

Privacy Policy

Purpose of this policy

KISSBUDGET is committed to a process of security, confidentiality and continuous protection of the personal data (the "Data") of the users of its services, in accordance with the Canadian regulations in force.

The purpose of this policy is to inform you of the rules that we apply in terms of Data protection. It describes in particular how we collect and process your Personal Data and how you can exercise your rights over this Data.

KISSBUDGET is responsible for processing Personal Data collected through the website, the mobile application and the KISSBUDGET web application accessible from the address <https://kissbudget.com/> as well as from the application <https://kissbudget.com/app>.

This means that we determine the purpose and means of the processing of the Personal Data collected.

We apply a strict policy to guarantee the protection of your Data.

Policy scope

This policy covers the use:

- from our website kissbudget.com and services accessible from this site;
- of our services accessible on the KISSBUDGET web application from <https://kissbudget.com/app>.
- of our services accessible via the KISSBUDGET mobile application

Status of KISSBUDGET and its customers

The legal person or natural person client undertakes to transmit this information to any natural person likely to be concerned by the Data processing carried out.

KISSBUDGET undertakes to enforce the provisions applicable to all of its partners or subcontractors.

The data we collect

KISSBUDGET may collect your Data in the following cases:

- We collect your Data through forms that you complete on our website, in the mobile application or to subscribe to our services or those of our partners.

- We also collect your Data when you correspond with us, in particular with our customer service, by email or telephone. In this case, we keep a copy of this exchange.
- We are also likely to collect your Data when you interact with us on social media.
- When you use our services we receive information relating to services you use and how you use them. These are in particular the information about your business, bank feeds and account balance Treasury.
- We may also collect additional information from you when you register or otherwise use our services.

The categories of Data we process are as follows:

- Data identifying the natural person (surname, first name, e-mail address professional, telephone number)
- Data related to operations and transactions carried out by the account(s) user in the context of his activity (receiving and issuing payments, transfers)
- Bank details (Bank account number, IBAN, bank details, Card number)
- Identification and authentication data linked to the use of KISSBUDGET (user name password)
- Contact and interaction data with us: messages, emails, calls, interaction on our site and social networks.
- Browsing data: cookies and IP address. We use cookies for you allow access to your reserved and personal spaces. To know more about the cookie use policy, you can consult our **Management Policy cookies**.

We do not perform any processing operation of Personal Data such as racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, as well as the processing of biometric data or genetic data.

However, this prohibition may be waived if the legal or regulatory provisions require the processing of the aforementioned Personal Data.

PURPOSES	LEGAL BASES
Manage your access to and use of the Services.	This processing is necessary for the performance of our respective contractual obligations.
Carry out operations relating to the management of suppliers and customers concerning contracts, orders, deliveries, invoices, loyalty programs, follow-up of the relationship with customers.	This processing is necessary for the performance of our respective contractual obligations and/or carried out with your consent.
Create a file of registered members, users, customers and prospects.	This processing is based on your consent and/or our legitimate interest (providing you with relevant information).
Send newsletters, solicitations and promotional messages.	This processing is based on your consent and/or our legitimate interest (providing you with relevant information).
Develop commercial statistics and attendance of our services.	This processing is based on our legitimate interest.
Organize contests, lotteries and all promotional operations excluding online gambling and games of chance subject to the approval of the Online Gaming Regulatory Authority.	This processing is based on your consent and/or our legitimate interest
Manage the management of people's opinions on products, services or content.	This processing is based on our legitimate interest.
Manage unpaid bills and any disputes regarding the use of our products and services.	This processing is (i) necessary for the performance of our respective contractual obligations, and/or (ii) necessary for the establishment, exercise or defense of legal claims.
Comply with our legal and regulatory obligations.	This processing is (i) necessary for the performance of our respective contractual obligations, (ii) carried out with your consent and/or (iii) necessary for the establishment, exercise or defense of legal claims.
Manage our Application and perform internal technical operations for troubleshooting, testing and research.	This processing is based on our legitimate interest (to ensure the security of our Application and to improve its characteristics).

Use of collected data

We collect and process your Personal Data for specified, explicit and legitimate purposes. As such, we use your Data in the context of the performance of the service contract that you enter into with us. The purposes and legal bases pursued are as follows:

We inform you, when collecting your personal data, whether certain data must be provided or whether it is optional. Mandatory data is necessary for the operation of the services. Regarding optional data, you are entirely free to indicate them or not. We also tell you what the possible consequences of a lack of response are.

Business development

In accordance with applicable legislation and with your consent when required, we may use the data you provide to us for commercial prospecting purposes (for example to (i) send you our newsletters, (ii) send you invitations to our events or any other communication that may be of interest to you).

You can withdraw your consent at any time by (i) clicking on the unsubscribe link provided in each of our communications or (ii) by contacting us at clients@kissbudget.com.

The recipients of the data collected

Only the authorized and determined persons mentioned below will be able to have access to some of your Data:

- Authorized KISSBUDGET staff, who are bound by a confidentiality agreement relating to your Data;
- KISSBUDGET's subcontractors who act in the name and on behalf of KISSBUDGET;
- Authorized third parties, such as the courts concerned, mediators, experts accountants, auditors, lawyers, bailiffs, security companies Debt recovery ;
- Third parties likely to deposit cookies on your terminals when you consent.

Your Data is not communicated, exchanged, sold or rented to any person other than those mentioned above.

Data storage and data transfer

All of our servers on which your data is stored and those of the service providers used to exchange and store this data are located in North America.

Security

We inform you to take all useful precautions, organizational and technical measures appropriate to preserve the security, integrity and confidentiality of your Personal Data and in particular, to prevent them from being distorted, damaged or that unauthorized third parties have access to them. . We also use secure payment systems that comply with the state of the art and applicable regulations.

Data retention period

We keep your Data only for the time necessary for the purposes pursued.

KISSBUDGET retains your Data as long as your account remains active, unless you request their deletion or that of your account.

The following categories of personal data are also likely to be kept for different periods:

- Financial data relating to the billing of our services (for example the payments) are kept for the duration required by the applicable laws in terms of tax and accounting;
- Data used for commercial prospecting purposes may be kept for a period of three years from the deletion of your account, unless you have decided to exercise your right of opposition under the conditions set out herein after.
- Data enabling proof of a right or contract to be established, or stored in compliance with a legal obligation, may be the subject of a policy intermediate archiving in order to meet our legal, accounting and tax.

User rights

In accordance with the applicable regulations, you have rights when your Data is processed:

- Right of access: you have the right to obtain confirmation from us that Data concerning you are or are not processed as well as to receive a copy of all the Data we hold about you;
- Right of rectification: you have the right to request the correction of the Data that you we hold on you if these are incomplete or erroneous. In this case, we may ask you to verify the new Data provided;

- Right to be forgotten: you can ask us to erase your Data when we no longer have a legitimate interest in holding them;
- Right to limitation: you can in certain cases obtain from us the limitation the processing of your Data;
- Right to portability: you can receive from us the Data concerning you in a structured, commonly used and machine-readable format, for the purposes including transmission to a third party. Where technically possible, you you also have the right to obtain that the Data concerning you be transmitted directly to that third party;
- Right of opposition: you can oppose at any time the processing of your Data for reasons relating to your particular situation or when your Data are processed for prospecting purposes;
- Right to withdraw your consent: you have the right to withdraw at any time your consent to the processing of your Data, which will not render unlawful the prior processing based on this consent.
- Right to define the fate of your Data after your death and to choose that we Whether or not we communicate your data to a third party that you have previously designated. In the event of death and in the absence of instructions from you, we undertake to destroy your data, unless their retention proves necessary for the purposes evidence or to meet a legal obligation.

Exercise of your rights

You can exercise your rights by sending a request to our customer support at the addresses mentioned below. Any request to exercise a right must be accompanied by a copy of the identity document. A response will be sent to you within one month of receipt of your request. To this end, we may ask you for additional information or documents.

Note that you do not need to pay any fees to access your personal data or exercise your rights. However, we may charge a reasonable fee if your request was manifestly unfounded, repetitive or excessive.

For any question concerning the processing of your Personal Data or for any remark, request or complaint concerning their confidentiality, you can contact us:

- By email: clients@kissbudget.com

Modification of the privacy policy

We reserve the right to modify this privacy policy at any time.

The most current version of this Privacy Policy governs our use of your information and will always be available on the KISSBUDGET website or upon request from KISSBUDGET.

If we were to make a substantial change to this privacy policy, we undertake to notify you via your email address.
