

## **OpenApp Pay Payments Privacy Policy**

valid from 16/09/2026

**openapp**

## 1. Introduction

**OpenApp Pay Sp. z o.o.**, with its registered office in Warsaw at ul. Grzybowska 62, 00-844 Warsaw (hereinafter referred to as OpenApp), takes special care in protecting the personal data of its Users.

This Privacy Policy complements the OpenApp Pay Regulations regarding the Online Service that enables making a Payment after scanning the QR Code, without installing the OpenApp Application.

The Policy describes the principles of personal data processing in connection with the use of the Website, particularly in connection with making Payments, transferring Tips, requesting an invoice, and contacting Customer Service.

If you have any questions, you can contact us by email: [rodo@open-app.com](mailto:rodo@open-app.com) or send a letter to our correspondence address: OpenApp Pay Sp. z o.o., ul. Grzybowska 62, 00-844 Warsaw.

The Partner to whom the User makes payment is a separate controller of personal data processed in connection with the contract for goods, services, digital content or other services of the Partner, including data processed for the purpose of issuing an invoice.

## 2. Data administrator

The administrator of your personal data is:

OpenApp Pay sp. z o.o.  
Grzybowska Street 62  
00-844 Warsaw

## 3. Use of personal data by OpenApp.

We process personal data to provide the Service, make Payments, ensure the security of the Website, fulfil legal obligations, consider complaints and establish, pursue or defend claims.

We receive some data directly from the User, some from the Partner (in particular information regarding the Account), and some from entities participating in the execution of the Payment.

Providing data necessary to make a Payment is necessary to use the Service. Providing billing data is voluntary, but necessary if the User wishes to receive an invoice. Providing data in connection with a Complaint is voluntary, but the lack of data enabling identification of the Payment or providing a response may prevent the Complaint from being processed.

|           | <b>Purpose of processing, scope of data processing</b>                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Legal basis</b>                                                                                                                                                                                                                                                                                                                                                        | <b>Processing time</b>                                                                                                                                                                                                             |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1.</b> | <b>Benefit Services and Payments</b><br>Data regarding the Partner and the Account, including the items covered by the Account and the Account Amount; selected Payment Method; Tip Amount and Tip Recipient; transaction and Payment identifiers, tokens or other technical identifiers of the payment instrument provided by entities participating in the execution of the Payment; date, time and status of the Payment; version of the accepted Terms and Conditions. | Article 6 paragraph 1 letter b of the GDPR – performance of the Agreement; Article 6 paragraph 1 letter c of the GDPR – obligations arising from the provisions on payment services, anti-money laundering and sanctions; Article 6 paragraph 1 letter f of the GDPR – security, documentation of Payment processes and the establishment, pursuit and defence of claims. | For the period necessary to execute and document the Payment, and then for the period required by law and until the expiry of the limitation period for claims.                                                                    |
| <b>2.</b> | <b>Invoice details</b><br>Name and surname or company name, address, Tax Identification Number, e-mail address, Account details and information about the invoice application.                                                                                                                                                                                                                                                                                             | Article 6 paragraph 1 letter b of the GDPR – processing of invoice requests on the Website and transfer of data to the Partner; Article 6 paragraph 1 letter f of the GDPR – documenting the correct transfer of data to the Partner.                                                                                                                                     | For the period necessary to transfer the data to the Partner, and thereafter for the period necessary to document this action and defend against claims. The Partner stores the data in accordance with its own legal obligations. |
| <b>3.</b> | <b>Website security and prevention of abuse</b><br>Payment and transaction identifiers, information about Payment attempts, status, errors and security events, and data necessary to detect fraud.                                                                                                                                                                                                                                                                        | Article 6(1)(c) of the GDPR – legal obligations of OpenApp as a national payment institution; Article 6(1)(f) of the GDPR – ensuring the security of the Website, fraud prevention and error diagnosis.                                                                                                                                                                   | For the period specified in legal provisions and internal security log retention periods, but no longer than necessary to achieve the indicated purposes.                                                                          |

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| 4. | <b>Consideration, re-examination, and handling of applications</b><br>Data provided by the User, in particular name and surname, contact details, Payment ID, its date, amount and status, content of the application and information collected during its processing. | Article 6 paragraph 1 letter b of the GDPR – performance of the Agreement; Article 6 paragraph 1 letter c of the GDPR – obligations regarding the processing of Complaints and payment services; Article 6 paragraph 1 letter f of the GDPR – documentation of notifications and the determination, pursuit and defence of claims. | For the period of consideration of the application and then for the period required by law or until the expiry of the limitation period for claims. |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|

#### 4. Who do we share or transfer data to?

We want to assure you that we do not transfer your data to other entities without a legitimate reason and legal basis.

Below, we indicate situations in which we may share data with controllers other than us that receive personal data. These include:

- **Partners-** in the scope of data provided by the User for the purpose of issuing an invoice and data necessary to process a notification regarding an Account or goods, services or other Partner's benefits.
- **state bodies and institutions:** entities or persons authorised under the provisions of law to process personal data for the purposes of proceedings conducted by them or for the purpose of implementation OpenApp's obligations arising from legal provisions, e.g. the Polish Financial Supervision Authority, the Chief Inspector of Financial Information;
- banks, credit institutions, payment institutions, settlement agents inside OpenApp, entities operating a payment system or payment scheme, electronic money institutions, financial institutions providing funds transfer services, telecommunications operators for the purpose of resolving potential Complaints with them;
- law firms.

We may entrust personal data to external entities under a data processing agreement, in particular to OpenApp sp. z o.o., a company belonging to the same capital group. In such cases, the data is processed only in accordance with our instructions by OpenApp service providers providing us with customer service, accounting services, IT services, technical and technological solutions, e-mail and IT system providers, companies providing personal data protection consulting

services, auditing companies, and providers of solutions related to the lease of space in which the OpenApp office is located

We do not sell your personal data or share it with third parties for marketing purposes.

## **5. How do we obtain personal data?**

We obtain personal data:

- directly from the User – in particular when providing invoice data, submitting a complaint or contacting Customer Service;
- from the Partner – regarding information regarding the Account;
- in connection with the execution of the Payment – in terms of information and identifiers assigned to the Payment and its status.

## **6. What rights do you have regarding personal data protection in OpenApp?**

Users have the right to request access to, rectification of, deletion of, restriction of processing of their data, and—in cases specified by law—data portability. If OpenApp processes data based on its legitimate interest, the User may object to its processing.

To exercise your rights, please write to us at the postal address or email address provided in point 1 above.

You also have the right to lodge a complaint with a supervisory authority. In Poland, this is the President of the Personal Data Protection Office: correspondence address: Personal Data Protection Office, ul. Stanisława Moniuszki 1A, 00-014 Warsaw, [kancelaria@uodo.gov.pl](mailto:kancelaria@uodo.gov.pl), Hotline: 606-950-000.

## **7. Is your personal data transferred across borders?**

Personal data will generally not be transferred outside the European Economic Area (hereinafter referred to as the "EEA"). Because our subcontractors provide ICT services and IT infrastructure, we may outsource certain IT activities or tasks to recognised subcontractors operating outside the EEA, which may result in the transfer of your data outside the EEA.

We may transfer personal data to countries for which the European Commission has not issued an adequacy decision. In such situations, we use the tools specified in Article 46(2)(c) of the GDPR (so-called standard contractual clauses) or transfer data based on other legal bases for data transfer specified in Article 49 of the GDPR. In these cases, the method of securing your data complies with the principles set out in Chapter V of the GDPR. You can request further information about the safeguards applied in this regard at any time, obtain a copy of these safeguards, and learn where they are shared.

## **8. Cookies and other tracking technologies.**

The website does not use cookies, local browser storage or other technologies to save information on the User's device for analytical or marketing purposes.

OpenApp maintains its own aggregate statistics regarding the use of the Website, in particular the number of visits to the Website, visits after scanning the QR Code and the use of individual elements of the Website.

The tool used for this purpose does not use cookies or other technologies that save information on the User's device, does not create permanent User identifiers and is not used to track their activity between different websites.

OpenApp uses the analysis results only in aggregate form. OpenApp does not use them to identify users, create profiles about them, or make decisions about them.

If personal data are processed in connection with keeping statistics, the basis for processing is OpenApp's legitimate interest in analysing the use of the Website and improving its operation – Article 6, paragraph 1, letter f of the GDPR.

## **9. Privacy Policy Changes**

The Privacy Policy is effective from the date indicated on its first page. The OpenApp website provides the current and previous versions of the Policy.

For a given Payment, the User is provided with the version of the Privacy Policy in effect at the time of Authorisation. OpenApp stores information about the Policy version made available to the User.