



Privacy Policy for PayPal Buy with Mobile

Last Update: March 26, 2015

This Privacy Policy applies to all European Union countries.

Please view, read, download and save this policy.

The Privacy Policy below governs your use of PayPal carrier billing (“PayPal Buy with Mobile” or the “Service”) (including, without limitation, any information you provide in relation to the Service).

Overview

In order to use PayPal Buy with Mobile, PayPal (Europe) S.à r.l. & Cie, S.C.A., 22-24 Boulevard Royal, L-2449 Luxembourg (“PayPal”, “our”, “us” or “we”), the data controller must ask you to provide us with certain personal information about yourself. By consenting to, and agreeing the terms of this Privacy Policy, you expressly consent and agree to us processing your data in the manner set out herein. This Privacy Policy describes the information we collect and how we use that information. PayPal takes the processing of your personal information very seriously and will use your information only in accordance with the terms of this Privacy Policy.

We will not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. However, in order for us to offer our services to our users; enhance the quality of our Service from time to time; and protect the interests of our users, we will in limited circumstances share some of your personal information with third parties under strict restrictions, as described in more detail in the section “Our Use and Disclosure of Information”.

By accepting the Privacy Policy, you expressly consent to our use and disclosure of your personal information and direct us to do so in the manner described in this Privacy Policy.

Notification of Changes

This Privacy Policy may be revised over time as new features are added to the Service or as we incorporate suggestions from our customers. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it. We may post the notice on the “Policy Updates” page of our website. After this 30 days' notice, you will be considered as having expressly consented to all amendments to the Privacy Policy. If you disagree with the terms of this Privacy Policy, please do not use the Service.

Please check the PayPal Buy with Mobile website at www.paypal.com/sg/webapps/mpp/digital-goods at any time for the most current version of our Privacy Policy.



Third-party websites

Some pages on the PayPal Buy with Mobile website include links to third-party websites. These sites are governed by their own privacy statements, and PayPal is not responsible for their operations, including but not limited to their information practices. Users submitting information to or through these third-party websites should review the privacy statements of these sites before providing them with personally identifiable information.

For the avoidance of doubt, this Privacy Policy does not constitute a "framework contract" for the purpose of the EU Payment Services Directive (2007/64/EC) or any implementation of that directive in the European Union or EEA (including, without limitation, the UK Payment Services Regulations 2009).

A Special Note about Children

Children are not eligible to use our service and we ask that minors (persons under the age of 18) do not submit any personal information to us or use the Service.

Binding Corporate Rules

In addition to the privacy practices set out in this Privacy Policy, eBay Inc., the ultimate parent company of PayPal, has established a set of Corporate Rules (also referred to as Binding Corporate Rules), approved by a number of European Union data protection regulators. These Corporate Rules are a commitment by eBay Inc. to adequately protect your personal information regardless of where the data resides, and depending upon your location, may provide additional rights through your data protection regulator or a court. If you would like additional information regarding our Corporate Rules please [contact us](#).

Information We Collect

To use the Service, we collect your mobile phone number (the "Mobile Number"), computer or network connection identifiers, country where you reside in and your sign-on data. This personal information is necessary for us to facilitate purchase of your goods from participating third parties (the "Merchants") by adding the charge to your mobile carrier (the "Mobile Carrier") phone bill, to ensure the good performance and proper functionality of the Service and contact you should the need arise. We also collect information regarding the Merchant and the billing amount, information regarding your wireless network and the application and/or website location from which goods are made available ("personal information").

We may also collect information from members of the eBay Inc. corporate family or other companies (subject to their privacy policies). We may collect such information in order to assess risk associated with your activities, as well as for fraud detection, prevention, and or remediation of fraud, or other illegal actions or to detect, prevent or remediate violations of policies or the applicable user agreements.



Website Traffic Information

Because of the way Internet communication standards work, when you arrive at or leave the PayPal Buy with Mobile website, we automatically receive the web address of the site that you came from or are going to. We also collect information on which pages of our website you visit, IP addresses, the type of browser you use and the times you access our website. We use this information to try to understand our customers' preferences better and to manage the load on our servers, so as to improve our services and your experience with PayPal.

Our Use of Cookies, Web Beacons, Local Storage and Similar Technologies

When you visit or interact with our sites, services, applications, tools, advertising, and messaging, we or our authorised service providers may use cookies, web beacons, and other similar technologies for storing information to help provide you with a better, faster, and safer experience. This page is designed to help you understand more about these technologies and our use of them on our sites and in our services, applications, and tools.

Below is a summary of few key things you should know about our policy related to the use of such technologies. You can review our full policy [here](#).

We offer certain site features, services, applications, and tools that are available only through our use of these technologies. You are always free to block, delete, or disable these technologies if your browser or device so permits. However, if you decline cookies or other similar technologies, you may not be able to use certain site features, services, applications, or tools. You may also be required to re-enter your password more frequently during a session. For more information on how you can block, delete, or disable these technologies, please review the Help section of your browser, add-on, application, or device.

Where applicable, we protect our cookies and other similar technologies so that only we and/or our authorised service providers can interpret them by assigning them a unique identifier that is designed for interpretation only by us. You may encounter cookies, web beacons, or other similar technologies from authorised third parties, commonly called service providers, that we have contracted with to assist us with various aspects of our site operations, or to provide you our services, applications, and tools. We use both “session” and “persistent” cookies, as well as first-party and third-party cookies and similar technologies.

Our uses of these technologies fall into the following general categories

- Operationally Necessary – allow us to operate our sites, services, applications, and tools, and ensure their safety and security, and allow you to access these sites, services, applications, and tools;



- Performance-Related – are useful in order to assess the performance of our sites, services, applications, and tools;
- Functionality-Related – offer you enhanced functionality when using our sites, services, applications, and tools; and
- Advertising- or Targeting-Related – are used by us or our third-party advertising providers to deliver content, including advertisements relevant to your interests.

We may work with third-party companies, commonly known as service providers, who may place third-party cookies, web beacons, or similar technologies for storing information on our sites or in our services, applications, and tools with our permission. These service providers help us operate our sites, applications, services, and tools, and provide you with a better, faster, and safer experience;

Our sites, services, applications, and tools may use third parties, such as network advertisers and ad exchanges, to serve advertisements. These third-party ad networks and exchange providers may use third-party cookies, web beacons, or similar technologies to collect information to provide you with their services. They may also collect your device identifier, IP address, or identifier for advertising (IDFA), which may be used to tailor the advertising you see on our sites or elsewhere on the web.

Customer Service Correspondence

If you send us correspondence, including emails and faxes, we retain such information in the records of your account. We will also retain customer service correspondence and other correspondence from PayPal to you. We retain these records in order to keep records of our relationship, to measure and improve our customer service, and to investigate potential fraud and violations of our User Agreement. We may, over time, delete these records if permitted by law.

Our Use and Disclosure of Information

There is no need for you to register your Mobile number for our Service as your number is already pre-registered with the mobile network operators. When you choose to make a payment with Buy with Mobile, you insert your phone number on the payment console and PayPal will send you a payment confirmation via the wireless network you have subscribed to. We use the personal information you provide us in particular to process and monitor the payment, billing and if needed, communication and support.



Internal Uses

We collect, store and process your personal information on servers located in the United States and operated by our parent company, PayPal Inc. and elsewhere in the world where PayPal facilities are located. Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customised experience. You agree that we may use your personal information to:

- Provide the Service and customer support you request;
- Resolve disputes, collect fees, and troubleshoot problems;
- Detect, prevent, and/or remediate fraud or other potentially illegal or prohibited activities, or to detect, prevent or remediate violations of policies or applicable user agreements;
- Customise, measure, and improve our services and the content and layout of our website;
- Deliver targeted marketing and advertising, service updates, and promotional offers based on your communication preferences and your activities when using the Service; and
- Compare information for accuracy, and verify it with third parties.

Marketing

We may combine your information with information we collect from other companies and use it to improve and personalise the Service and other PayPal services. If you don't wish to receive marketing communications from us or participate in our ad-customisation programmes you will be given the possibility to opt-out.

How we Disclose your personal information

PayPal will not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent, and will only disclose this information in the limited circumstances and for the purposes described in this policy. This includes transfers of data to non-EEA member states. Specifically, you consent to and direct PayPal to do any and all of the following:

- a. Disclose information personal information and the contents of communications to: the police; security forces; competent governmental, intergovernmental or supranational bodies; agencies (other than tax related authorities), departments, regulatory authorities, self-regulatory authorities or organisations; and other third parties,



including Group companies, that we in good faith believe it is appropriate for us to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or to conduct investigations of violations of our Terms of Use. If false or inaccurate information is provided by you and fraud is identified, details will be passed by us to fraud prevention agencies and law enforcement agencies may access and use that information. We and other organisations may also access and use (including from other countries) this information and the information recorded by fraud prevention agencies to prevent fraud and money laundering. Please [contact us](#) if you want to receive further details of the relevant fraud prevention agencies.

- b. Disclose information in response to the requirements of the credit card associations or a civil or criminal legal proceedings.
- c. Disclose information to your agent or legal representative (such as the holder of a power of attorney that you grant, or a guardian appointed for you).
- d. Disclose aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users live in Manchester. However, this aggregated information is not tied to personal information.

Your personal information will be disclosed to third parties we work with under contracts which enable us to facilitate and complete the transaction and who help our business operations and service.

By accepting this Privacy Policy you expressly agree and consent that your personal information may be transferred to countries outside the European Economic Area which may not have the same level of protection of personal data as in the country you reside. However, we have appropriate safeguards in place.

As with any other business, it is possible that in the future PayPal could merge with, or be acquired by, another company. If such an acquisition occurs, you consent to the successor company having access to the information maintained by PayPal, including customer account information, and such successor company would continue to be bound by this Privacy Policy unless and until it is amended.

We also communicate with our users by to:

- a. Resolve customer complaints or claims made by users;
- b. Respond to requests for customer service;
- c. Inform users if we believe their accounts or any of their transactions have been used for an illegitimate purpose;
- d. Confirm information concerning a user's identity, business or account activity;
- e. Carry out collection activities;



- f. Conduct customer surveys; and
- g. Investigate suspicious transactions.

In connection with independent audits of our financial statements and operations, the auditors may seek to contact a sample of our customers to confirm that our records are accurate. However, these auditors cannot use personally identifiable information for any secondary purposes.

You can review and correct the personal information you have provided us at any time.

PayPal does not tolerate spam. We strictly enforce our Anti-Spam Policy. To report PayPal-related spam to PayPal, please [contact us](#).

Wireless Network Providers and Messaging Systems

We use wireless networks to process your payments so that you see charges on your monthly phone bill. When you choose to make a payment, you insert your Mobile number on the payment console and PayPal may send you a payment confirmation via the wireless network you have subscribed to. PayPal may inform the wireless network providers of their respective subscribers who made payments through the console so as to include charges on their bills.

As part of our payment flow, end-users of the payment console will receive text messages containing your Personal Identification Number (PIN), payment confirmation, etc. via Short Message Service (SMS). If you purchase applications, wallpapers or ringtones, you will receive your mobile content via Multimedia Messaging Service (MMS). The Mobile numbers are being stored in PayPal to monitor your payment status mainly for customer support. As explained earlier, the Personal Information you provided us will not be shared, sold, rented, or traded to any third party except as described in this Privacy Policy.

Information Security

PayPal is committed to handling your customer information with high standards of information security. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfil their job responsibilities.

For more information on PayPal's security practices, please see our [Safety Advice](#).



Accountability

Our privacy office is responsible for ensuring that our day-to-day procedures comply with this Privacy Policy. If you want to exercise your right to access or request deletion of your information or have any questions about this privacy statement, PayPal's information practices, or your dealings with PayPal, you can contact us by using this form, or by calling the customer service number located on our website, or by writing to us at PayPal (Europe) S.à.r.l. et Cie, S.C.A., 22-24 Boulevard Royal L-2449, Luxembourg.