Samsung Pay - Privacy Notice

Samsung Pay is an easy and safe way to make debit and credit card payments using your compatible Samsung mobile device ("**Mobile Device**"). This Privacy Notice is important as it describes how information relating to you (including your personally identifiable data and information ("**PII**") and aggregated anonymous transaction information) will be collected, used and shared in the course of your use of Samsung Pay and to provide Samsung Pay to you. Samsung Gulf Electronics ("**Samsung**", "**we**", "**us**", "**our**") will be responsible for such information and for collecting, using and sharing it in accordance with this Privacy Notice. By using Samsung Pay, you will be deemed to have unconditionally agreed to the terms of this Privacy Notice, and consented to the practices in respect of the collection, use and sharing of such information in the manner described in this Privacy Notice.

This Privacy Notice supplements the Samsung Privacy Policy (available at http://www.samsung.com/ae/info/privacy.html) and in case of any inconsistency or conflict between the terms of this Privacy Notice and the Samsung Privacy Policy, the terms of this Privacy Notice shall prevail.

Further information on how you can contact us with any questions on this Privacy Notice or our practices is set out below.

What information do you need to provide to start using Samsung Pay?

To use Samsung Pay, you must first have a Samsung Account and must also agree to the Samsung Pay Terms of Service (available at https://account.samsung.com/membership/terms).

Once these steps have been completed, you must enroll a debit or credit card on Samsung Pay. To initiate this process, you must enter certain card and account details by following the instructions on the screen. The card information and billing information provided are encrypted on the Mobile Device and are sent to your card issuer/bank and relevant payment network.

Identification and verification

Certain identification and verification information must also be sent to your card issuer/bank and payment network so they can verify that you are who you say you are, and send you the right terms of service that you need to agree on with them. This information includes:

- Samsung Account information (e.g. date Samsung Account was created, whether the Samsung Account is tied to your Mobile Device) and information relating to your usage of Samsung Pay (e.g. how many cards you may have registered on Samsung Pay, through the Mobile Device);
- Device information, such as your device model number, OS version and certain other device identifier(s); and
- Location information (i.e., where you are when you register your card), but only if location detection is enabled on your device at the time you register your card.

No debit or credit card or account information is stored on our servers and as such information is encrypted it cannot be read or accessed by us during transit to your card issuer/bank and payment network.

Enrollment and activating your card on your Mobile Device

Once your debit or credit card has been enrolled on Samsung Pay, your card issuer/bank assigns a unique device number to your Mobile Device and creates a key enabling you to generate transaction security codes, which allows you to make payments on your Mobile Device using Samsung Pay. Before your unique device number and/or the network key is sent, this data is encrypted and then sent by your card issuer/bank to your Mobile Device. This data is stored in a secure area of your Mobile Device isolated from your Mobile Device's OS.

Loyalty Cards and Programs

You may be able to register a third party loyalty, membership or similar programs card ("Loyalty Card") with your Samsung Pay account to access offers and promotions, including coupons, tickets, deals, discounts and vouchers. If you choose to do so, your Loyalty Card's details (including your personal information, card artwork and card number) shall be stored on your Mobile Device and certain Samsung Account and Loyalty Card information shall be sent to your Loyalty Card provider in order to verify your identity and provide you with offers and promotions.

What happens when you use Samsung Pay to make payments?

When you initiate a payment on your Mobile Device using Samsung Pay, your Mobile Device sends your unique device number and a payment security code to the sales terminal enabling your card issuer/bank to approve or decline the payment. Your recent transaction history will then appear on your Mobile Device. This information is accessible only to you, the relevant merchant(s), and your card issuer/bank.

What kind of data do we collect and use?

As described in the Samsung Privacy Policy, in addition to your Samsung Account information and other PII described in this Privacy Notice, we also collect (including from you and/or other parties such as your card issuer/bank and payment network) information regarding your use of the Samsung Pay application. This information includes technical information such as unique device identifier, GUID identifier created as part of your Samsung Account, card issuer, card brand, device model, transaction date and time, whether an MST or NFC based transaction was used, card enrollment status, and whether a transaction successfully went through. Please note that we do not collect any transaction information that can be linked to you such as what you purchased, how much you spent or where you made your purchase. We may however collect, strictly on an aggregated anonymous basis only, transaction information such as amount, merchant name and location. Any such aggregated anonymous transaction information collected cannot be linked back to you or your Mobile Device in any way.

We use the information we collect to understand the way people use Samsung Pay so that we can improve it by making it more convenient and useful, including in particular:

- identifying usage trends, problems, failures and issues with Samsung Pay to better support our customers and other users of Samsung Pay (such as card issuers/banks and payment networks);
- assessing how people view and use Samsung Pay to allow us to improve and better develop our offering and service; and
- offering promotional incentives and benefits for our customers.

To whom do we disclose your PII?

In addition to disclosures to your card issuer/bank and payment network, we may disclose your PII to third parties to provide a service you request in connection with Samsung Pay, and to third parties involved in the process of providing services on behalf of Samsung in connection with Samsung Pay to allow such third parties to provide such services on behalf of Samsung.

How do we keep your PII secure?

We have put in place reasonable physical and technical measures to safeguard the PII we collect in connection with Samsung Pay. However, please note that although we take reasonable steps to protect your PII, no website, Internet transmission, computer system or wireless connection is completely secure.

You can also use a number of the security features available through Find My Mobile to secure your Mobile Device, including locating a lost Mobile Device, deleting enrolled cards from a Mobile Device and deleting all data from a Mobile Device.

For the purposes noted in this Privacy Notice, the PII that we collect may be transferred to, stored at, or otherwise processed at a destination outside the United Arab Emirates "UAE" including in particular South Korea and the United States of America. **By using Samsung Pay, you agree to the transfer, storage or processing of your PII outside the UAE.** We will take all steps reasonably necessary to ensure that your PII is treated securely and in accordance with this Privacy Notice and the Samsung Privacy Policy (provided that in case of any inconsistency or conflict between the terms of this Privacy Notice and the Samsung Privacy Policy, the terms of this Privacy Notice shall prevail).

Who do you contact if you have any questions?

If you have any questions about Samsung Pay, please contact us through our customer support channels by following the instructions within the Samsung Pay application. If you have any questions specific to our collection, use and/or sharing of your PII, please contact:

Data Protection Officer
Samsung Gulf Electronics
4th floor, Butterfly building tower A,
Albourooj Street – Dubai Media City,
Dubai, United Arab Emirates