



## Privacy Statement for 'myLoyalty' (Merchants)

### 1. General

- 1.1. This Privacy Statement (together with the Terms for the Participation in and use of the myLoyalty platform) applies to the use of the **myLoyalty** software service solution (hereinafter referred to as 'myLoyalty').
- 1.2. Participating in myLoyalty will allow you to offer rewards to your clientele who will register as your clients after having downloaded the myLoyalty App on their Android and iOS smartphone and tablet devices ("Mobile Device").
- 1.3. This Privacy Statement aims to give you information on how we collect, use, disclose and process your personal data through your use of myLoyalty and the means by which this is done. The Privacy Statement is the means of notifying myLoyalty users of their rights in accordance with local law and the EU General Data Protection Regulation (EU) 2016/679.
- 1.4. By participating in myLoyalty you consent to the data practices described in this Privacy Statement and acknowledge that you have read, understood, and agree, to be bound by the Terms for the Participation in and use of the myLoyalty platform available at <https://www.jcc.com.cy/resources/>.
- 1.5. For the purposes of this Privacy Statement "Personal Data" refers to all data which relates to a living individual who can be identified from such data such as for instance, name, address and/or identification number. It does not include data where the identity has been removed (anonymous data).

### 2. Important information and who we are

- 2.1. This Privacy Statement aims to give you information on how JCC Payment Systems Ltd (collectively referred to as "JCC", "we", "us" or "our" in this Privacy Statement) collects, uses, discloses and processes your personal data through your use of the 'myLoyalty' and the means by which this is done. myLoyalty is a loyalty scheme service which is run as a cloud service and can be accessed by you via web browsers or an app that can be downloaded on Android and iOS smartphone and tablet devices .
- 2.2. We have appointed a data protection officer (DPO) . If you have any questions about this Privacy Statement , please contact them using the details set out below

Our full details are:

JCC Payment Systems Ltd  
Compliance Officer  
P.O.Box 21043, 1500 Nicosia, Cyprus  
Telephone: +357 22868341  
Email: [dpo@jcc.com.cy](mailto:dpo@jcc.com.cy)

- 2.3. You have the right to make a complaint at any time to the Office of the Commissioner for Personal Data Protection, the supervisory authority for data protection issues in the Republic of Cyprus at [www.dataprotection.gov.cy](http://www.dataprotection.gov.cy)
- 2.4. We are committed to protect your privacy and handle your data in an open and transparent manner. The personal data that we collect, and process depends on the service requested and agreed in each case.

### **3. Changes to the Privacy Statement and your duty to inform us of changes**

- 3.1. We keep our Privacy Statement under regular review.
- 3.2. This version was last updated on [DATE]. It may change and if it does, these changes will be posted on this page and, where appropriate, notified to you by SMS and/or by email and/or when you next start myLoyalty. The new Privacy Statement may be displayed on-screen and you may be required to read and accept the changes to continue your use of the myLoyalty system.
- 3.3. It is important that the Personal Data we hold about you is accurate and current. Please keep us informed if your Personal Data changes during our relationship with you.

### **4. Third party links**

- 4.1. Our sites may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. Please note that these websites and any services that may be accessible through them have their own privacy statements/policies and that we do not accept any responsibility or liability for these policies or for any personal data that may be collected through these websites or services, such as Contact and Location Data. Please check these policies before you submit any personal data to these websites or use these services

### **5. What Personal Data we process and where we collect it from**

- 5.1. We may collect, use, store and transfer different kinds of personal data about you as follows:
  - First Name
  - Last Name
  - Email
  - Telephone
  - Internet protocol (IP) address
- 5.2. We do not collect any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data), nor do we collect any information about criminal convictions and offences.
- 5.3. Additionally we do not knowingly collect information, including Personal Data, from children (below the age of 16) or other individuals who are not legally able to use myLoyalty.

### **6. How your personal data is collected**

- 6.1. We will collect and process the following data about you:
  - Information you give us. This is information (including Identity, Contact, Financial, and Marketing and Communications Data) you consent to giving us about you by filling in

forms on myLoyalty App or by corresponding with us (for example, by email or chat). It includes information you provide when you register to use myLoyalty App, download or register an App and subscribe to any of our services. If you contact us, we will keep a record of that correspondence.

- Information we collect about you and your device. Each time you use myLoyalty App we use GPS technology to determine your current location. Some of our location-enabled services require your personal data for the feature to work. If you wish to use the particular feature, you will be asked to consent to your data being used for this purpose. You can withdraw your consent at any time by disabling Location Data in your settings
- Information we receive from other sources including third parties and publicly available sources such as Device Data from analytics providers such as Google.

## **7. How we use your personal data**

**7.1.** We will only use your personal data when the law allows us to do so. Most commonly we will use your personal data in the following circumstances:

- Where you have given your consent. Consent means you have signified your agreement by a statement or clear opt-in to processing for a specific purpose. Consent will only be valid if it is a freely given, specific, informed and unambiguous indication of what you want. You can withdraw your consent at any time by contacting us.
- Where we need to perform a contract we are about to enter or have entered with you. We process personal data in order to perform loyalty transactions e.g. process, reward and redeem transactions and offer loyalty services to our customers, based on the Agreement with contracts with you as a customer. The purpose of processing personal data depends on the Terms for the Participation in and use of the myLoyalty platform which provide more details of the relevant purposes and requirements for each product or service.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests. Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.
- Where we need to comply with a legal or regulatory obligation. There are a number of legal obligations emanating from the relevant laws, as well as statutory requirement to which We are subject to. Such obligations and requirements impose on us necessary personal data processing activities for credit checks, identity verification, compliance with court orders, tax law or other reporting obligations and anti-money laundering controls.

- 7.2. We will only send you direct marketing communications by email or text if we have your consent. You have the right to withdraw that consent at any time by contacting us.
- 7.3. We will get your express opt-in consent before we share your personal data with any third party for marketing purposes.

**8. Purposes for which we will use your personal data**

<b>Purpose/activity</b>	<b>Type of data</b>	<b>Lawful basis for processing</b>
To install myLoyalty system and open an account	Identity Contact Financial Device	Your consent
To deliver the services offered through myLoyalty	Identity Contact Financial Transaction Device Marketing and Communications Location	Your consent Performance of a contract with you Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you including notifying you of changes to the system or any services	Identity Contact Financial Marketing and Communications	Your consent Performance of a contract with you Necessary for our legitimate interests (to keep records updated and to analyse how customers use our products/ Services) Necessary to comply with legal obligations (to inform you in writing of any changes to the Terms for the Participation in and use of the myLoyalty platform)
To enable you to participate in a prize draw, competition or complete a survey	Identity Contact Device Marketing and Communications	Your consent Performance of a contract with you Necessary for our legitimate interests (to analyse how customers use our products/Services and to develop them and grow our business)
To administer and protect our business and myLoyalty system including troubleshooting, data analysis and system testing	Identity Contact Device	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security)
To deliver content and advertisements to you	Identity Contact Device	Consent Necessary for our legitimate interests (to develop our

Purpose/activity	Type of data	Lawful basis for processing
To make recommendations to you about goods or services which may interest you To measure and analyse the effectiveness of the advertising we serve you To monitor trends so we can improve myLoyalty App	Content Marketing and Communications Location	products/Services and grow our business)

## 9. Disclosures of your personal data

- 9.1. In the course of the performance of our contractual and statutory obligations your personal data may be provided within our various departments. Various service providers and suppliers (sub-processors) may also receive your personal data so that we may perform our obligations. Such service providers and suppliers enter into contractual agreements with us by which they observe confidentiality and data protection according to the data protection law and GDPR. The list of these sub-processors can be found on our website at <https://www.jcc.com.cy/wp-content/uploads/2020/07/JCC-sub-processors-EN-010720.pdf>
- 9.2. It must be noted that we may disclose data about you for any of the reasons set out hereinabove, or if we are legally required to do so, or if we are authorized under our contractual and statutory obligations or if you have given your consent. All data processors appointed by us to process personal data on our behalf are bound by contract to comply with the GDPR provisions.
- 9.3. Under the circumstances referred to above, recipients of your Personal Data may be, for example:
- Supervisory and other regulatory and public authorities, in as much as a statutory obligation exists. Some examples are the Central Bank of Cyprus, the European Central Bank, the VAT and the income tax authorities, criminal prosecution authorities,
  - External legal consultants,
  - Auditors and accountants,
  - Marketing operations,
  - International Card Schemes such Visa, MasterCard, Diners, etc.,
  - Fraud prevention agencies,
  - File storage companies, archiving and/or records management companies, cloud storage companies,
  - Companies who assist us with the effective provision of our services to you by offering technological expertise, solutions and support and facilitating loyalty transactions.

## 10. Transfer of your personal data to a third country or to an international organisation

- 10.1. Whenever we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:
- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission. For further details, see European Commission: Adequacy of the protection of personal data in non-EU countries.

- Where we use certain service providers, we may use specific contracts approved by the European Commission which give personal data the same protection it has in Europe. For further details, see European Commission: Model contracts for the transfer of personal data to third countries.

**10.2.** Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

## **11. To what extent there is automated decision-making and whether profiling takes place**

**11.1.** In establishing and carrying out a business relationship, we generally do not use any automated decision-making. We may process some of your data automatically, with the goal of assessing certain personal aspects (profiling), in order to be registered and start using myLoyalty.

## **12. Cookies and other identifiers**

**12.1.** Cookies are small text files that are automatically stored or read out from the visitor's device (including a PC, tablet or smartphone) whenever you visit a website. The information obtained by a cookie regarding your use of our portals, your IP address or the identification of the device you use, can be transferred to a secure server in use by us or a third party.

**12.2.** In general, this information is collected and analysed for the following purposes:

- to generate general statistics and to obtain information on our clients' usage of our portals and to improve the user-friendliness of the portals (analytics cookies); and
- to enable functionalities of the portals (functionally required cookies).

**12.3.** For the abovementioned purposes we have concluded a data processing agreement with Google to make use of Google Analytics to collect information on how you navigate on our applications. At the same time, we have implemented other measures to safeguard your privacy, for instance, we have de-activated the standard setting in Google Analytics for sharing your personal data with Google.

## **13. Data Retention**

**13.1.** By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for 10 years after they cease being customers for tax purposes.

**13.2.** In some circumstances you can ask us to delete your data: see Your data protection legal rights below for further information.

**13.3.** In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

## **14. Your data protection rights**

**14.1.** You have the following rights in terms of your personal data we hold about you:

- Receive **access to your personal data**. This enables you to e.g. receive a copy of the personal data we hold about you and to check that we are lawfully processing it. In order to receive such a copy you can contact us at the email: [dpo@jcc.com.cy](mailto:dpo@jcc.com.cy)
- **Request correction [rectification] of the personal data** we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected.
- **Request erasure of your personal information**. This enables you to ask us to erase your personal data [known as the 'right to be forgotten'] where there is no good reason for us continuing to process it.
- **Object to processing of your personal data** where we are relying on a legitimate interest and there is something about your situation which makes you want to object to processing on this ground. If you lodge an objection, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms.
- You also have the right to **object to where we are processing your personal data** for direct marketing purposes. This also includes profiling in as much as it is related to direct marketing. Please note that we will do so only if you have provided your consent. If you object to us processing your data for direct marketing purposes, then we shall stop the processing of your personal data for such purposes.
- **Request the restriction of processing of your personal data**. This enables you to ask us to restrict the processing of your personal data if:
  - it is not accurate,
  - it has been used unlawfully but you do not wish for us to delete it,
  - it is not relevant anymore, but you want us to keep it for use in possible legal claims,
  - you have already asked us to stop using your personal data, but you are waiting us to confirm if we have legitimate grounds to use your data.
- **Request to receive a copy of the personal data** concerning you in a format that is structured and commonly used and transmit such data to other organisations. You also have the right to have your personal data transmitted directly by ourselves to other organisations you will name [known as the right to data portability].
- **Withdraw the consent that you gave us** with regard to the processing of your personal data at any time. Note that any withdrawal of consent shall not affect the lawfulness of processing based on consent before it was withdrawn or revoked by you.

**14.2.** To exercise any of your rights, or if you have any other questions about our use of your personal data, please contact our Data Protection Officer at the email: [dpo@jcc.com.cy](mailto:dpo@jcc.com.cy). We endeavour to address all of your requests promptly.

Powered by:

