

## PRIVACY POLICY AND COOKIE POLICY

The **Privacy Policy and the policy on using cookies on websites** of Polski Standard Płatności sp. z o.o., with its registered office in Warsaw (00-718), ul. Czerniakowska 87A, including the website made available by the Controller at <https://blik.com>.

On our Website, we take care of protecting the Users' privacy. This Privacy Policy and Cookie Policy contain information about the processing of personal data and use of cookies on our website.

Any time this Privacy Policy mentions:

- **Personal Data** – it shall be understood to mean any information about an identified or identifiable natural person;
- **Controller** – it shall be understood to mean PSP;
- **Service Provider** or **us** – it shall be understood to mean PSP;
- **Website** – it shall be understood to mean the website made available by the Controller at <https://blik.com/>;
- **User** – it shall be understood to mean a person visiting the Website;
- **Policy** – it shall be understood to mean this Privacy Policy and Cookie Policy;
- **PSP** – it shall be understood to mean Polski Standard Płatności sp. z o.o., with its registered office in Warsaw (00-718), ul. Czerniakowska 87A, entered into the register of entrepreneurs kept by the District Court for the capital city of Warsaw in Warsaw, 13<sup>th</sup> Business Department of the National Court Register, under number KRS 0000493783, Tax Identification Number (NIP): 521-366-44-94, Statistical Identification Number (REGON): 147055889, share capital: PLN 151,263,000.00;
- **GDPR** – it shall be understood to mean Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.

### I. Processing of personal data

#### 1) Personal data and purposes of the processing

The User, who views the Website and reads generally available content, does not need to notify us of his or her identity. However, personal data can be collected and processed in relation to the User using services provided using electronic means on the Website (e.g. in relation to providing data for the purposes of communication). Cookies are also used on the Website, which may indirectly identify the particular User. **Principles pertaining to using cookies are described in the section on cookies.**

Additionally, we would like to inform you that your personal data can be processed for the purposes of:

- provision of services by us;
- adjusting the content of the Service Provider's websites to your needs;
- identification of bots and misuse, and for statistical measurement and improvement of services provided by the Service Provider;
- potential exercise or defence of legal claims;
- compliance with legal requirements if the requirement to store the personal data arises from legal regulations;
  
- marketing of products or services of the Controller or third parties in relation to using third-party cookies or similar technologies.

Unless otherwise indicated on the Website, **the controller of personal data provided by Users on the Website shall be the Service Provider.**

Everywhere on the Website, where additional personal data (e.g. first name and surname, contact details, etc.) are collected using separate functionalities or forms, separate information clauses on the processing of personal data are included, and where required, additional consents to the processing of personal data are obtained.

## **2) Duration of personal data processing**

The duration of the processing of your personal data depends on the purpose of the processing.

With regard to the services provided by us, your data will be processed for the period of the provision of these services and sometimes after the end of their provision, but only if it is allowed or required by the applicable law, e.g. processing for statistical or settlement purposes, or for the purposes of exercise of legal claims. In such the case, data will be processed only for the period necessary to achieve these purposes.

Taking into account adjusting the content of the website of the Service Provider to your needs, statistical measurement and improvement of the service, as well as the processing of data for marketing purposes, your data will be processed for these purposes until withdrawing your consent or until you end using the services provided by us, but no longer than is necessary to achieve the purposes of the processing of these data.

Considering identification of bots and misuse, your data will be processed for these purposes until objecting or until you end using the services provided by us, but no longer than is necessary to achieve the purposes of the processing of these data.

### **3) Legal basis of the processing**

Your personal data will be processed based on different grounds.

Taking into account the service provided by us, your personal data will be processed based on point b) of Article 6(1) of the GDPR (it is necessary for the performance of a contract to which the data subject is party).

Considering adjusting the content of the website to your needs, statistical measurement and improvement of the service, as well as marketing of products and service of the Controller or third parties, including profiling in relation to using third-party cookies, your data will be processed based on your voluntary consent (point (a) of Article 6(1) of the GDPR). You can turn off cookies or delete them from your terminal device (for more information, see "May I discontinue accepting cookies or turn off cookies?").

As regards identification of bots and misuse, as well as exercise or defence of legal claims, your data will be processed based on point (f) of Article 6(1) of the GDPR (legitimate interest).

Data can also be processed based on legal regulations if they require us to keep certain data (point (c) of Article 6(1) of the GDPR).

### **4) Voluntary provision of personal data**

You provide your personal data on a voluntary basis, but provision of personal data may be necessary in order to provide our services. If you do not provide data that are necessary to provide services, it will be impossible to provide the service.

The provision of personal data for marketing purposes is voluntary. If you block the option to use cookies, your personal data will not be processed for this purpose. At the same time, you may always delete cookies from your device (e.g. computer).

The processing of data for other purposes, i.e. adjustment of the content of the Service Provider's websites to your interests, identification of bots and misuse with respect to our services, statistical measurement and improvement of services is necessary in order to ensure high quality of the services we provide. Failure to collect your personal data for these purposes may prevent or hinder the correct provision of services.

### **5) Data Protection Officer**

As part of our activities, we have appointed a Data Protection Officer. In accordance with Article 39 of the GDPR, the Data Protection Officer is responsible, *inter alia*, for monitoring compliance with data protection regulations. The Data Processing Officer can be contacted in all matters related to the processing of personal data and exercising the rights related to the processing of data.

If you want to contact our Data Protection Officer, please use the following contact data:

- address: Mr. Paweł Dytry, Data Protection Officer, Polski Standard Płatności sp. z o.o., ul. Czerniakowska 87A, 00-718 Warszawa;

- e-mail address: iod@blik.com.

## 6) Rights of a data subject

In relation to the processing of your data by us, you have the following rights:

- **right to object** to processing of data based on our legitimate interests for marketing purposes or grounds related to your particular situation;
- right of access to your data, including the right to obtain copies of these data;
- right to request rectification of data;
- right to erasure of data (in certain situations);
- right to lodge a complaint with a supervisory authority competent for the protection of personal data, i.e. the President of the Personal Data Protection Office, ul. Stawki 2, 00-193 Warszawa;
- right to request restriction of processing of data.

Within the scope of the processing of your data based on consent or within the framework of the service provided (data are necessary to provide the service), you may additionally exercise the following rights:

- **right to withdraw you consent** within the scope of processing data based thereon. Withdrawal of the consent shall not affect the lawfulness of processing of data based on consent before its withdrawal.
- right to data portability, i.e. the right to receive your personal data from the controller, in a structured, commonly used and machine-readable format. You can transmit these data to another controller.

In order to exercise the aforementioned rights, please contact us or our Data Protection Officer. Contact details are specified above.

## 7) Recipients of personal data

Your personal data can be transferred to:

- entities processing personal data based on the order of the Service Provider including, *inter alia*, providers of IT services, marketing agencies – while these entities process data based on the contract with the controller and only on instructions from the controller;
- entities entitled to obtain these data based on applicable legal regulations, e.g. law-enforcement authorities in the case of the authority presenting the request based on a relevant legal ground (e.g. for the purposes of the criminal proceedings);
- other entities in relation to using third-party cookies or similar technologies (e.g. external social services, such as Facebook, Twitter, Instagram, YouTube, LinkedIn) within the scope described in the cookies section (upon your consent).

## 8) Security

Using the Website does not generate special threats to the user, other than normal threats related to using the Internet. However, we recommend the Users to be careful and to use software protecting against so-called malware and other Internet-related threats (antivirus programme, firewall).

We use adequate state-of-the-art security measures in order to ensure the protection of Users' personal data against unauthorised use, processing, collection and modification.

### II. Cookies

#### 1) Basic information about cookies

Cookies are IT data, especially text files, which are stored on the terminal device of the Website User and are applied to navigate the Website's pages. Cookies usually contain the name of the website from which they were received, their storage time on a given terminal device, and a unique number. The Website uses cookies, *inter alia*, for the purposes of adjusting the Website to the needs of the Users (functional purposes) and for statistical or advertising purposes.

The Website uses so-called "**own cookies**" (own cookies are sent to the User's device from a device or domain managed by us) and so-called "**third-party cookies**" (third-party cookies are sent to the User's devices from a device or domain that is not managed by us, but by another entity that processes data obtained by means of cookies). If cookies are set from a device or domain managed by us, but information collecting by means of these cookies are managed by a third party, they cannot be considered our own cookies.

More information about cookies is available at [www.aboutcookies.org](http://www.aboutcookies.org) (in English) and <http://wszystkoociasteczkach.pl> (in Polish).

Cookies identify the User's browser and improve operation of the website. Cookies can facilitate using the Website, for instance by saving the User's preferences, when he or she returns to the page. We do not use cookies to obtain personal information from the User's computer, which was not sent in the cookie.

Cookies can be divided into: cookies used to enable using services within the framework of the Website (strictly necessary cookies), as well as cookies used for functional, technical and analytical purposes (including to capture site statistics) and advertising cookies (used for marketing purposes).

Our Website uses all the aforementioned cookies.

It is possible to disable cookie functions by proper configuration of settings of the Internet browser used by the User, but access to some functions of the Website may be lost as a result.

## 2) What are the purposes of processing data collected by means of cookies?

We use the following types of cookies:

- **strictly necessary cookies** (they are used for technical purposes, including they allow using the website);
- **functional cookies** (aimed at improving the functioning of the website, used to adjust the content of pages of the Website to preferences of the User and to optimise the use of sites; in particular, these cookies allow recognising the devices of the Website User and correctly displaying the site adjusted to his or her individual needs, including helping, for instance, recognising the terminal device of the User in order to display the mobile version of the Website if the User uses a mobile devices, such as a smartphone);
- **statistical cookies** (used for statistical and analytical purposes; they enable us to measure traffic on the Website and to understand the way of using our website by visitors, which allows better recognising their structure and content, as well as detecting misuse);
- **advertising (including social media) cookies** (used for marketing purposes and for personalisation of advertisements, as well as to link the Website to profiles of the Service Provider in social media. These cookies are used for the purposes of optimising advertisements presented to the User and allow providing the User with the content better adjusted to his or her interests, including e.g. determining where the user was redirected to the website).

Some cookies set on the terminal devices of the Website User can also be used by advertisers and partners cooperating with the operator of the Website. The Website uses external services provided, *inter alia*, by Google, Inc., with its registered office in Mountain View (California, USA), who use their cookies (third-party cookies). These cookies are used, *inter alia*, for the purposes of optimising advertisements presented to the User, to determine so-called source of traffic to the Website (i.e. from where the User was redirected to the Website), identification of unique visits of Users on the Website and to analyse non-standard variables related to the method of using the Website. Google, Inc. uses this information for statistical purposes, creating an overall image of the Website.

Privacy policy of Google is available at [http://www.google.com/intl/pl\\_pl/policies/privacy/](http://www.google.com/intl/pl_pl/policies/privacy/).

**Detailed list of cookies used on the Website is presented below:**

https://blik.com				
Name	Duration	Description	Type	Owner
pll_language	1 year.	The cookie used to recognise the language of the browser.	functional	PSP
NMCMSESSID	1 year.	The cookie used to save the consent to using cookies on the website.	strictly necessary	PSP
IDE	1.5 year	The cookie used for the purposes of retargeting, optimisation and	advertising	DoubleClick

		reporting of advertising activities.		
DSID	1.5 year	DoubleClick cookie used to display targeted advertisements relevant to the user from the entire web.	advertising	DoubleClick
AID, TAID	2 years	These cookies combine actions with other devices used by you to previously log in via your Google account.	advertising	DoubleClick
GPS	1 day	This cookie is set by Google (Youtube) and registers a unique identifier for tracking users based on their geographical location.	advertising	Google
PREF	8 months	This cookie assigns a unique ID used by Google for storing statistics related to how the user uses YouTube videos on different websites.	advertising	Google
YSC	End of the session	This cookie is set by Google (Youtube) and enables Youtube to collect information about the user's browser. The Service Provider allows YouTube to set this cookie in order to allow viewing videos from YouTube on this site.	advertising	Google
VISITOR_INFO1_LIVE	179 days	This cookie attempts to provide user bandwidth estimations on sites with integrated Youtube videos.	advertising	Google
_ga	2 years	The cookie counting how many persons visited blik.com and recognising users who visited the website before.	statistical	Google
_gat	10 minutes	The cookie used to throttle request rate.	statistical	Google
_gid	24 hours	The cookie differentiating users, used to count and track views.	statistical	Google

_fbp	3 months	This cookie assigns a unique ID to users of blik.com and allows displaying advertisements to these users on Facebook and other platform cooperating with Facebook.	advertising	Facebook
_fbc	3 months	The cooking that will be configured only if a user with the fbclid parameter in the url visits blik.com. This cookie recognises users of Facebook on blik.com.	advertising	Facebook
fbclid		The parameter assigning a unique ID to each click of the User on the advertisement on Facebook or platforms cooperating with FB. As a result, the click is allocated to the relevant event defined in Facebook Pixel.	advertising	Facebook
smuuid	12 months	The cookie tracking anonymous visits. It is assigned to every person visiting the website. On its own, this cookie contains no information allowing identifying a contact and recognising, e.g. personal data of a person visiting the website – it is combined with the contact card only inside SALESmanago.	statistical	SalesManago
smclient	10 years	The identification cookie used to track actions of the user. On its own, this cookie contains no information allowing identifying a contact and recognising, e.g. personal data of a person visiting the website – it is combined with the	statistical	SalesManago



		contact card only inside SALESmanago.		
smform	10 years	The cookie supporting contact forms and popups – the number of visits, timestamp of the last visit, information whether the popup was closed/ minimised.	functional	SalesManago
smg	10 years	The cookie identifying the user. The cookie contains an ID in the UUID format. The cookie cannot be decoded to obtain information – it is a random string of characters in the relevant format. The value of the cookie is transferred together with the SALESmanago monitoring pixel as one of its elements.	statistical	SalesManago
smvr	10 years	The cookie storing information about visits (base64 encoded).	statistical	SalesManago
smvs	24 hours	The cookie is responsible for recording the source of entry to the website.	statistical	SalesManago
smg	10 years	The cookie identifying the user – global ID in the whole system.	statistical	SalesManago
smrcrsaved	10 years	The cookie recording the information whether the ID was saved in SALESmanago (deprecated).	statistical	SalesManago
SERVERID	10 years	The cookie identifying the server that delivered the last website to the browser.	statistical	SalesManago
SMCNTCTGS	10 years	The identification cookie assigned to identified monitored contacts. The cookie contains tags	statistical	SalesManago

		assigned to hashed e-mail in json {“hashedEmail”:"tag1, tag2”}		
SMOPTST	10 years	The identification cookie assigned to identified monitored contacts. The cookie contains a status of the contact assigned to hashed e-mail in json {“hashedEmail”:"true” , “hashedEmail”:"false” }	statistical	SalesManago

### 3) Social media plugins

**Facebook** – the Website includes plugins to Facebook. This is done by placing a code referring to Facebook in appropriate sections and on appropriate sites. When visiting our Facebook profile, the User goes to Facebook, where its rules apply. Rules for the processing personal data by Facebook are available here: <https://pl-pl.facebook.com/about/privacy/> while principles for using cookies and similar technologies are available here: <https://www.facebook.com/policies/cookies/>.

**Twitter** – the Website includes plugins to Twitter. This is done by placing a code referring to this service in appropriate sections and on appropriate sites. When visiting our Twitter profile, the User goes to Twitter, where its rules apply. Rules for the processing personal data by Twitter are available here: <https://twitter.com/en/privacy>.

**Instagram** – the Website includes plugins to Instagram. This is done by placing a code referring to this service in appropriate sections and on appropriate sites. When visiting our Instagram profile, the User goes to Instagram, where its rules apply. Rules for the processing personal data by Instagram are available here: <https://help.instagram.com/519522125107875>.

**YouTube** – the Website includes plugins to Youtube, as well as embedded videos (using so-called embedding mechanisms) made available on YouTube. This is done by placing a code referring to this service in appropriate sections and on appropriate sites. YouTube tracks the videos watched in accordance with privacy protection rules available at: <https://policies.google.com/privacy>.

**LinkedIn** – the Website includes plugins from to LinkedIn. This is done by placing a code referring to this service in appropriate sections and on appropriate sites. When visiting our LinkedIn profile, the User goes to LinkedIn, where its rules apply. Rules for the processing personal data by LinkedIn are available here: <https://www.linkedin.com/legal/privacy-policy>.

When visiting our social media profile, the User goes to an external website, where its data processing rules apply. External websites, as separate controllers, can use collected data for other purposes, in accordance with their rules applied to users of the particular website.

#### 4) May I discontinue accepting cookies or turn off cookies?

Setting cookies and obtaining access thereto requires the User's consent. **Such consent can be granted by accepting the statement on the Website or using settings of the web browser. Granting consent on the Website or setting the web browser in a way allowing using cookies by the Website means the User's consent to use cookies.** We would like to note that blocking "own" cookies of the Website may hinder the correct functioning of the Website.

Actions related to storing and sending cookies are supported by web browsers and are invisible to the user. In many instances, by default, the software used for browsing websites (web browser) allows cookies to be saved on the User's terminal device. The Website User can, at any time, change the cookie settings. In particular, these settings can be changed in such a way as to block the automatic use of all or selected cookies in the web browser settings or inform the Website User each time cookies are sent to the device. Detailed information about options and methods of cookies processing are available in settings of the software (web browser). However, before you decide to change default settings, you should remember that many cookies support convenient use of the site. Deactivating cookies may affect the way of displaying our website in your web browser.

If you do not want to save cookies on your terminal device, **you can change your browser settings to block cookies – all or some of them**, or request a message to be sent any time cookies are sent to your device.

However, you should remember that blocking cookies used by us may negatively affect full and comfortable use of the Website. Additionally, we will be unable to collect anonymous information about using our website, in order to continuously improve its services and consent.

The User can also delete cookies from his or her terminal device. To this end, the User should follow the instruction of his or her web browser.

#### 5) How to disable cookies?

You can do it by using settings in the web browser. Additional relevant information can be found on sites related to particular browsers. Useful information in this regard is available at the following addresses:

Firefox: <https://support.mozilla.org/pl/kb/ciasteczka>

Chrome: <https://support.google.com/chrome/answer/95647?hl=pl>

Microsoft Edge: <https://support.microsoft.com/pl-pl/microsoft-edge/usuwanie-plik%C3%B3w-cookie-w-przegl%C4%85darce-microsoft-edge-63947406-40ac-c3b8-57b9-2a946a29ae09>

Opera: <https://help.opera.com/pl/latest/web-preferences/#cookies>

Safari: <https://support.apple.com/pl-pl/guide/safari/sfri11471/mac>