User Privacy Notice

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In our User Privacy Notice we have compiled all essential information about our handling of your personal data and your corresponding rights for you.

This User Privacy Notice is effective from **July 30, 2019**.

1. Scope and updates of this User Privacy Notice

This User Privacy Notice applies to your use of this website and all AMP applications, services (including payment services), products and tools (collectively the "Services"), regardless of how you access or use these Services, including access via mobile devices and apps.

2. Controller

Which AMP company is responsible for the collection and processing of your personal data in connection with the provision of the Services depends on how you use our Services.

2.1 Use of the Services

The following AMP company is responsible for the collection and processing of your personal data in connection with the provision of our Services (except payment services for sellers, see below under Use of the payment services for sellers), depending on the region in which you are located:

2.2 Use of the payment services for sellers

The following AMP company is responsible for the collection and processing of your personal data in connection with the provision of our payment services to sellers, depending on which region you are located in and whether we provide our payment services there:

USA: AMP - 629 Terminal Way, Costa Mesa, CA 92627, USA

3. Data protection officer and contact

In those countries where we are required to do so by law, we have appointed data protection officers to oversee the protection of your personal data. If you have any questions about this User Privacy Notice or about data protection at AMP in general, you can contact the data protection officer responsible for your country at any time. You will find the contact details of your data protection officer in the list of our data protection officers in our AMP Privacy Center.

Furthermore, if you have any questions or complaints regarding this User Privacy Notice, our global privacy standards (see section **6.1 Data transfers to AMP. corporate family members** under section **6. International data transfers** below) or our handling of personal data, you can also contact the AMP Privacy Team or the controller who is responsible for the processing of your personal data at any time (for further information, see Controller above). This applies regardless of whether we have appointed a data protection officer in your country or not. You can find all necessary information and contact details including a contact form in our AMP Privacy Center

What personal data we collect and process

We collect your personal data when you use our Services, create a new AMP account, provide us with information via a web form, add or update information in your AMP account, participate in online community discussions or otherwise interact with us. We also collect personal data from other sources (such as other AMP Inc. corporate family members, credit agencies or bureaus, Dunn and Bradstreet and other data brokers).

5. Purposes and legal basis for data processing and categories of recipients

We process your personal data for various purposes and based on several different legal bases that allow this processing. For example, we process your personal data to provide and improve our Services, to provide you with a personalized user experience on this website, to contact you about your AMP account and our Services, to provide customer service, to provide you with personalized advertising and marketing communications, and to detect, prevent, mitigate and investigate fraudulent or illegal activity. We also share your information with third parties, including service providers acting on our behalf, for these purposes. In addition, we may share your personal data among AMP group companies in order to fulfil our contract with you under the User Agreement and, if applicable, the Payments Terms of Use.

6. International data transfers

Some recipients of your personal data are located outside your country or have offices in countries where data protection laws may provide a different level of protection than the laws in your country. When transferring personal data to such recipients, we provide appropriate safeguards.

7. Storage duration and erasure

Your personal data will be stored by us and our service providers in accordance with applicable data protection laws to the extent necessary for the processing purposes set out in this User Privacy Notice (see Purposes and legal basis for data processing and categories of recipients for more information on the processing purposes). Subsequently, we will delete your personal data in accordance with our data retention and deletion policy or take steps to properly render the data anonymous, unless we are legally obliged to keep your personal data longer (e.g. for legal compliance, tax, accounting or auditing purposes). In Europe, the retention periods are generally between 6 and 10 years (e.g. for contracts, notifications and business letters). As far as legally permissible or required, we restrict the processing of your data instead of deleting it (e.g. by restricting access to it). This applies in particular to cases where we may still need the data for the execution of the contract or for the assertion of or defense against legal claims, or where such retention is otherwise required or permitted by law. In these cases, the duration of the restriction of processing depends on the respective statutory limitation or retention periods. The data will be deleted after the relevant limitation or retention periods have expired.

8. Rights as a data subject

Subject to possible restrictions under national law, as a data subject, you have the right to access, rectification, erasure, restriction of processing and data portability with regard to your personal data. In addition, you can withdraw your consent and **object** to our

processing of your personal data on the basis of our legitimate interests. You can also lodge a complaint with a supervisory authority.

9. Cookies & similar technologies

When you use our Services, we and selected third parties may use cookies and similar technologies to provide you with a better, faster and safer user experience or to show you personalized advertising. Cookies are small text files that are automatically created by your browser and stored on your device when you use the Services. You can find detailed information about our use of cookies and similar technologies and your choices in our User Cookie Notice.

10. Data security

We protect your personal data through technical and organizational security measures to minimize risks associated with data loss, misuse, unauthorized access and unauthorized disclosure and alteration. To this end we use firewalls and data encryption, for example, as well as physical access restrictions for our data centers and authorization controls for data access. You can find further information on our data security in our Security Center.

11. Other important information regarding data protection

This section contains important additional information about the protection of personal data in connection with the use of our Services, including whether you are required to provide personal data.

12. Regional and State Privacy Disclosures

For additional regional disclosures for residents of certain U.S. states, including California, please review our State Privacy Disclosures page.

13. Unsolicited idea submissions policy

At AMP, we appreciate comments from our members on our products and services. But we have a long-standing policy of not accepting unsolicited suggestions, ideas, or proposals.