

Information on personal data processing to PayForm users

For the purposes of carrying out the payment transaction that you have requested (the “**Purposes**”) Bambora PayForm (Paybyway Oy), reg. no. 24865594, a company within the Bambora group (hereinafter “**Bambora**”) will process your personal data (the “**Data**”). The processing of the Data is regulated by the General Data Protection Regulation (the “**GDPR**”). Bambora is a financial institution under the supervision of the Finnish Financial Supervisory Authority. Bambora is the data controller of the Data.

The Data consists of the information that is needed to carry out your payment transaction, e.g. credit card details if you choose to pay by credit card. The Data is necessary to be provided by you for Bambora to be able to process the payment transaction as requested by you. The legal basis for the processing of the Data for the Purposes is that the processing is necessary for the purposes of Bambora’s legitimate interest of being able to process the payment transaction and thereby enabling you to pay for the goods and/or services that you have purchased. Bambora is further subject to a number of laws and regulations, e.g. relating to anti-money laundering. These laws obligate Bambora to process the Data as well, in which case the legal basis is that the processing of the Data is necessary for compliance with a legal obligation to which the Bambora is subject. If you do not provide the Data, Bambora might not be able to process your payment transaction.

Bambora may share the Data with other companies within the Bambora group for processing of the Data in accordance with the Purposes. The Data may also be shared with the other companies necessary in order to achieve the Purposes, which could be your bank depending on which payment method you have selected to use. These other companies may reside in a country outside the EU/EEA. In case such country is not regarded by the European Commission as a country with adequate level of protection of personal data, such transfer will be based on the standard data protection clauses for transfer of personal data to countries outside of the EU/EEA adopted by the European Commission, see articles 45-46 of the GDPR. A copy of these standard data protection clauses can be found at <http://ec.europa.eu/justice/data-protection/international-transfers/transfer/>.

Bambora will process the Data for as long as laws or regulations to which Bambora is to adhere obliges Bambora to continue the processing. In some cases, where the Data is no longer necessary for the fulfilment of the Purposes, the processing might cease earlier. The Data will in such case be removed from all databases within the Bambora group.

In case you have any questions regarding Bambora’s processing of the Data, please contact us by e-mail at support@bambora.com or by phone at +358 (0)9 315 825 55. You may also contact Bambora’s Data Protection Officer who can be contacted by e-mail at dpo@bambora.com. You can also use these contact details if you would like to exercise any of your rights as a data subject under the GDPR. Please note that the rights under the GDPR are not unconditional. Therefore, an attempt to invoke any of the rights might not lead to an action. Your rights under the GDPR include the following:

- **Right to access** – According to article 15 of the GDPR, you are entitled to access the Data and receive certain information about the processing. That information is provided in this document.
- **Right to rectification** – According to article 16 of the GDPR, you are entitled to obtain rectification of inaccurate Data concerning you and to have incomplete personal data completed.
- **Right to erasure** – Under certain circumstances, you are according to article 17 of the GDPR entitled to have the Data erased. This is the so-called “right to be forgotten”.
- **Right to restriction of processing** – Under certain circumstances, you are according to article 18 of the GDPR entitled to restrict the processing of the Data that Bambora carries out.
- **Right to data portability** – You are according to article 20 of the GDPR entitled to receive the Data (or have the Data directly transmitted to another data controller) in a structured, commonly used and machine-readable format from Bambora.
- **Right to object** – According to article 21 of the GDPR, you are entitled to object to certain processing activities conducted by Bambora, such as processing activities based on Bambora’s legitimate interest.

Finally, you also have the right to lodge a complaint with the supervisory authority, which in Finland is Tietosuojavaltuutetun toimisto.
