

## Alipay Europe Account and Wallets

### Privacy Notice

(Last updated: January 2022)

Alipay has developed this Privacy Notice (“**Notice**”) to explain how we may collect, retain, process, share and transfer your personal information when you use our following services as a registered user:

- an **Alipay Account**, as defined in the Alipay Europe Consumer Account User Terms and Conditions (an “**Alipay Account User**”)
- a consumer Alipay Wallet (“**Alipay Europe C-Wallet**”), as defined in the Alipay Europe Consumer Wallet User Terms and Conditions (an “**Alipay Europe C-Wallet User**”); and
- a merchant Alipay Wallet (“**Alipay Europe B-Wallet**”), as defined in the Alipay Europe Merchant Wallet Terms and Conditions (an “**Alipay Europe B-Wallet User**”);

(each a “**User**” and referred to together in this Notice as, the “**Users**”, “**you**” or “**your**”) (each of the above as a “**User Service**” and referred to together in this Notice as “**User Services**”). References to “you” in this Notice are to the individual who is accessing or applying to use the User Services either on your own account or on behalf of your business (as in the case for Alipay Europe B-Wallet Users).

The Alipay Account, Alipay Europe C-Wallet and Alipay Europe B-Wallet are provided by Alipay (Europe) Limited S.A., a company incorporated in Luxembourg (referred to in this Notice as “**Alipay**”, “**we**”, “**us**” or “**our**”). Alipay acts as the “controller” of your personal information under the EU General Data Protection Regulation 2016/679 (the “**GDPR**”) for the activities described in this Notice. That means Alipay is the legal entity deciding why and how your personal information is collected and used. If you would like to get in touch, our contact details can be found in the “**Contact Us**” section below.

For the User Services, please refer to the [Alipay Europe Consumer Account User Terms and Conditions](#), the [Alipay Consumer Wallet User Terms and Conditions](#), and the [Alipay Europe Merchant Wallet Terms and Conditions](#) for the terms that apply to a User’s access and use of the Alipay Europe Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet. Terms used but not defined in this Notice will have the meanings given to them in the relevant Terms and Conditions, as the context requires.

Your Alipay Account, Alipay Europe C-Wallet and Alipay Europe B-Wallet can be accessed through the AliExpress mobile application and/or website (“**AliExpress**”). Please refer to AliExpress for their separate terms and conditions and privacy notice .

### **1. WHAT PERSONAL INFORMATION DO WE COLLECT ABOUT YOU?**

We collect, process and use personal information from and about you, including when you interact with us, register for, or use an Alipay Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet to make purchases or conduct financial transactions, or otherwise make use of our User Services.

We collect the following personal information from all Users:

- “**Financial Information**”: information obtained by us or provided by you during your use of the User Services including bank account numbers, billing and delivery information, credit/debit card numbers (including security codes) and cardholder names, expiration dates and bank statements.

- **“Marketing and Communications Information”**: communications-related information, including the content of emails, transcripts of webchats, customer service chat or phone call recordings when you interact with us, whether through AliExpress, your Alipay Account, Alipay Europe C-Wallet, Alipay Europe B-Wallet or any other means of communication used to contact us.
- **“Transaction Information”**: your (or your organisation’s) legal name, account number, contact information and/or other information relating to you or another recipient of a payment, remittance or fund, as well as financial information about the transaction itself such as amount, currency, type of transaction, source of funds or bank details.
- **“Profile Information”**: including your username and password, orders made by you, your interests, preferences, feedback and survey responses.

In addition, we collect the following personal information from **Alipay Europe C-Wallet Users** and **Alipay Europe B-Wallet Users**:

- **“Identity Verification Information”**: when we are dealing with a request to change your password or the mobile phone number that is associated with your Alipay Europe C-Wallet or Alipay Europe B-Wallet, or when we detect potential risks to the assets stored in your Alipay Europe C-Wallet or Alipay Europe B-Wallet, we may need to verify your identity by requesting data from you. Such data may include: identity documents, proof of your top-up records or other method of funding the Alipay Europe C-Wallet or Alipay Europe B-Wallet, records of money transfer, images of the credit cards that you have attached to the Alipay Europe C-Wallet or Alipay Europe B-Wallet, or the credit card bills or transaction history of the credit card.
- **“KYC/KYB Information”**: information required to complete the “Know-Your-Client” (“**KYC**”) and “Know-Your-Business” (“**KYB**”) processes necessary for the security of our system and that of our customers.
  - For **Alipay Europe C-Wallet Users**, the KYC process involves the collection of your full name, a copy or record of your identity cards, passport or other travel document information, your proof of address, occupation, nationality, country of birth, source of funding, source of wealth and/or other information from checks, credit cards, bank statements, address proofs or money orders. As part of the KYC process, we may ask you for confirmation of whether you are a politically exposed person.
  - For **Alipay Europe B-Wallet Users**, the KYB process involves the collection of business information including your organisation’s name, registered address, registration number, date of incorporation, and copies of corporate documentation including a copy of your trade registry extract, articles of incorporation, memorandum, ownership chart, source of funds and wealth and verification that the business is not subject to bankruptcy (or equivalent processes). We will also collect KYC information (mentioned above) relating to your organisation’s directors, legal representatives and beneficial owners, and proof of each of their authority to act on behalf of your organisation or proof of their beneficial ownership (if relevant).
- **“Registration Information”**: information obtained by us or provided by you when you register as a User of the Alipay Europe C-Wallet or Alipay Europe B-Wallet, including your name, username or similar identifier, date of birth, address, telephone number and/or email address and any other information as required by applicable law and/or regulation to carry out the User Services in your relevant jurisdiction.

We need to collect the abovementioned categories of personal information by virtue of a legal obligation or in light of a contract with you. If you do not provide the personal information when requested, we may not be

able to comply with our legal obligations, provide you with a service or perform the contract we have or are trying to enter into with you. In such case, we may have to terminate our relationship with you.

## **2. HOW DO WE OBTAIN YOUR PERSONAL INFORMATION?**

We use different methods to collect personal information from and about you, including through:

- **Direct interactions with you:** we collect personal information about you in connection with your Alipay Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet, such as when you register as a User of Alipay Account, Alipay Europe C-Wallet, Alipay Europe B-Wallet, use our User Services, participate in one of our loyalty or promotional events, or when you communicate with us by phone, email, webchat or otherwise.
- **Third parties or publicly available sources, including:**
  - AliExpress or any other merchants or suppliers or partners from which you buy goods or services using your Alipay Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet. In particular, we will receive your AliExpress account details from AliExpress when you first register your Alipay Account or Alipay Europe B-Wallet;
  - service providers providing services on our or their behalf, whether they are part of the Alipay Group (as defined in section 6 below) or third parties;
  - banks and other third party financial or payment institutions (“**Third Party Financial Institutions**”) that we cooperate with to provide you with the User Services, such as to enable you to enjoy particular functions and services offered by such Third Party Financial Institutions;
  - electronic identity verification service providers;
  - credit reference and fraud prevention agencies; and
  - other publicly available sources including online sources such as social media, company registration lists, and telephone and other publicly available directories.

## **3. HOW DO WE USE YOUR PERSONAL INFORMATION?**

For all Users, we use your personal information for the following purposes:

### **Providing User Services:**

- (a) verifying your identity, including during account creation, deletion and payment password reset processes;
- (b) processing, maintaining and managing your registration as a User of an Alipay Account, Alipay Europe C-Wallet, or Alipay Europe B-Wallet including where necessary, communicating with AliExpress in relation to your account and registration status;
- (c) enabling transactions, customising your User experience, servicing your customer requests, facilitating any payments, remittances, fund transfers, settlement of purchase price for goods and services, and responding to your queries, feedback, claims or disputes;

### **Improving User Services:**

- (d) performing research, conducting surveys (whether orally or in writing) and analysing trends, usages and other behaviours (whether on an individualised or aggregated basis) in order to manage our business operations, including our information technology infrastructure, measure the performance of our User Services, better understand how you and our collective User base access and use the Alipay Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet each for the purpose of ensuring and improving, optimising and expanding the product functions of the Alipay Account, Alipay Europe C-Wallet, Alipay Europe B-Wallet and User Services, and if applicable, to develop related products and services;
- (e) collecting feedback from you and/or your staff (if applicable for Alipay Europe B-Wallet Users) about our products and services and using such feedback to improve our business and/or customise products and services (including User Services) to you;
- (f) showing you personalised or targeted banner and displaying advertisements or other information about products and services offered by us, other Alipay Group companies, our business partners or other third parties, including for promotional purposes;
- (g) with your consent, sending you direct marketing about product and services offered by us, other Alipay Group companies, our business partners or other third parties;

#### **Managing risk and protecting you from fraud**

- (h) managing risk, performing creditworthiness and solvency checks, assessing, detecting, investigating, preventing or remediating fraud, data breaches or other potentially prohibited or illegal activities and otherwise protecting the integrity of our payments platform;
- (i) detecting, investigating, preventing or remediating violations of your agreements with us or any merchant or any applicable policy, industry standards, guidelines, laws and regulations and our internal Alipay Group policies;

#### **Complying with our obligations**

- (j) making disclosures as may be required or desirable in relation to any applicable law or regulation, government officials or other third parties that Alipay has contractual or regulatory obligations to, including another payment network. Disclosures may also be made pursuant to any subpoena, court order or other legal process or requirement applicable to us or any Alipay Group company (including anti-money laundering and counter-terrorist financing reporting requirements);
- (k) making disclosures to prevent any harm or financial loss, to report suspected illegal activity or to establish, exercise or defend claims or potential claims on behalf of, or brought against us or any Alipay Group company;
- (l) managing our business including to protect Users, prevent harm, fraud or theft to ourselves and others, maintaining the security of our products, and protecting our rights or property and those of others; and

#### **Meeting our business needs**

- (m) enabling any due diligence and other appraisals or evaluations for any actual or proposed merger, acquisition, financing transaction or joint venture contemplated by us or any Alipay Group company.

#### **4. WHAT IS OUR PURPOSE AND LEGAL BASIS FOR USING YOUR PERSONAL INFORMATION?**

The purposes and legal bases upon which we process your personal information include:

Category of Personal Information	Purpose of Processing	Lawful Basis for Processing
All personal information categories included in “Section 1: What Personal Information Do We Collect about You?”.	For the performance of the Alipay Europe Consumer Account User Terms and Conditions, Alipay Europe Consumer Wallet User Terms and Conditions, Alipay Europe Merchant Wallet Terms and Conditions or other contracts to which you (or your organisation) are a party to, to take pre-contractual steps at your (or your organisation’s) request, to manage our relationship with you (including to respond to your inquiries) or to manage risk, fraud and abuse of the User Services.	To perform a contract (Art. 6(1)(b) GDPR).  To comply with a legal obligation (see below) (Art. 6(1)(c) GDPR).  To pursue our legitimate interests to operate and improve our business and minimise any unintended disruption, risk or fraud to the User Services that we offer to you, to transfer your personal information within the Alipay Group for internal administrative purposes, and to make your experience of our products and User Services efficient and effective (Art. 6(1)(f) GDPR).
KYC/KYB Information and Identity Verification Information included in “Section 1: What Personal Information Do We Collect about You?”.	To comply with applicable KYC and KYB laws and other regulatory requirements that apply to us (including to send you service-related communications we are required to send you under these laws).	To comply with a legal obligation (Art. 6(1)(c) GDPR).
Marketing and Communications Information, Transaction Information, Profile Information and Registration Information included in “Section 1: What Personal Information Do We Collect about You?”.	To send you marketing/promotional communications and make these communications with you more relevant and personalised to you.	To pursue our legitimate interests to send you (B2B or B2C) marketing communications (Art. 6(1)(f) GDPR).  Where required under applicable law, we will ask for and rely on your consent (Art. 6(1)(a) GDPR).
Profile Information included in “Section 1: What Personal Information Do We Collect about You?”.	To make your experience of our products and User Services efficient and effective.	To pursue our legitimate interests to make your experience of our products and User Services efficient and effective (Art. 6(1)(f) GDPR).

All personal information categories included in “Section 1: What Personal Information Do We Collect about You?”.	To defend and enforce our rights against legal claims that involve us or other Alipay Group companies.	To pursue our legitimate interests to defend and enforce our rights (Art. 6(1)(f) GDPR).  To comply with a legal obligation, e.g. to respond to an official request (Art. 6(1)(c) GDPR).
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However, in cases in which we wish to use your personal information for our legitimate interests, we will carefully consider your position and will not go ahead if we believe your interests or fundamental rights and freedoms relating to your personal information would be prejudiced. **You have a right to object to the processing of your personal information where that processing is carried out for our legitimate interests. Please note however that we may not be able to fulfil this request in all instances.**

Where we ask for your consent to allow us to use your personal information for one or more purposes (e.g. to send you direct marketing via electronic communication means, when such consent is required under applicable law), we will only process your personal information in this way if you agree to us doing so. You have the right to withdraw your consent at any time by contacting us however please note that this does not affect the lawfulness of our processing of your personal information based on consent before such withdrawal (please see the “**Contact Us**” section below).

**5. TRANSFERS OF YOUR PERSONAL INFORMATION OUTSIDE OF THE EEA**

Our operations are supported by a network of computers, servers and other infrastructure and information technology, including third party service providers. Some of them are established out in other jurisdictions outside of the European Economic Area (“**EEA**”). Your personal information are transferred outside of the EEA as permitted by applicable data protection and privacy laws and regulations, including but not limited to the following countries: the UK, the United States, China, Singapore.

In accordance with applicable data protection and privacy laws and regulations, we have in place appropriate measures to ensure that your personal information remains protected and secure when it is transferred outside of the EEA to a jurisdiction other than one that is recognised by the European Commission as having an adequate level of protection of personal information. These measures include but are not limited to (where applicable) transferring personal information pursuant to data transfer agreements implementing the standard contractual clauses adopted by the European Commission together with conducting a transfer impact assessment on each jurisdiction deemed as third country under the GDPR and other necessary internal assessments.

If you would like further information, you can contact us using the details set out in the “**Contact Us**” section below.

**6. WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?**

Alipay provides the services, features, and functionalities for any online and offline transactions conducted using the User Services. We do so directly or through our group companies (we call them the “**Alipay Group**”) in this Notice).

We share your personal information to operate and manage our business, including for the purposes indicated under the “**How do we use your personal information?**” section above. Categories of recipients we transfer (certain of) your personal information to include:

- any member of the Alipay Group: All personal information categories included in “Section 1: What Personal Information Do We Collect about You?”;

- AliExpress: All personal information categories included in “Section 1: What Personal Information Do We Collect about You?” ;
- merchants or suppliers or partners to whom payments are made using the Alipay Europe Consumer Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet: Financial Information and Transaction Information;
- our contractors, professional advisers and third party service providers who provide administrative, customer support, telecommunication, computing, remittance or other services to us in connection with the operation or maintenance of the User Services, including for fraud prevention, payment settlement and transaction processing, insurance, bill collection, data entry, database management, promotion, marketing, customer service, technology service, legal services, financial services, product and service alerts and payment extension services: All personal information categories included in “Section 1: What Personal Information Do We Collect about You?”, on a need-to-know basis depending on the services provided;
- marketing service providers who provide administrative, data processing, research and marketing, distribution, professional or other similar services to us: Marketing and Communications Information, Profile Information and Registration Information;
- Third Party Financial Institutions (including card associations such as Visa and Mastercard, payment networks and acquiring institutions) which may be involved in processing of payments and conducting of transactions through the Alipay Europe Consumer Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet: Identify Verification Information, KYB/KYC Information and Registration Information;
- law enforcement agencies, insurers, government and regulatory authorities or any other organisations to which Alipay, any Alipay Group company or any third party service provider of Alipay or Alipay Group company is under an obligation to make disclosure under the requirements of any applicable law, regulation or commercial arrangement All personal information categories included in “Section 1: What Personal Information Do We Collect about You?” on a need-to-know basis to comply with our obligations or defend our rights or business needs; and
- actual or proposed entities involved in any merger, acquisition, corporate reorganisation or financing, or similar transaction with us, including in the event of the sale of all or part of our assets: All personal information categories included in “Section 1: What Personal Information Do We Collect about You?” on a need-to-know basis depending on our business needs.

## **7. HOW DO WE STORE AND PROTECT YOUR PERSONAL INFORMATION?**

We recognise the importance of protecting and managing your personal information and take all necessary steps to safeguard your personal information. We use a variety of security, organisational and technical measures designed to help protect your personal information from unauthorised access, use, disclosure, alteration or destruction consistent with applicable data protection and privacy laws and regulations.

However, you are also responsible for maintaining the security of your account information (username, password, etc.) for the Alipay Account, Alipay Europe C-Wallet or Alipay Europe B-Wallet in your possession or control. We recommend that you do not divulge your password to anyone. Our staff will never ask you for your password in an unsolicited phone call or in an unsolicited email. If you share a computer with others, you should not choose to save your account information on that shared computer.

## **8. HOW LONG WILL YOU USE MY PERSONAL INFORMATION FOR?**

We will only retain your personal information for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. If your Alipay Account, Alipay Europe C-Wallet, or Alipay Europe B-Wallet is closed, we may take steps to mask the personal information and other information, but we reserve our ability to retain and access the data for so long as required to comply with applicable laws.

## **9. DO WE PROCESS PERSONAL INFORMATION ABOUT CHILDREN?**

Our services are not directed towards children under 18 years old. Alipay does not knowingly collect personal information from children under 18. If you are under 18, please do not use an Alipay Account, Alipay Europe C-Wallet, Alipay Europe B-Wallet, or submit any personal information to us.

## **10. YOUR RIGHTS WITH RESPECT TO YOUR PERSONAL INFORMATION**

Subject to the limitations set out in EEA data protection law, you have certain rights in respect of your personal information. In particular, you have the following rights:

- **Right to access** - you have a right to receive a copy of your personal information. We will have to adequately verify your identity before any action can be taken;
- **Right to rectification** – where the personal information that we hold are incorrect, you have the right to request for amendment;
- **Right to erasure** – you have a right to request for the deletion of your personal information that we hold. However, we may not always be able to delete your personal information for legal and regulatory reasons. Please see section 8 above for further details;
- **Right to withdraw your consent** - withdraw your consent to the processing of your personal information at any time (where Alipay is processing your personal information based on your consent) by contacting us in the “**Contact Us**” section below. Please note that withdrawing your consent may prevent us from further providing all or part of our User Services to you but does not affect the lawfulness of our processing of your personal information based on such consent before the withdrawal. If that’s the case, we will tell you;
- **Right to data portability** - you have a right to receive certain personal information that you have provided to us, in a machine-readable form and/or that we transmit it to a third party with your express authorisation; and
- **Right to lodge a complaint** – you have the right to complain to the relevant supervisory authority if your privacy rights are violated, or if you have suffered as a result of unlawful processing of your personal information.

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal information (or to exercise any of your other rights). This is a security measure to ensure that personal information is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request.

If you would like to exercise your rights, please contact us using the details set out in the “**Contact Us**” section below. Please note that we may ask to verify your identity before proceeding with any request you make. Once we have verified your identity, we will endeavour to respond to your request within one calendar month. If the request takes longer to process, we will inform you and keep you updated.



## 11. CONTACT US

If you have questions or requests about the privacy issues relating to the processing of your personal information, you can contact the privacy office of your data controller, Alipay (Europe) Limited S.A.:

- by email at [AlipayWalletprivacy@alipay.com](mailto:AlipayWalletprivacy@alipay.com)
- at our business address: Privacy Matters, 9, rue du Laboratoire, L-1911, Luxembourg.

If you do get in touch, it would be helpful if you could provide us with your email address and the merchant and/or transaction (if applicable) that your query is related to. Please note that we may take steps to ask you to provide further information to verify your identity before granting you access to information or acting on your request to exercise your rights.

## 12. CHANGES TO THIS NOTICE

We may change, amend or revise this Notice from time to time. We will take appropriate measures to notify you of any substantive or material changes. You can view the latest version of this Notice on our website at any time and you are encouraged and responsible for consulting the latest version of this Notice before making use of the User Services referenced in this Notice.

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your relationship with us.