

Samsung Pay - Privacy Notice

11 November 2018

Samsung Pay is an easy and safe way to make debit, cheque and credit card payments using your compatible Samsung mobile or wearable device ("**Device**"). This Privacy Notice is important as it describes how your information will be used to provide that service to you. Samsung Electronics South Africa (Proprietary) Limited ("**Samsung**", "**we**", "**us**", "**our**") will be responsible for the information you provide and for using it in accordance with the Privacy Notice.

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

Requirement to hold a Samsung Account to use Samsung Pay

To use Samsung Pay, you must first have a Samsung Account. Our Privacy Policy at <https://account.samsung.com/membership/pp> ("**Samsung Privacy Policy**") will apply to your use of your Samsung Account and the Samsung Pay service. This Samsung Pay - Privacy Notice provides further information about how your personal data is used in connection with Samsung Pay, and should be read in conjunction with the Samsung Privacy Policy.

What data is processed when I enroll a card?

Adding a debit, cheque or credit card ("**card**") to Samsung Pay is known as enrolment. This process is typically managed by a payment network, sometimes known as a "payment scheme", on behalf of your card issuer, for example your bank.

You may also be able to participate in offers and promotions, including coupons, tickets, deals, discounts and vouchers ("**Offers**") and register and utilise third party loyalty or membership cards and similar programs (each, a "**Loyalty Program**").

This section explains what data is shared with your card issuer and payment network, and third party providers of Offers and Loyalty Programs, by the Samsung Pay application.

To start the enrolment process, you must enter certain card details by following the instructions on the screen of your Device. In doing so your personal data will be processed as follows:

1. The card details are encrypted on the Device and are sent in encrypted form to your card issuer, via the payment network associated with your card.

2. Certain other identification and verification information will also be sent. This is sent so that your card issuer can conduct its checks to help detect and prevent possible fraud, and to send you the right terms of service that you need to agree to. The information sent includes:

- Elements of your Samsung Account information for example the date that your Samsung Account was created, whether the Samsung Account is tied to your Device, and information relating to your usage of Samsung Pay for example, how many times you have attempted to enroll a card on Samsung Pay.
- Device information about your Device, such as its model number, OS version and certain other device identifier(s).

- 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 enroll your card. You can choose not to send location information by disabling location detection on your Device prior to enrolling a card.

If your attempt to add your card is successful, your card issuer/bank will assign a unique device number to your Device and create a security key enabling your Device to generate transaction security codes, which allows you to make payments using your Device. To increase security, this security key is stored in the secure area of your Device designed to keep the security key segregated away from other applications that you may use on your Device.

Where you participate in any third party Offer, and/or register and utilise any Loyalty Program managed by a third party provider, the data you submit in respect of such Offer or Loyalty Program (as the case may be) including, without limitation, your personal information, card artwork and card number, will be stored on your Device and may be shared with the relevant third party provider, along with certain Samsung Account information, in order for the relevant third party provider to verify your identity and allow you to participate in the relevant Offer and/or Loyalty Program.

Please refer to the privacy policy or notice of your card issuer for information about how your personal data is retained and used by your card issuer and the relevant payment network.

Please refer to the privacy policy or notice of the third party provider of any Offer or Loyalty Program for information about how your personal data is retained and used by such third party provider.

What data is processed when I pay with Samsung Pay?

When you attempt a payment, your Device sends your unique device number and a transaction security code to the merchant's sales terminal, in lieu of your physical card number.

The rest of the payment process, including routing of payment info to your card issuer/bank and the enabling of your card issuer/bank to approve or decline the payment, takes place using the merchant's connection to its bank or payment processor, not via Samsung Pay.

What other information does Samsung Pay process?

Samsung Pay will also allow you to see your recent transaction history on your Device. We do not collect any information from your transaction history that can be linked to you about what you purchased, how much you spent, or where you made your purchase. We may collect transaction information to use in anonymized form.

As described in the Samsung Privacy Policy in addition to your Samsung Account information, we also collect information regarding the apps that you use, in this case the Samsung Pay application. This information includes information such as the number and status of enrolled cards, the type of payment technology used to initiate a payment transaction, and whether and what time a payment transaction was attempted.

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:

- to identify 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); and
- to assess how people view and use Samsung Pay to allow us to improve and better develop our offering and service.

We may also use the information that we collect:

- for Samsung and its group companies to send you promotional incentives and benefits, unless you have opted out of receiving such incentives and benefits using the Samsung Pay app; and
- to conduct and share with third parties data analysis and insights such as demographic information, on an anonymized basis.

To whom do we disclose your information?

In addition to the parties set out in the relevant section of the Samsung Privacy Policy we may disclose your personal information to:

1. your card issuer/bank and payment scheme in connection with the operation of Samsung Pay;
2. third parties to provide a service you request in connection with Samsung Pay, including, without limitation, third party providers of Offers and Loyalty Programs;
3. third parties involved in the process of providing Samsung Pay on behalf of Samsung; and
4. Other parties: (i) to comply with the law; (ii) to verify or enforce compliance with the policies governing our business, including those on anti-corruption and bribery; (iii) to protect the rights, property, reputation or safety of Samsung or any of our respective affiliates, business partners, or customers; (iv) as part of a merger or transfer, or in the event of a bankruptcy.

How do we keep your data secure?

We have put in place reasonable physical and technical measures to safeguard the information we collect in connection with Samsung Pay. However, please note that although we take reasonable steps to protect your information, no 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 Device, including locating a lost device, deleting enrolled cards from a device and deleting all data from a device. The use of Find My Mobile is subject to the Samsung Account Terms and Conditions at <https://account.samsung.com/membership/terms>.

Where do we process your data?

For the purposes noted in this Privacy Notice, the data that we collect from you may be transferred to, stored at, or otherwise processed at a destination outside the Republic of South Africa, including in particular South Korea and the United States of America or any other country as may be required from time to time. Please note that the data protection and other laws of countries to which your information may be transferred might not be as

comprehensive as to those in the Republic of South Africa. **By using Samsung Pay, you agree to this transfer, storing and processing.** We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Notice.

Who do you contact if you have any questions?

Under the laws of some jurisdictions, you may have the right to request details about the information we collect about you and to correct inaccuracies in that information. We may decline to process requests that are unreasonably repetitive, require disproportionate technical effort, jeopardize the privacy of others, are extremely impractical, or for which access is not otherwise required by local law.

If you have any questions about the processing of your information in regard to Samsung Pay, please contact us through our customer support channels by following the instructions within the Samsung Pay app or if you have any questions specific to your data, please contact:

Data Protection Officer

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