

Customer information on the ec direct debit payment via InterCard (Payment with ec card and signature)

We will forward the following **payment data, without a name**, to our service provider, the payment institution **InterCard AG**, Mehlbeerenstraße 4, 82024 Taufkirchen b. Munich, **Tel. 0800 - 10 44 400** (card holder hotline):

- Your account number and the short BIC or IBAN code, the card expiry date and the card suffix of your ec card;
- Date, time, amount of the payment, location of the terminal

This data is required to verify and settle your payment. In addition, it helps to **prevent your card being abused** and to **limit the risk of payment defaults**. For this purpose, maximum amounts for payment within a certain timeframe are determined. InterCard can determine different maximum amounts for different ec cards.

It is also reported to InterCard if a direct debit was not paid by your bank or was cancelled by you (returned direct debit), provided you have not asserted rights from the basic transaction (e.g. due to a defect in material). The report is included in an InterCard lock file and also helps to prevent your card from being abused and to limit the risk of payment defaults. **If the receivable has demonstrably been paid, the record in the InterCard stop file shall be deleted.**

Using this information, InterCard can provide the merchants connected to the InterCard system with **recommendations** for their decision, if a payment with ec direct debit can be accepted. For this purpose, InterCard may

- use returned direct debit information from ec direct debit payments of all companies connected to its system;
- for a short period of time – a few days – also assess the payment information across merchants in order to prevent card abuse;
- beyond that only assess payment information that it received from the same company.

Your data is **not** used for the purpose of a general test of creditworthiness. Your payment data is exclusively used for the aforementioned purposes. **InterCard** is the **controller** for the forwarded information pursuant to the German Federal Data Protection Act (Bundesdatenschutzgesetz, BDSG).

More information can be found online at www.intercard.de/datenschutz.

Notice: This document is a convenience translation of the version in German and must not be used in operations. The version in German shall be legally binding in all respects and shall prevail in the event of any conflicts or inconsistencies regarding the interpretation or application of the terms of this document.

This text and the legal data protection information of the receipt text were agreed with the Bavarian data protection officials responsible for InterCard.

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