Privacy statement

1. Applies to
All registered persons whose personal information is collected, in accordance with the requirements of the Privacy Regulation (GDPR).

2. Responsibility
The GDPR owner is responsible for making this declaration available to registered persons before EedenBull collects / processes personal data. All employees of EedenBull who interact with data subjects are responsible for ensuring that this declaration is made available to the data subject and that their consent to the processing of the data is secured.

3. Privacy
EedenBull is a technologically agnostic fintech innovation company, built by experienced banking, payment and technology professionals. We help banks create new products and services to increase revenue, customer loyalty and brand attraction. We operate globally, but implement locally.

Our privacy managers and privacy representatives can be contacted directly here:
• personvern@eedenbull.com
• (+47) 23 96 68 63

The personal information we wish to collect and process on you is:
• E-mail addresses
• Names
• Pictures
• Postal / delivery addresses
• Social security number
• Online identifiers such as IP address, cookie string, etc.

EedenBull can also collect data that is not directly from the registered person. This can include all publicly available data sources as well as specialist agencies, such as credit bureaus, the Brønnøysund Register Center, etc.

The personal information we collect will be used to handle all relevant aspects of your individual or business-related relationship with EedenBull. Collection of personal information applies to all our products and solutions.

3.1 Consent
By agreeing to this privacy statement, you give us permission to process your personal information specifically for the purposes identified.

Consent is required for EedenBull to be able to process personal data, but this must be given explicitly. Where we ask you for sensitive personal information, we will always tell you why and how the information will be used.

You can withdraw your consent at any time by contacting EedenBull in writing and requesting the withdrawal of your consent via e-mail: personvern@eedenbull.com.
3.2 Dissemination of information
EedenBull will not pass on your personal information to third parties without first obtaining your consent. Third parties will receive your personal information for purposes such as part of the processing activities. All our key partners are based in the EU and comply with the GDPR. These include, but are not limited to:
• Signicat and BankID
• Trapets - AML
• GPS Management System
• Credit Bureau
• Brønnøysund Register Center
• Idemia plastic card production and personalization
• Partner banks

3.3 Retention period
EedenBull will process personal information continuously throughout the customer relationship with EedenBull as long as the customer remains and maintains an active customer relationship. When the customer relationship ends, personal information will be stored from that date and for another 5 years, or as defined by the local regulator for the market we operate in. Personal information will be stored for a minimum of 5 years. We will provide further information on how the storage period is established.

3.4 Your rights as registered
At any time while we are in possession of or processing your personal information, you as registered have the following rights:
• Right of access - you have the right to request a copy of the information we have about you.
• Correction - you have the right to correct data that we have about you that is inaccurate or incomplete.
• Right to be forgotten - under certain circumstances you can request that the data we have about you be deleted from our systems.
• Right to limit the treatment - where certain conditions apply to have the right to limit the treatment.
• The right to portability - you have the right to transfer the data we have about you to another organization.
• The right to protest - you have the right to protest against certain types of treatment, such as direct marketing.
• Right to object to automated processing, including profiling - you also have the right to be subject to the legal effects of automated processing or profiling
• Right to litigation: if EedenBull denies your request under access rights, we will give you a reason why. You have the right to complain as described in section 3.5 below. All of the above requests will be forwarded if there is a third party involved (as set out in 3.2 above) in the processing of your personal data.

3.5 Complaints
In the event that you wish to lodge a complaint about how your personal data is processed by EedenBull or a third party as described in 3.4 above, or how your complaint has been handled, you have the right to lodge a complaint directly to the supervisory authority and EedenBull. 3 Details for each of these contacts are: The supervisory authority's contact information Privacy representative / GDPR owner contact information Name: Datatilsynet E-mail address: postkasse@datatilsynet.no Telephone number: (+47) 22 39 69 00 E-mail address: personvern@eedenbull.com Telephone number: (+47) 23 96 68 63
3.6 Privacy statement
Read more about how and why we use your data in agreements on cards and other services.

4. Online privacy statement

Personal data
According to the EU General Privacy Regulation (GDPR), personal data is defined as: “All information related to an identified or identifiable natural person (‘registered’); an identifiable natural person is one that can be identified, directly or indirectly, in particular by reference to an identifier such as a name, identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, natural person; genetic, mental, economic, cultural or social identity. ”

How we use your personal information
This privacy statement tells you how we, EedenBull, will collect and use your personal data to manage your relationship with us. We will collect personal information, and this may possibly include: cookies, profiling, complaints, subscriptions, device IDs and IP addresses, etc.

Why does EedenBull need to collect and store personal information?
In order for us to give you the best possible experience with our products and solutions, we need to collect your data to ensure your or your company's security. In any case, we are committed to ensuring that the information we collect and use is appropriate for this purpose, and does not constitute an invasion of your privacy. When it comes to being contacted for marketing purposes, EedenBull will contact you for further consent.

Will EedenBull share my personal data with anyone else?
We may pass on your personal information to third party service providers who have an agreement with EedenBull during the processing with you. Any third parties with whom we may share your data are obliged to store your information securely and to use it only to fulfill the service they provide to you on our behalf. When they no longer need your data to fulfill this service, they will dispose of the details in accordance with EedenBull’s procedures. If we wish to provide your sensitive personal information to a third party, we will only do so once we have obtained your consent, unless we are required by law to do otherwise.

How will EedenBull use the personal information it collects about me?
EedenBull will process, collect, store and use the information you provide in a manner that complies with the EU General Privacy Regulation (GDPR). We will try to keep your information accurate and up to date, and not keep it longer than necessary. EedenBull is obliged to store information in accordance with the law, such as information that is necessary for income tax and auditing purposes. How long certain types of personal data are to be stored can also be governed by specific requirements from the business community and agreed practices. Personal information may be stored in addition to these periods, depending on individual business needs.

Under what circumstances will EedenBull contact me?
Our goal is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. In addition, the information you provide will be subject to strict measures and procedures to minimize the risk of unauthorized access or disclosure.

Can I find out what personal information the organization has about me?
At your request, EedenBull can confirm what information we have about you and how it is
processed. If EedenBull holds personal information about you, you can request the following information:

• Identity and contact information of the person or organization that has decided how and why we will process your data. In some cases, this will be a representative in the EU.
• Contact information for the privacy representative, where applicable.
• The purpose of the treatment as well as the legal basis for the treatment.
• If the processing is based on the legitimate interests of EedenBull or a third party, information about those interests.
• The categories of personal information collected, stored and processed. Recipient (s) or categories of recipients to whom the data is / will be given.
• If we intend to transfer the personal data to a third country or international organization, information on how to ensure that this is done will be securely provided. The EU has approved sending personal data to some countries because it meets a minimum standard of data protection. In other cases, we will ensure that there are specific measures to secure your information.
• How long the data should be stored.
• Details of your rights to correct, delete, restrict or object to such processing.
• Information about your right to withdraw consent at any time. • How to lodge a complaint with the supervisory authority.
• Whether the collection of personal data is a statutory or contractual requirement, or a requirement necessary to enter into a contract, and whether you are obliged to provide the personal data and the possible consequences of failing to provide such data.
• The source of personal information if it was not collected directly from you.
• Any details and information about automated decision making, such as profiling, and all meaningful information about the logic involved, as well as the significance and expected consequences of such processing.

What ID do I need to provide to access this?
EedenBull accepts the following forms of ID when information about your personal information is requested:
• Passport
• National ID card

Contact information for privacy representative / GDPR owner: Privacy representative / GDPR owner contact information E-mail address: personvern@eedenbull.com Phone number: (+47) 23 96 68 63