

## **Samsung Wallet Privacy Notice**

Effective Date: October 31, 2022

At Samsung Electronics Co., Ltd., and its affiliates, particularly, Samsung Gulf Electronics FZE (collectively, “Samsung”), we know how important privacy is to our customers. Samsung is the data controller for Samsung Wallet. We created this Privacy Notice to make sure you understand how we collect and use your personal information.

Our Privacy Policy at <https://account.samsung.com/membership/terms/privacypolicy> also applies to your use of Samsung Wallet. Our Privacy Policy contains more information about how we use your data. It also includes information about your rights and how to contact us. Please read our Privacy Policy in addition to this Privacy Notice. However, this Privacy Notice shall always prevail over the Privacy Policy in relation to how we use your information for Samsung Wallet.

### **WHAT INFORMATION DO WE COLLECT?**

Through Samsung Wallet, Samsung obtains and maintains information about you in various ways.

#### **Information You Provide Directly**

- Samsung account information, such as your Samsung account ID, nickname, and password;
- Contact and biographical information, such as name, email, date of birth, and phone number;
- Payment card information, such as card number, expiration date, and security code; and
- Shipping information to process your order if you order a product or paid service, such name, address, email address and phone number;

#### **Information About Your Use of Samsung Wallet**

In addition to the information you provide, we will collect information about your use of our Samsung Wallet through software on your devices and by other means. We will collect:

- Information about your Samsung Wallet-enabled devices, such as device model, OS version, device hardware information(including connections with other devices), current app, device status information device configurations and settings, country and network codes and MAC address, device identifiers and other unique identifiers;
- Information about your usage of Samsung Wallet, including about how, when, and for how long you use Samsung Wallet and the number of payment cards, Offers, Loyalty program, Digital keys and other Wallet items on Samsung Wallet, and the number of Offers, Loyalty program, Digital keys and Wallet items viewed or redeemed. In addition, when you complete transactions through Samsung Pay we will collect information about such transactions, such as the type of payment technology used to initiate a payment transaction, whether and what time a payment transaction was attempted, the online merchant completing the transaction and transaction amount;
- Information about third-party device, app, service or program identifiers and their data when you choose to connect such devices, apps, services or programs to Samsung Wallet (such as issue (bank) loyalty or membership programs, or coupons, deals, discounts, tickets, boarding passes

and/or vouchers), and to use them in Samsung Wallet for example issuer name, card network, card artwork, reservation number, event date and/or place; and

- Information related to your location through, GPS, Bluetooth and WiFi signals. Your device's precise geolocation may also be collected, but only with your permission. Your device will notify you when Samsung Wallet attempts to collect your precise geolocation. Please note that if you do not allow Samsung Wallet to collect your precise geolocation, you may not be able to use all of the features of Samsung Wallet;

We also may collect other information about you, your devices and apps, and your use of Samsung Wallet in ways that we describe to you at the time of collection or otherwise with your consent.

### **HOW DO WE USE YOUR INFORMATION?**

We use the information collected for the following purposes:

- identify and authenticate you so you may use Samsung Wallet;
- provide you with Samsung Wallet;
- improve and customize your experience with Samsung Wallet, such as delivering content and responses tailored to you and the way you interact with Samsung Wallet;
- link your Samsung account to connected third-party devices, apps, features or services;
- respond to your requests, inquiries, and instructions made through Samsung Wallet;
- deliver advertising, including customized advertisements, sponsored content, and promotional communications ;
- allow you to interact with and use participating third-party apps and services;
- operate, evaluate and improve Samsung Wallet and our business (including developing new products and services; enhancing and improving our products and services; managing our communications; analyzing our products, services and customer base; conducting market research; performing data analytics; and performing accounting, auditing and other internal functions);
- protect against, identify and prevent fraud and other criminal activity, claims and other liabilities;
- comply with and enforce applicable legal requirements, relevant industry standards and our policies, including this Privacy Notice and the Privacy Policy.

We use and combine the information we collect about you from Samsung Pay with data from other services or features you use. For example, if you choose to save your payment card information with another Samsung service (including, without limitation, Samsung Internet or Samsung Billing), Samsung will ask user whether they want to save or send that card information to Samsung Pay to enroll with the service.

### **WHO DO WE SHARE YOUR INFORMATION WITH?**

We will disclose your information internally within our business and to the following entities, but only for the purposes described above.

- Affiliates: other Samsung Electronics Group companies which we control or own;

- Business partners: partners who we work together with to provide you with Samsung Wallet, such as when you link accounts or services with our business partners in order to provide you with new or improved features. These business partners control and manage your personal information;
- Service providers: carefully selected companies that provide services for or on behalf of us, such as cloud platform providers who maintain data on our behalf. These providers are also committed to protecting your information and must enter into legal agreements with Samsung before we share personal data with them;
- Other parties when required by law or as necessary to protect Samsung Wallet: for example, it may be necessary by law, legal process, or court order from governmental authorities to disclose your information. They may also seek your information from us for the purposes of law enforcement, national security, anti-terrorism, or other issues that are related to public security;
- Other parties in connection with corporate transactions: we may disclose your information to a third party as part of a merger or transfer, acquisition or sale, or in the event of bankruptcy; and
- Other parties with your consent or at your direction: in addition to the disclosures described in this Privacy Notice, we may share information about you with third parties when you separately consent to or request such sharing.

Your use of Samsung Pay will involve the transfer, storage, and processing of your personal information to other countries outside the United Arab Emirates “UAE”; such countries include, without limitation the United States of America, Republic of Korea and Singapore.

#### **UPDATES TO THIS PRIVACY NOTICE**

This Privacy Notice may be updated to let you know about changes in how we collect and process your information in Samsung Wallet or changes in related laws. The date when the document was last updated is shown at the top of this Privacy Notice.