

Privacy Policy

Maksuturva's consumer services

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General

This Privacy Policy applies to **consumer-customers who use the Buyer's helper- service that Maksuturva offers**. The Buyer's helper is a service- site where a user is transferred to via a link sent in an email concerning the payment transaction. Additionally, this Privacy Policy applies to consumer-customers whom have **changed their email address on Maksuturva's payment form or have given Maksuturva their personal identification number when choosing invoice or part payment as payment method**.

Maksuturva is a data controller in this context.

Controller and contact information

Maksuturva Group Ltd, Business identification code: 2121703-0

Address: Keilaranta 5, 02150 Espoo, Finland

Contact person: Maksuturva Group Data Protection Team, Krista Willman

Telephone number: (09) 321 3300

Email: privacy@maksuturva.fi

Legal basis for processing data

Maksuturva offers the Buyer's helper service for the web store's use, due to this a customer relationship between you and Maksuturva is initiated. On the basis of your customer relationship, Maksuturva has the right to process your personal data based on the legal basis compliance with a legal obligation .

It is necessary for Maksuturva to process personal data when a customer relationship has been initiated between you and Maksuturva when you use the Buyer's helper- service. Use, refers to situations where you, via the Buyer's helper- service make a return, reclamation, give feedback to the web store or use the post payment conversion- service. This means that your personal data is processed due to assignments and duties that have been initiated from your and Maksuturva's customer relationship. Information about tasks that are made via the Buyer's helper- service can also be used to develop Maksuturva's services and to do statistical- and marketing research.

Additionally, it is necessary to process your personal data if you change an email-address you previously have submitted on the payment form or give Maksuturva your personal identification number when choosing invoice or part payment as payment method.

According to the above presented, we will process your personal data for the following means:

- Carrying out the service
- Handling exceptional situations; returns, complaints or feedback to the web store as well as post payment conversion
- Communication concerning the payment transaction and the Buyer's helper service

Processing your personal data is also necessary so that Maksuturva can comply with legal obligations. Our legal obligations consist of i.e. mm:

- Reporting to the authorities
- Obligations and requirements concerning payment services

Information about tasks that are made via the Buyer's helper- service can be used for service handling and customer service. Information can also be used to assure that Maksuturva can comply with legal obligations and obligations stated in contracts made.

Data content

If you use the Buyer's helper-service we will collect the following information about you: return reason, possible photos you have attached, messages to the seller, bank account number in IBAN-format and IP-address. This information is needed so that we can forward it to the web store.

If you use the post payment conversion- service (a part of the Buyer's helper-service) we will collect the following information about you bank account number in IBAN-format, personal identification number and IP-address. These are necessary so that the Creditor can handle your credit application.

Data sources

We collect the data from you.

Recipients and categories of recipients

Before Maksuturva transfers your personal data, Maksuturva controls that the recipient is willing to process your personal data according to Maksuturva's written instructions and according to the general data protection regulation ((EU) 2016/679) and other obligations that are required according to possibly applied law.

Information needed for the use of the Buyer's helper-service, referring to data related to handling exceptional circumstances are transferred to the web store to which the customer addresses the complaint, return request or feedback. The web store is the retailer the consumer initially has made a purchase from.

Personal data that is needed for post payment conversion (personal identification number) is transferred to the creditor Lindorff Invest Ltd.

In email- communication to consumers Maksuturva uses a service provided by Mailjet SAS, for this purpose information (the buyers name, email-address and order information) is transferred to the service provider. Additionally, data can be transmitted to the authorities under legal circumstances.

Regular transfers of data

No transfers of your personal data outside of the EU and EEA.

Time frame for retaining personal data

We will retain your personal data after the customer relationship has ended for as long as it is needed to guard our rights or for as long as the applicable law and regulations so us obligate.

The personal data is retained at least for such a long time as the prevention of money laundering and terrorist financing law (444/2017) requires.

The data subject's rights

You have the following rights concerning your personal data:

- The right to be informed and to access

You have the right to get confirmation about whether your personal data is processed or not, as well as getting access to your personal data. The request to access your data must be sent to: privacy@maksuturva.fi or by mail to Keilaranta 5, 02150 Espoo, Finland.

If the registered makes a request online, and has not requested any other form of delivery, she will get her information by generally used and data-safe electronical means. A sum for the costs that arise from delivering the information can be requested from the registered. If Maksuturva cannot verify your identity, Maksuturva has the right to request more detailed information so that the identity is verified.

- The right of rectification

You have the right to claim Maksuturva to correct or update data that is inaccurate for the means of processing. In some cases, like if you take back your consent and your personal data is processed based on that consent, or your personal data has been processed illegally or the means for processing your personal data no longer exist, you have the right to ask Maksuturva to remove your personal data. The request for correction or removal must be sent to privacy@maksuturva.fi or by mail to Keilaranta 5, 02150 Espoo, Finland.

- The right to restrict processing

In some cases, as if your personal data is not correct, the processing is illegal or when Maksuturva no longer needs certain data for the means of the processing but you yourself need the data for the establishment, exercise or defence of legal claims, you have the right to claim that Maksuturva restricts the processing of your personal data. The claim for restricting your personal data has to be sent to: privacy@maksuturva.fi or by mail to Keilaranta 5, 02150 Espoo, Finland.

- The right to restrict processing

You have the right to restrict Maksuturva from processing your personal data when it comes to means such as: marketing, sales or marketing and opinionresearch. You have the right to back your given consent to marketing at any time. The request to restrict the processing of your personal data has to be sent to: privacy@maksuturva.fi or by mail to Keilaranta 5, 02150 Espoo, Finland.

- The right to data portability

You have the right to collect personal data that you have provided to Maksuturva in a generally used, electronical form and you have the right to move this information to an other data controller without Maksuturva stopping you. The request for data portability has to be sent to privacy@maksuturva.fi or by mail to Keilaranta 5, 02150 Espoo, Finland.

The right to make a complaint to the authorities

Maksuturva aims to right everything concerning your personal data straight with you, but if you for some reason are not happy with the way Maksuturva processes your personal data you have the right to make a complainty to the Data Protection Ombudsman.

Data Protection Ombudsman

Email: tietosuoja@om.fi

Telephone: 029 56 66700

The concecuenses for not providing personal data

If you do not provide your personal data, Maksuturva cannot provide you the use of the Buyer's helper services and you can not be granted invoice or part payment as payment method.

Changes in this privacy policy

Maksuturva retains the right to make changes in this Privacy Policy whenever by informing of it on it's homepage. We suggest that you keep updated by checking the Privacy Policy on a regular basis. The updated version can always be found at Maksuturva's website.