

TRANSACTIONLINK'S MARKETPLACE INFORMATION CLAUSE ON PERSONAL DATA PROCESSING

(the "Information Clause")

In this Information Clause we explain how and on what basis we collect, store and otherwise process personal data with relation to the provision of services to our clients (hereinafter the "Partners") selected on the marketplace (the "Services").

1. TERMS OF THE INFORMATION CLAUSE

- 1.1. For the purpose of this Information Clause terms: "controller", "processor", "data subject", "personal data" and "processing" shall have the same meaning as set out in Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (the "GDPR").
- 1.2. The terms "we" or "TransactionLink" as used here mean **TransactionLink spółka z ograniczoną odpowiedzialnością**, with its registered office in Warsaw at Rynek Nowego Miasta 9/9, 00-229 Warsaw, entered into the Register of Entrepreneurs maintained by the District Court for the Capital City of Warsaw under KRS No. 0000823971.

2. PROCESSING OF THE PERSONAL DATA

- 2.1. We attest that we act as a controller of the personal data obtained in connection with providing Services made available to our Partners on the marketplace (the "Personal Data"). The Services include the services of external service providers, which we acquire from our providers and resell to our clients based on relevant agreements concluded thereto.
- 2.2. We process Personal Data of end users to whom our Partners provide their services with the use of Services available and selected from the marketplace (the "End Users") and/or the End Users' representatives to which our Partners provide their services with the use of Services selected on the marketplace hereinafter referred to as "Data Subjects".

3. PURPOSES AND LEGAL BASIS FOR THE PERSONAL DATA PROCESSING

- 3.1. Personal Data obtained in connection with the provision Services is processed in order for us to perform our obligations under relevant agreements made between TransactionLink and our Partners for the provision of the Services selected on the marketplace.
- 3.2. We process your Personal Data based on:
 - a) the fact that the processing is necessary for the performance of such agreement (Article 6(1)(b) of the GDPR); or
 - b) on the basis of your consent (Article 6(1)(a) of the GDPR) (obtained from the End Users in the process of the performance of the Services).
- 3.3. Insofar as necessary, we may also process your Personal Data for the possible establishment, assertion or defense of claims (on the basis of Article 6(1)(b) or Article 6(1)(f) of the GDPR) and in order to comply with our obligations under the law, such as tax law, accounting law or the law governing our obligations as a payment institution providing an account information service only, as well as the performance of other legal obligations, including rules on anti-money laundering and anti-terrorist financing (AML) or complaint handling (on the basis of Article 6(1)(c) of the GDPR).

- 3.4 Personal Data may also be processed if so required by the Polish Financial Supervision Authority to the extent that such processing will be necessary for the fulfilment of our obligations arising from the fact that when acting as an institution providing account information service we are supervised by the Polish Financial Supervision Authority or need to meet specific requirements due to entrance to the relevant register (as per Section 2 above), within the scope and in a manner specified by the Polish Financial Supervision Authority, other relevant supervisory or public authorities or rules of law (on the basis of Article 6(1)(c) or Article 6(1)(f) of the GDPR).
- 3.5 Provided that we will be obliged by the Polish Financial Supervision Authority to process (store) your Personal Data, we will store such Personal Data in accordance with the requirements set out by the Polish Financial Supervision Authority, as well as in the GDPR and other data protection legislation. The Personal Data will be stored in such matter that restoring the availability and accessing the Personal Data shall not be possible, subject to situations directly provided for by the Polish Financial Supervision Authority, and such storage of your Personal Data will be compliant with the Polish and European Union law, including in particular ensuring the relevant documentation of your Personal Data storage, as well as technical, informational and legal security systems.

4 TYPES AND SOURCES OF PERSONAL DATA

- 4.1. In connection with the provision of the Services, we process Personal Data which may be:
- a) obtained by TransactionLink in the performance of its obligations under relevant agreements for the provision of Services selected on the marketplace and concluded with our Partners;
 - a) transferred to TransactionLink by external providers of Services available on the marketplace and/or our Partners for the purposes of the provision of our Services to our Partners.
- 4.2. We process all data necessary for the performance our obligations under the agreements with our Partners and provision of Services, as indicated in such agreements, as well as in relevant privacy policies of the external providers of Services, as selected from marketplace, which you may access through our website, including but not limited to:
- a) personal information of End Users, such as name, sex, personal identification code, date of birth, legal capacity, nationality and citizenship;
 - b) document details, such as the name of the document, issuing country, number, expiry date, information embedded to document barcodes (may vary depending on the document) and security features;
 - c) facial recognition data, such as photos, videos and sound recording, photographs taken from you and your document and video and sound recording of the verification process;
 - d) contact details, such as address, e-mail address, telephone numbers, IP address;
 - e) technical data (Device Signature), including but not limited to information about the date, time and your activity in the Services, your IP address and domain name, your software and hardware attributes as well as your general geographic location (e.g. city, country);
 - f) publicly available relevant data, e.g. information about being politically exposed person (PEP) and checks in public sanction lists;
 - a) personal information that we have received from our Partners, e.g. contact details.

5 PERSONAL DATA RECIPIENTS

We may transfer / share your Personal Data:

- a) upon your prior consent for data sharing, only to our Partners or Service providers to which you have directly agreed in such consent (e.g. to the entity on whose website you have used the TransactionLink's functionality);

Our Partners and providers of Services available on the marketplace process your Personal Data as independent data controllers or data processors with which we conclude relevant agreements.

- b) at any time, when we are legally required to do so, we may disclose your Personal Data or other information about your use of our Services in order to comply with the law, when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, prevent and detect fraud, or respond to requests from public authorities;
- c) with entities supporting TransactionLink with its business operations, such as companies providing data hosting services.

Your Personal Data may be also transferred entities seated in the United Kingdom, United States, i.e. outside the European Economic Area. To ensure adequate safeguards, the transfer of Personal Data takes place on the basis of an appropriate agreement, the so-called standard contractual clauses adopted by the European Commission.

You can obtain information on the protection measures applied by submitting a request to the contact details given above.

6 PERSONAL DATA RETENTION PERIOD

Your Personal Data will be processed:

- a) in order to carry out the Services – for a period of performing the Services in accordance with the relevant term and conditions for the provision of each Service and within the scope of your consents, however at any time the personal data retention period will not be longer than three (3) years;
- b) in order to comply with Polish Financial Supervision Authority's requirements set out in Sections 3.4-3.5 above – for a period of 3 years;
- c) for other purposes, e.g. analysis and improvement of our services – for a maximum period of three (3) years;
- d) if this is necessary to establish, assert or defend claims – for a period of limitation of such claims;
- e) if it is necessary for us to comply with our obligations under the law, such as tax law, accounting law or laws regulating our obligations as a payment institution providing solely the account information service (e.g. obligations to report statistical data, handle complaints), we may process your data also for the period necessary for the fulfilment of the obligations included in the relevant laws, in particular Act on Payment Services– for relevant periods required therein, however at any time no longer than three (3) years;

However, we will normally store your Personal Data for no longer than is necessary, taking into account the purposes for which the Personal Data is collected, i.e. to fulfil our contractual obligations, to pursue our legitimate interests, to fulfil legal obligations or as required for the statutory retention period.

7 YOUR RIGHTS CONCERNING PERSONAL DATA

As a data subject, with regards to your Personal Data, you have a number of rights under the GDPR, which you can exercise by contacting us by means indicated in Section 8 below.

Right to be informed

On this basis, we will provide you with information on data processing, including primarily the purposes and legal grounds for processing, the scope of Personal Data processed, categories of entities to which your data are disclosed, and the retention periods of your Personal Data.

Right of access and to obtain the copy of Personal Data

On this basis, you have the right to obtain confirmation as to whether or not we process your Personal Data and if so, to obtain some general information about the processing. We will also provide you with a copy of your Personal Data.

Right to rectification

By receiving this kind of request, we are obliged to remove incompatibilities or errors of your Personal Data and supplement them if they are incomplete.

Right to be forgotten

On this basis, you can request the deletion of your Personal Data, processing of which is no longer necessary to achieve any of the purposes for which your Personal Data were collected or otherwise processed. It may also cover the following situations:

- processing was based on your consent that you have withdrawn and there is no other legal ground for the processing;
- you have objected to processing based on the Article 6(1)(f) of the GDPR and there are no overriding legitimate grounds for the processing;
- Personal Data have been unlawfully processed;
- Personal Data have to be erased for compliance with a legal obligation that applies to us.

Please note also that the GDPR sets some exemptions when making use of your right to be forgotten is not possible.

Right to restriction of processing

You have the right to obtain restriction of processing where one of the following applies:

- you contest the accuracy of the Personal Data (for a period enabling us to verify the accuracy of the Personal data);
- the processing is unlawful and you oppose the erasure of the Personal Data and requests the restriction of their use instead;
- we no longer need the Personal Data for the purposes of the processing, but they are required by you for the establishment, exercise or defense of legal claims;
- you have objected to the processing based on the Article 6(1)(f) of the GDPR (for the verification whether our legitimate grounds override yours).

If such a request is made, we cease to carry out operations on your Personal Data – with the exception of operations to which you have consented, processing carried out for the establishment, exercise or defense of legal claims or for the protection of the rights of another natural or legal person or for reasons of important public interest of the European Union or of a Member State.

Right to Personal Data portability

When the processing is based on your consent or the necessity for the performance of a contract – you can request to receive your Personal Data from us in a structured, commonly used and machine-readable format. The right to data portability includes Personal Data provided by you and processed by automated means. You have the right to transfer this data to another data controller.

Right to object to data processing

At any time, you may object - for reasons related to your particular situation - to the processing of your Personal Data, which is based on the legitimate interest as specified in Article 6(1)(f) of the GDPR (e.g. for analytical or statistical purposes). We shall no longer process the Personal Data unless we demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or for the establishment, exercise or defense of legal claims.

Right to withdraw the consent

If your Personal Data are processed on the basis of given consent, you have the right to withdraw it at any time, which, however, does not affect the lawfulness of the processing carried out before its withdrawal.

Right to lodge a complaint to the Data Protection Authority

If it is considered that the processing of your Personal Data violates the provisions of the GDPR or other provisions regarding the protection of Personal Data, you may lodge a complaint to the body supervising the processing of personal data, competent in particular for your habitual residence, place of your work or place of the alleged violation.

In Poland, the supervisory authority is the President of the Personal Data Protection Office, with its office at Stawki 2 Street, 00-193 Warsaw.

8 OUR CONTACT DETAILS

You can contact us by:

- a) e-mail: hello@transactionlink.io,
- b) contact tools available on our website: <https://transactionlink.io/>; or
- c) in writing to our registered office address.

9 FREEDOM OR OBLIGATION TO PROVIDE THE PERSONAL DATA

When we obtain your Personal Data from you, providing us with data is voluntary, however, may be necessary to conclude or perform the agreement between us. We may be not able to conclude the agreement with you or fulfil contractual obligations. In some cases, it may be also necessary for us to fulfil legal obligations, including rules on anti-money laundering and anti-terrorist financing (AML).

10 PROFILING AND AUTOMATED DECISION MAKING

Your Personal Data will not be used for profiling or for automated decision making in relation to you.