

During the processing of personal data iBilly B.V. works conform the requirements of the applicable data protection legislation, like the General Data Protection Regulation. This means we:

- **clearly specify our purposes** before we process personal data, by using this privacy statement;
- **limit our collection of personal data** to only the personal data needed for legitimate purposes;
- first **ask for explicit permission** to process your personal data in cases where your permission is required;
- take **appropriate security measures** to protect your personal data and we demand the same from parties who process personal data on our behalf;
- **respect** your right to access, correct or delete your personal data held by us.

iBilly B.V. is the party responsible for all data processing. In this privacy statement, we will explain what kind of personal data we collect and for which purposes within our online services accessible via: www.ibilly.co, our knowledge base and our app. For readability purposes those services combined are called 'our online services' in this privacy statement. We recommend that you read it carefully.

If you have any questions regarding the processing of personal data, you can find the contact details of iBilly B.V. at the end of this privacy statement.

Registration

Certain features of our online services require you to register beforehand. You will have to provide some information about yourself and choose a username and password for the account that we will set up for you. It is also possible that the username will be provided by us, in this case it will be not possible to choose a username.

For this purpose, we use your phone number, invoice and/or email address, payment details, nickname and profile picture if you want to personalize your account. This is done based on the execution of the agreement you conclude when making an account. We store this information until you close your account. We will retain this data so that you do not have to re-enter it every time you visit our website and/or use our online services, and in order to contact you in connection with the execution of the agreement, invoicing and payment, and to provide an overview of the products and services you have purchased from us.

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LOCATIONS

THE NETHERLANDS
Amsterdam
Groningen

BELGIUM
Brussels



Sending newsletters

We have a newsletter to inform those interested on news, updates, tips and information about our products and services. Your email address is added to the list of subscribers, only with your permission! We hate spam too but sometimes it's necessary to communicate with you.

We store this information until you cancel your subscription to our newsletter.

You may cancel your subscription to our newsletter at any time. Each newsletter contains a link to unsubscribe from our newsletter.

Access to portal

Within our online services, you can access a management environment where you can set, specify and change settings. We will keep track of your activities for proof.

For this purpose, we use your phone number, email address, nickname and profile picture. We need this data because of our agreement with you. We store this information until our services to you have ended. Why profile picture, nickname? We'll if you login to the system, we need to retrieve, among other information, your image, nickname.

Subscription

Via our online services, you can take out a paid subscription. We use your personal data to complete the payment.

For this purpose, we use your phone number, invoice and/or email address, payment details, User-ID, if applicable; payment history and invoices. We need this data because of our agreement with you. We store this information until you cancel your subscription. Certain types of personal data will be retained for a longer period with regards to the legal tax retention.

Transactions (financial)

If you connect your bank account(s) to our service(s), we will retrieve your transaction history and sync all the future transactions from the selected account(s). Note that we can't do this by ourselves as you explicitly must authorize this action fully by yourself through your own bank. All the transactions are anonymized and stored and can only be retrieved by you. We don't sell data to third parties; this is the reason why we ask a fee to use our services.

The anonymized transactions will be analyzed by our Artificial Intelligence engine to provide you the needful insights through our services.

The transactions will be deleted immediately after you disconnect your account and/or delete your profile.

Personal, household related, financial documents/contracts

You will have the ability to digitize your personal administration, through our services you will be able to use our cloud storage solution which is designed for this purpose. We don't analyze this data, we don't sell the data, we only store it for you. Through our services there are features you can use to organize your personal administration and much more.

You are in charge of your cloud space; we cannot delete any files as this must be explicitly done by you.

Contact form

You can use our contact form to ask questions or make any request.

For this purpose, we use your phone number, email address, nickname, message you wish to send to us and your User-ID. We need this data because of our agreement with you. We store this information until we are sure that you are satisfied with our response and six months thereafter. This way we can easily access the information in case you have any following questions and train our customer service to improve even more.

Statistics and profiling

We keep as much as possible, anonymized statistics on the use of our online services. These statistics help us to, for example, only show you information that is relevant to you or to improve our services. We may combine personal data to get to know more about the way our services are being used. We will of course respect your privacy at all times.

For this purpose, we use your Usage statistics. We have a legitimate interest in doing this. We store this information for one year.

Promotion

Other than the possible advertisements on the website, we can inform you about our new products and/or services by email or via social media.

You can object at all times against this promotional communication. Every email contains a cancellation link. On social media, you can block us or use the cancellation option. You can also inform us through your account. Further, you can inform us through the portal.

Location data

If necessary, we may collect your location data (GPS). If that is the case, you will be asked to grant consent beforehand.

This location data and other data can also be stored and processed by the provider of the navigation/mapping software, such as Google Maps, but the data could also be used by, for example, Google or Apple itself. We have no control over their actions. We recommend that you read the applicable privacy statement of the provider in question.

Providing data to third parties

Except for the parties necessary to deliver the above mentioned services, we do not under any circumstance provide your personal data to other companies or organisations, unless we are required to do so by law (for example, when the police demands access to personal data in case of a suspected crime).

Our online services features social media buttons. These buttons are used by the providers of these services to collect your personal data.

Cookies

Our online service makes use of cookies. Cookies are information files that can be automatically stored on or read from the visitor's device (such as PC, tablet or smartphone) when visiting a website. This is done via the web browser on the device or via our app.

The first time you visit our online service, we will show you a notification explaining our cookies and ask for your permission for the use of these cookies. Our online services uses cookies or similar technologies where information is stored and / or read on the device (for ease of reading, all such techniques are hereinafter referred to as "cookies"), used to:

- Enable functionalities of the website and to protect the website (technical or functional cookies);
- Analyze the use of the website and on that basis improve the website (analytics cookies);
- Enabling the online chat function and the frequently asked questions portal (other cookies).

The information that a cookie obtains about your use of the online services can be transferred to secure servers of iBilly B.V. or that of a third party engaged by us for this purpose.

Technical and/or functional cookies

Some cookies ensure that certain parts of the online services work properly and that your user preferences remain known. For example, cookies can be used to render fonts properly, to be able to remember your user session on the web server so that you can view the website, or to remember a search term that is searched within the website or a selected filter. The technical and functional cookies we use are for storing user data and hiding information after a first visit to the website

Enable and disable cookies

You can set your browser so that the storage of cookies is only accepted if you agree. Note: many websites do not work optimally if the cookies are disabled.

Removal of cookies

Many cookies have an expiration date. If an expiration date is set, the cookie is automatically deleted when the expiration date expires. You

can also choose to manually delete the cookies before the expiration date has passed. Consult the manual of your browser or device for this.

Google Analytics & Firebase

We use Google Analytics & Firebase to track visitors on our online services and to get reports about how visitors use the online services. We accepted the data processing agreement from Google. We don't allow Google to use information obtained by Analytics for other Google services, and we anonymize the IP-addresses.

Security

We take security measures to reduce misuse of and unauthorized access to personal data. We take responsibility in the security of your personal data. We renew our security measures to ensure safe storage of personal data and keep track what might go wrong.

Changes to this privacy statement

We reserve the right to modify this statement. We recommend that you consult this statement on a regular basis, so that you remain informed of any changes.

Inspection & modification of your data

You can always contact us if you have any questions regarding our privacy policy or wish to review, modify or delete your personal data.

You have the following rights:

- Right of access: you have the right to see what kind of personal data we processed about you;
- Right of rectification: you have the right to rectify any personal data we have processed about you, if this information is (partially) wrong;
- Right to complain: you have the right to file a complaint against the processing of your personal data by us, or against direct marketing;
- Right to be forgotten: you can file a request with us to remove any personal data we have processed of you;
- Right to data portability: if technically possible, you have the right to ask us to transfer your processed personal data to a third party;
- Right to restriction of processing: you can file a request with us to (temporarily) restrict the processing of your personal data.

If you exercise any of the rights mentioned above, we might ask to identify yourself with a valid ID, to confirm it is your personal data. If so, it is important that you hide your social security number and photo.

We will usually respond to your request within one month. This term can be extended if the request is proven to be complex or tied to a specific right. You will be notified about a possible extension of this term.



Complaints

If you want to file a complaint about our use of personal data, please send an e-mail with the details of your complaint to info@ibilly.co. We will look into and respond to any complaint we receive.

If you think that we are not helping you in the right way, you have the right to file a complaint at the authority. For The Netherlands, this is the Autoriteit Persoonsgegevens.

Contact details

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