

# Web Ekonomen Sverige

## Data Protection Policy

### Web Ekonomen Sverige Data Protection Policy

Web Ekonomen Sverige protects your personal integrity, which means that we always collect and handle personal information responsibly with your privacy in mind. This Data Protection Policy explains how we collect and use your personal information when using the Web Ekonomen Sverige Services ("Services") and when you become a Web Ekonomen Sverige user. It also describes your rights and how you can apply them.

The Data Protection Policy describes how we handle your personal information in all of our services. Therefore, it is important that you read and understand our data protection policy before using our services - especially those relating to the Web Ekonomen Sverige services you intend to use.

### Web Ekonomen Sverige Brands

#### What information do we collect?

Information you provide to us. You may give us information about yourself when using any of the Web Ekonomen Sverige services. Depending on which service you choose, this information may be:

Person and contact information: name, date of birth, social security number, invoice and delivery address, e-mail address, mobile number, etc.

Payment information: Credit card details (card number, validity date and CVV code), invoice information, bank account number, etc.

You can change your information at any time, such as your contact information and other editable information. This is done by contacting us.

Information we collect about you. When using any of our services, we may collect the following information, depending on what service you are using:

Personal and contact information - name, date of birth, social security number, invoice and delivery address, e-mail address, mobile phone number, etc.

Information about goods / services - details of the goods / services you have purchased.

Financial information - your income, any credits, negative payment history.

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Historical information - your purchase, payment and credit history.

Information on how to interact with Web Economist Sweden - How to use our services, including page response time, download error, how you reached and left the service, and delivery notifier when we contact you. Device information - such as IP address, language settings, browser settings, time zone, operating system, platform, and screen resolution.

Geographic Information - Your Geographic Location.

What do we do with your information?

Web Ekonomen Sverige processes personal information for the following purposes and with the following legal basis:

Purpose of treatment

Legal basis for treatment

To deliver Web Ekonomen Sverige user experience.

Completion of agreement

Confirm your identity and verify your personal and contact information.

Completion of agreements and compliance

To administer your payment and customer relationship, for example to fulfill our obligations to you and to provide you with information, offers and services that you request from us.

Compliance with agreements and other legitimate interests

To send information to you in electronic format (not marketing).

Compliance with agreements, laws and other legitimate interests

To determine which payment methods and other services we can offer you, for example through internal and / or external credit assessments.

Compliance and compliance with internal troubleshooting teams, data analysis, testing, research and statistical purposes.

Other legitimate interests

To ensure that content is presented effectively to you and your device.

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Completion of agreements to prevent abuse of Web Ekonomen Sverige services as part of our efforts to keep the services safe and secure.

Compliance with agreements, laws and other legitimate interests

To carry out risk analysis, prevent fraud and carry out risk management.

Follow law and other legitimate interests

To improve our services and general business development, including improving credit risk models with the aim of minimizing fraud, developing new products and features, and exploring new business opportunities.

Other legitimate interests

In order to comply with applicable legislation, such as anti-money laundering and accounting laws and capital adequacy regulations.

Follow the law

Special Personal Data Processing in Web Ekonomen Sverige Services.

Web Ekonomen Sverige user experience

In order to deliver a smooth user experience with Web Economics Sweden, our personal data processing has been categorized into a number of features. You can read more about these in the terms of each feature.

Autofil of your contact information

Autofill of your contact information can be done in two ways; through your interaction and / or through cookies.

Autofill through your interaction

When using the services, we may ask for personal and contact information such as name, address, phone number, e-mail address, date of birth and / or social security number. We will save this information in our systems, and when you return to us, you only need to provide basic personal and contact information such as phone number, email address, zip code or social security number in order to fill in the remaining fields with your other information.

Autofill through cookies

Offers and benefits

In order to provide you with offers and benefits (if you become a Web Ekonomen Sverige user) like discounts, special events, products, sale promotions, promotional offers, samples,

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gifts, etc., we will look at your past events. This may, for example, be the number of purchases, amounts you traded for and / or your use of Web Ekonomen Sverige Services.

The purpose of this is to administer the Web Ekonomen Sverige offer and benefit program and analyze your purchases so that we can customize and provide you with relevant offers. The information will form the basis for Web Ekonomen Sverige marketing and customer analysis, business and method development and statistics.

Within the offer and benefit program, Web Ekonomen Sverige and Web Ekonomen Sveriges partner to Web Ekonomen Sverige, can use this information via postal services, SMS, email, social media and other digital channels to communicate with you and provide you with offers.

Web Ekonomen Sverige and its business partners will not use any direct marketing channel for this purpose (eg email or SMS) if you opted out of marketing (or if you have not chosen this if required by law in your country).

Custom articles and ads: You will see personalized custom items and ads based on your previous purchases.

Customer Service: When you contact our customer service through the user portal, we handle the information you provide.

Communicate with you. Web Ekonomen Sverige may also use your data to communicate relevant information about used or similar services, and to perform customer satisfaction surveys regarding our services (for example, after you have been in contact with Web Ekonomen Sverige Customer Service) by email, SMS, phone or other channels

Who can we share your information with?

We take all reasonable contractual, legal, technical and organizational measures to ensure that your information is processed safely and with an adequate level of protection when transferred to or shared with selected third parties as below.

Suppliers and subcontractors. Web Ekonomen Sverige may share your personal information with suppliers and / or subcontractors for the performance of our contractual obligations to you and for other purposes as set forth in this Data Protection Policy. Before we involve suppliers or subcontractors, we make sure they meet our high data protection standards.

Credit reporting companies and similar suppliers. Your personal information may be shared with credit reporting companies, identity service providers and fraud prevention services, in order to assess your creditworthiness when applying to use the Web Economy Sweden payment methods, as well as to confirm your identity and address and to protect you and other customers. from fraud. Payment behavior may be reported back to the credit reporting

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company. Depending on the market, a microinformation may be made before applying for one of the Web Economy Sweden payment methods, in order to tailor the options offered to you. The credit reporting companies we cooperate with, you see here.

Agencies. Web Ekonomen Sverige may provide necessary information to authorities such as the Police, Tax Agency or other authorities if we are required by law to do so or if you have agreed to do so. An example of legal obligation to provide information is for measures against money laundering and terrorist financing.

Web Ekonomen Sverige may also share information when we sell unpaid debts to a third party, such as debt collection companies.

Disposal.

In the event that Web Ekonomen Sverige sells or purchases activities or assets, Web Ekonomen Sverige may disclose your personal information to a potential seller or buyer of such business or assets.

If the Web Ekonomen Sverige or a substantial part of the Web Ekonomen Sverige assets are acquired by a third party, personal information about Web Ekonomen Sverige customers may be shared.

Before such sharing is made, Web Ekonomen Sverige will ensure that appropriate privacy commitments are in place.

Where do we store your personal information?

We always strive to process your data within the EU / EEA. As Web Ekonomen Sverige is determined to always protect your data, Web Ekonomen Sverige will take all reasonable contractual, legal, technical and organizational measures to ensure that your data is handled securely and with an adequate level of protection comparable to and at the same level as it protection offered within the EU / EEA.

How long do we save your personal information?

We save your information as long as it is necessary to perform our contractual obligations to you and as long as required by statutory storage times or necessary under other legitimate interests. When we save your data for purposes other than our contractual commitments, for example, to meet requirements against money laundering, accounting and regulatory capital requirements, we only save the data as long as it is allowed to meet our legitimate interests and / or statutory for respective purpose.

Your right to access, rectification, deletion and to lodge a complaint

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Right to access your data. You can request a copy of your information if you want to know what information we have about you.

Right to rectification.

You are entitled to correct incorrect or incomplete information about yourself.

Right to be deleted.

You are entitled to request the deletion of your personal data when the data is no longer necessary for the purpose for which it was collected. However, as a bank, there may be legal obligations that prevent Web Ekonomen Sverige from immediately removing parts of your data. These obligations derive from accounting and tax legislation, banking and money laundering legislation, but also from consumer law. What we do then is to block the data that we are required to save from being used.

Right to file a complaint.

You are entitled to file a complaint with a regulatory authority. You have the option to opt out of certain specific functions. We will always respect your choice.

Updating this data protection policy when improving our services

We are constantly working on improving our offers to provide an even more user-friendly experience. This may mean changes in existing and future services. Therefore, it is important that you read this Data Protection Policy every time you use any of our services, as processing of personal data may differ from previously.

### Contact

Web Ekonomen Sverige AB is registered with the Swedish Companies Registration Office with organization number 559037-9318

Web Ekonomen Sverige has a data protection agent. Since we take data protection in the most serious sense, we also have a customer service that manages data protection issues, which you access via [dataskydd@webekonomen.se](mailto:dataskydd@webekonomen.se).

Web Ekonomen Sverige AB is the person responsible for processing your personal information as above. Web Ekonomen Sverige AB complies with Swedish data protection legislation. Please visit [www.webekonomen.se](http://www.webekonomen.se) for more information about Web Ekonomen Sverige.

The data protection policy was last updated 24 May 2018.