your personal data. We will, at your request or on our own initiative, correct, de-identify, delete or supplement information that is found to be incorrect, incomplete or misleading. If you have any questions about this or wish to exercise any right, please contact us at the details set out at the bottom of this policy.

a. Right of access to your personal data

At Ping Payments, we want to be transparent about how we process your personal data. If you want to gain insight into the processing that we carry out about you, you have the right to request information about the processing, including a copy of your personal data that is being processed, a so-called register extract. This includes information about the purposes, categories of personal data, categories of recipients of personal data, retention period or the criteria by which retention period is determined, information about where data has been collected from and the existence of automated decision-making including information about the logic and significance of the processing. Please note that in the event of a request for access, we may ask for additional information about you to ensure that we disclose the information to the right person and what information you want to access. The register extract is free of charge, but in the event of repeated requests, Ping Payments has the right to charge an administrative fee of SEK 100 per request.

b. Right to rectification of your personal data

Ping Payments is keen to have accurate and up-to-date personal data. If the information we hold about you is incorrect, you have the right to request that it be corrected. You also have the right to supplement any incomplete personal data, e.g. if we have the correct street address but do not have a street number. At your request, we will correct the incorrect or incomplete data we process about you as quickly as possible.

c. Right to erasure of your personal data

We respect that the personal data we process about you is borrowed from you. You therefore have the right to request that Ping Payments delete your personal data when the data has been unlawfully processed, must be erased in order to comply with a legal obligation to which Ping Payments is subject, is no longer necessary for the purposes for which it has been processed, or when you object

to a balancing of interests of legitimate interest carried out by Ping Payments and there is no legitimate interest in Ping Payments or any overriding third party (see section (f) below for information on the right to object). However, we may not always be able to comply with your request as there may be reasons that entitle us to continue the processing, e.g. if the personal data is processed in order to comply with a legal obligation as a legal basis (such as required by the Accounting Act, the Payment Services Act, etc.) or if the data is necessary for Ping Payments to be able to establish, exercise or defend legal claims.

d. Right to data portability

You have the right to receive a copy of the personal data concerning you in a structured format and, in some cases, to have the data transferred to another data controller. However, this right only applies to data that you have provided to Ping Payments and which we process on the basis of consent or contractual obligation towards you as a legal basis.

e. Right to restriction of processing

You have the right to request that our processing of your personal data be restricted in certain situations, which means that the data may only be processed for certain purposes. For example, you can request the restriction of incorrect data when you have requested correction. While Ping Payments investigates the accuracy of the data, the processing of the data will be restricted.

f. Right to object to certain types of processing

When Ping Payments processes your personal data based on a balancing of interests as a legal basis or for direct marketing, you have the right to object to our processing. An objection to Ping Payment's balancing of interests can be made when you have personal reasons relating to the situation. In the event of such an objection, Ping Payments assesses whether we have legitimate grounds for the processing that outweigh your interest in protecting your privacy. If this is the case, Ping Payments may continue to process your personal data even though you have objected to the processing. You can object to direct marketing and analyses carried out for direct marketing purposes without giving any reasons. You control this yourself through the settings on the Account Settings page and the Communication tab, where you choose whether you want to receive marketing communications and personalized offers. In addition, you are given the opportunity to object to marketing with each individual digital mailing. If you object to direct marketing, we will cease processing your personal data for that purpose as well as all types of direct marketing measures such as sending newsletters and offers. If you only object to personalized offers, the marketing communication to you will be general, as we find it difficult to assess which marketing is relevant to you if we are not allowed to analyze your personal characteristics. Read more about how we tailor our offers and communications to your personal characteristics and how to object to such processing under the Ping Account Terms and Conditions.

11.2 If you think that we are handling your personal data incorrectly, you are welcome to contact us. Contact details can be found at the bottom of this policy. You also have the right to lodge any complaints regarding the processing of your personal data with the Swedish Data Protection Authority, which is the responsible supervisory authority for the processing of personal data in Sweden.

You also have the right to lodge a complaint with the Swedish Data Protection Authority (Integritetsskyddsmyndigheten, IMY).

Website: <https://www.imy.se>

Telephone: +46 8 657 61 00.

11.3 We may use automated decision-making, including profiling and employing artificial intelligence (AI) enabled tools, for purposes such as reviewing and evaluating personal data, providing personalised offers and detecting potentially fraudulent activity.

You have the right to:

- Request human intervention,
- Express your point of view, and
- Contest a decision made solely by automated means.

Automated decisions are generally not used to make decisions that have a legal or similarly significant effect without your explicit consent or another lawful basis.

11.4 Our services are not directed at children under the age of 16. We do not knowingly collect personal data from children without parental or guardian consent. If we become aware that we have collected such data without valid consent, we will take steps to delete it immediately.

12. How do we protect your personal data?

You should always be able to feel safe when you provide us with your personal data. Ping Payments has therefore taken appropriate technical and organizational security measures to protect your personal data against inappropriate or involuntary disclosure, use, unauthorized access, deletion, alteration or damage of your personal data. For example, all customer data is stored in a database that is protected with firewall and access control, so only employees within the Ping Payments Group who need access to your data to perform specific tasks have such access.

12.1 If a personal data breach occurs that is likely to result in a risk to your rights and freedoms, Ping Payments will notify the Swedish Data Protection Authority within 72 hours and, where required, inform the affected individuals without undue delay in accordance with Articles 33 and 34 of the GDPR.

13. Application and modification of the Privacy Policy

13.1 The most up-to-date version of Ping Payments Privacy Policy is always available on our website. Our privacy policy applies at all times in the form and content published on the website.

13.2 Ping Payments has the right to update the Privacy Policy at any time. If the Privacy Policy changes, the updated policy will be posted on the Ping Payments website. In addition, you will be informed that the privacy policy has changed the next time you log in to your Ping account. We may also inform you by email if there are major changes to the Privacy Policy. If you do not wish to accept the changed policy, you can cancel your Ping account by contacting customer service, see the contact details at the bottom of this policy.

14. Contact information

Ping Payments has appointed a Data Protection Officer (DPO) responsible for overseeing compliance with data protection laws. You can contact our DPO at [dpo@pingpayments.com] or by post at Ping Payments AB, Signalgatan 7, 702 44 Örebro.

Please do not hesitate to contact us if you have any questions about this Privacy Policy or if you would like more information about our processing of your personal data or if any information would be incorrect and you would like us to correct it.

Our general customer service can be reached on tel. 010-660 06 10 or by e-mail to support@pingpayments.com.

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