

## **DATA CONSENT**

### **JOINT CONTROLLER CONSENT FOR Click to Pay SERVICE**

By selecting the option “I have read and agree to the Data Consent”, you are agreeing to the processing of your personal data, as described below (“Personal Data”), by the Bank of Cyprus Public Company Ltd (the “Bank”) and VISA EUROPE LIMITED (“VISA”) for the purpose of providing you with the Click to Pay service (“CTP”) as described in the Click to Pay T&C’s which you have accepted.

### **JOINT CONTROLLERSHIP**

For the provision of CTP, the Bank and VISA will be acting as joint controllers of your Personal Data, as specifically described below. A joint controller is an entity that, along with one or more other organizations, jointly determines the purposes and means for which personal data is processed.

Under this arrangement, the Bank is responsible for collecting your Personal Data, transmitting it to VISA and keeping it up to date, making decisions on and exercising your opt-out options, as applicable. The Bank is also responsible for providing you with all privacy information required under data protection laws and handling any queries or data subject requests you may have in relation to CTP.

VISA is responsible for storing your personal information in VISA’s CTP database, operating the database, performing verification (including by One Time Passcodes), displaying your masked cards and ultimately, where you select a card at checkout, providing your information to the merchant to enable the transaction.

### **PERSONAL DATA THAT WILL BE PROCESSED AND SHARED WITH VISA**

If your card is enrolled in CTP, the Bank will share your Personal Data below with VISA:

- Card Number
- Card Expiration Date
- Card Type
- Cardholder Name
- Cardholder Email
- Cardholder Mobile Phone number
- Cardholder Billing Address
- Name of the Bank issuing the card

### **INTERNATIONAL TRANSFERS OF YOUR PERSONAL DATA**

The Bank will transfer your Personal Data to the cloud server that VISA maintains in the UK and when doing so shall ensure that the appropriate data transfer mechanisms are in place.

VISA may transfer your Personal Data outside of the EEA, UK or Switzerland and when doing so shall ensure that the appropriate data transfer mechanisms are in place.

### **DATA STORAGE AND RETENTION PERIOD**

The Bank will retain your Personal Data in accordance with its Privacy Statement which is available on the Bank’s website [https://www.bankofcyprus.com/en-gb/contact\\_us/privacy-notice/](https://www.bankofcyprus.com/en-gb/contact_us/privacy-notice/).

VISA will retain your Personal Data for the period during which you have an active card in your CTP account and for an additional 180 days (or such longer period as may be required for legal or compliance purposes) after you opt out by selecting the “Remove Click to Pay” option through 1bank.

### **DATA SUBJECT REQUESTS AND COMPLAINTS**

Any requests or complaints you may have shall be submitted to the Bank as follows:

For the exercise of your rights:

[https://www.bankofcyprus.com/en-gb/contact\\_us/](https://www.bankofcyprus.com/en-gb/contact_us/)

For lodging a complaint:

[https://www.bankofcyprus.com/en-gb/contact\\_us/complaints/](https://www.bankofcyprus.com/en-gb/contact_us/complaints/)

VISA will cooperate with the Bank in order to satisfy such requests or resolve any complaints.

### **RIGHT TO WITHDRAW**

You have the right to withdraw your consent by opting out from CTP by selecting the “Remove Click to Pay” option through 1bank.

However, please note that the right to withdraw is not retroactive and therefore a withdrawal of your consent shall not affect the lawfulness of any processing performed, based on this consent, before its withdrawal.

### **FURTHER INFORMATION**

For further information with respect to your access rights and how VISA processes your Personal Data, please read VISA's Global Privacy Notice which is available on VISA's website <https://usa.visa.com/legal/global-privacy-notice.html>.

For further information with respect to your access rights and how the Bank processes your Personal Data, please read the Bank's Privacy Statement which is available on the Bank's website [https://www.bankofcyprus.com/en-gb/contact\\_us/privacy-notice/](https://www.bankofcyprus.com/en-gb/contact_us/privacy-notice/).