

Privacy & Cookie Statement

Personal data

Introduction

For our products and services we collect, use and store personal data. In this Privacy & Cookie Statement you can read what data we collect and what we do with this data.

At bunq, we really care about your privacy. This means we will never sell or rent your personal data to third parties without your permission.

1. What data does bunq collect?

We collect the following personal data:

- a. First- and last name
- b. Date, country and place of birth
- c. Nationality
- d. Gender
- e. Contact- and address details
- f. Social security number, ID number(s) and/or tax identification number(s)
- g. Bank data
- h. Device data (such as IP--addresses, advertising ID's and other identifiers)
- i. Biometric data
- j. Location data
- k. Use data (how you use our products and services) and correspondence data

For the registration for our services we require a photo of an identity document.

For the use of bunq basic and Slice we will only collect data in category a, e and g up to and including k.

2. How does bunq use my personal data?

We use the collected personal data to:

- assess and accept users, as well as to execute the agreements with users;
- process payment transactions;
- conduct analyses for statistical, strategic and scientific purposes;
- learn more about the use of our products and services so we can improve them and personalise our marketing efforts;
- carrying out (targeted) marketing activities through different channels and measure their effectiveness;
- ensure the safety and integrity of the financial sector, bunq and our users;
- comply with legal obligations; and
- deliver services to users.

You can always contact us via the app if you do not want your data to be used for marketing purposes.

3. How does bunq process my data?

We process your personal data in accordance with the Dutch Data Protection Act (Wet bescherming persoonsgegevens) and the Code of Conduct for the Processing of Personal Data by Financial Institutions (Gedragscode Verwerking Persoonsgegevens Financiële Instellingen) when applicable. You can find the code of conduct [here](#).

We will never sell or rent your personal data to third parties without your permission, but we will share your personal data with third parties if:

- this is (in our opinion) required to provide or improve our products and services;
- this is required to perform our marketing efforts;
- in case we have a statutory or legal obligation to do so; or
- to prevent and combat fraud, misuse and crimes.

We will always try to keep the sharing to a minimum. If we share data, we will always make sure the third party will handle your personal data with the same care as we do.

We are legally required to share certain data with the Tax Authorities. This data might be shared internationally by the Tax Authorities.

We can compare your data with data from external sources to control risks and prevent fraud.

4. Contact list

By giving our app access to your contact list you can easily see whom of your contacts also uses bunq. You can then use the contact details to execute transactions more easily.

5. Video Onboarding

During the bunq onboarding process you have the option to verify your identity by means of a video call. This service is provided by a third party supplier: IDnow GmbH (Fürstenstrasse 15, 80333 Munich).

If you choose to use video identification, we will share some of your personal data with IDnow. This is done in accordance with applicable laws and regulations. To ensure the confidentiality and safety of your data, we have signed a data processing agreement with IDnow.

6. How long does bunq store my data?

We don't store your personal data longer than legally allowed and not longer than necessary for the purposes the data was collected for. We are legally required to store specific data for a certain period of time.

7. What are my rights?

You can always ask us to provide you with the personal data we have collected from you. When the data is incorrect, you can ask us to correct or remove the data. There is an overview of your personal data in the bunq app.

8. Phone and chat conversations

We can store chat and phone conversations. We can read or listen to the conversations for research, to prevent fraud, in order to protect our interests or to comply with the law. In addition, we can use the chat and phone conversations for training and coaching purposes.

We do not store the conversations longer than necessary and we will make sure they are not used for purposes other than those listed above.

9. Use of our products and services

To analyse the use of our products and services, and to measure the effectiveness of our marketing campaigns, we use technology from adjust GmbH (Saarbrücker Strasse, 10405 Berlin). We do so in accordance with applicable laws and regulations. To ensure the confidentiality and safety of your data, we have signed a data processing agreement with adjust.

We might collect information on your visits to our website and your use of our products and services. This includes time stamps, device data (such as advertising ID's), click and browse behaviour.

We use this information to improve the usability of our products and services, for (direct) marketing purposes and analysis and can combine the data with other data we have gathered to learn more about you

10. Changes to the Privacy & Cookie Statement

We are always improving and expanding our products and services. This might cause our data processing to change. When we change something, we will adjust our Privacy & Cookie Statement accordingly. You can always find the latest version on our website and in the app.

11. About us

bunq B.V. is responsible for the processing of your personal data.

bunq B.V. is registered at the Dutch Chamber of Commerce with registration number 54992060. Our address is Naritaweg 131-133, 1043 BS Amsterdam, the Netherlands.

Cookies

1. What are cookies?

Cookies are small (text)files we send to your device when you use our products and services (incl. our website). The files are stored on your device.

2. Why does bunq use cookies?

We use cookies to:

- provide basic functionalities of our products and services;
- improve the usability of our products and services;
- show you personalised ads across the web and analyse their effectiveness; and
- manage customer relationships.

We can combine the data gathered from cookies with other data we have about you, to learn about your personal customer journey.

3. Google Analytics

We have configured Google Analytics in accordance with the guidelines for privacy friendly use from the Dutch Data Protection Authority ('Handleiding privacy vriendelijk instellen van Google Analytics'). This means we have a data processing agreement with Google, we anonymize IP-addresses and have disabled data sharing.

4. How can I block and delete cookies?

If you do not want us to place cookies on your device, you can block and remove the cookies via the privacy settings of your browser. By doing so, our website (and possibly other websites) might not function properly.

You can choose to block all cookies or only cookies from specific websites. Blocking cookies will not automatically remove the cookies that are already on your device.

You can remove cookies from your device, but this might impact the functioning of websites. With every new session, new cookies will be placed unless you have blocked the use of cookies.