

bunq

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INSURANCE MEMBERSHIP PACK

bunq Extended Warranty and Purchase Protection



Benefits Guide,
Membership Terms,
and the Privacy
Notice

1	Introduction.....	1
	1.1 Structure of this Membership Pack	1
	1.2 Involved Parties.....	1
2	Definitions	3
3	Benefits Guide.....	6
	3.1 Introduction.....	6
	3.2 How do You contact Us?.....	6
	3.3 Accidental Damage and Theft Benefit	6
	3.4 Extended Warranty Benefit	6
	3.5 Claims Conditions.....	7
	3.6 Coverage Limits	7
	3.7 Accidental Damage & Theft Benefit Limits	8
	3.8 Extended Warranty Benefit Limits	8
	3.9 How do We process Your Compensation?	8
	3.10 How can You submit a complaint?.....	8
4	Membership Terms	10
	4.1 Membership	10
	4.2 Membership Term	10
	4.3 Our right to cancel Your membership	10
	4.4 Your right to withdraw	10
	4.5 Commissions & Tax	11
	4.6 Important Information	11
	4.7 Law & Dispute Resolution	11
5	Privacy Notice.....	12
	5.1 Purpose and Scope of this Privacy Notice	12
	5.2 Overview of this Privacy Notice	12
	5.3 What Personal Data does Companjon Collect About You?	12
	5.4 Why and How does Companjon use Your Personal Data?	13
	5.5 Transfers Of Your Personal Data and Other Recipients	16
	5.6 How Long Is Your Personal Data Kept?.....	16
	5.7 Does Companjon Process Your Personal Data Using Automated Tools?	16
	5.8 What Are Your Data Protection Rights?.....	17
	5.9 Changes To This Privacy Notice	18

bunq Extended Warranty & Purchase Protection Insurance

1 Introduction

1.1 Structure of this Membership Pack

This Membership Pack informs You on Your rights and obligations as a Member of the group of bunq customers that are protected under the bunq Extended Warranty & Purchase Protection Insurance.

This Membership Pack contains a Benefits Guide, Membership Terms, and a Privacy Notice.

- The **Benefits Guide** explains the Benefits available to You under the bunq Extended Warranty & Purchase Protection Insurance and provides additional details on claims, complaints, and other rights You have as a Member.
- The **Membership Terms** detail the terms of Your membership and Your rights and obligations as Members of the group of bunq customers that are protected under the bunq Extended Warranty & Purchase Protection Insurance.
- The **Privacy Notice** sets out how We process Your Personal Data and for what purpose, who is responsible for Your Personal Data, who Your data is shared with, how long it is kept, and the legal basis for processing Your Personal Data. It also sets out Your rights in relation to such processing and how You can contact Us to obtain more information or report any issues or concerns.

Please read this Membership Pack carefully, review Your Membership Certificate upon receipt and notify Us immediately if any of the information in the Membership Certificate is incorrect.

1.2 Involved Parties

The Insurer is Companion Insurance DAC, incorporated in Ireland under registration number 669679 with registered office at Custom House Plaza, Harbourmaster Place, IFSC, Dublin 1, D01V9V4.

The Insurer underwrites the Group Insurance Policy, which is arranged through Companion Services DAC, an insurance intermediary incorporated in Ireland under registration number 659078 with registered office at Custom House Plaza, Harbourmaster Place, IFSC, Dublin 1, D01V9V4.

The Policyholder of the Group Insurance Policy is Us, Companion Admin GmbH, an insurance intermediary incorporated in Germany under registration number HRB 95936, with registered office at c/o Wilhelm Partnerschaft von Rechtsanwälten mbH, Reichsstraße 43, 40217 Düsseldorf.

As policyholder, We are the administrative head of the group ("Gruppenspitze") that manages and administrates all group memberships. In this role, We are also the contract partner of the membership agreements that are concluded between You and Us.

Companion Insurance DAC (trading as Companion) is regulated by the Central Bank of Ireland. Companion Services DAC (trading as Companion), is regulated by the Central Bank of Ireland. Companion Admin GmbH is authorised by the Chamber of Commerce and Industry Düsseldorf, Germany. Companion Insurance DAC, Companion Services DAC and Companion Admin GmbH are related companies.

2 Definitions

Accidental Damage	physical damage to an Eligible Item which was unforeseen, unintentional, and unexpected.
Beyond Economic Repair	where a Reputable Repairer estimated the cost of repairing your Eligible Item exceeds the Purchase Price of the Eligible Item.
Brown Goods	electronic items explicitly including television, smart plug, surround sound system, soundbar, smart speaker, digital camera, video camera, home cinema projector, audio speaker, wi-fi speaker, vinyl player, AM/FM radio, and Wi-Fi range extenders.
bunq Eligible Account	a bunq bank account for which a monthly fee is payable by the holder under the bunq Personal Terms and Conditions.
bunq Extended Warranty & Purchase Protection Insurance	the insurance benefits provided to bunq Eligible Account holders under the Group Insurance Policy between the Insurer and Us.
bunq Eligible Card	the valid bunq Metal Card issued to a bunq Eligible Account holder.
Companjon	Companjon Admin GmbH (We), Companjon Insurance DAC (Insurer) and Companjon Services DAC, as set out in further detail in section 0.
Compensation	the benefit amount You are entitled to receive under the bunq Extended Warranty & Purchase Protection Insurance subject to the benefit limits set out in sections 3.7 and 3.8.
Country of Residence	the EEA country in which a Member ordinarily resides.
Coverage Period	the period of cover under the bunq Extended Warranty & Purchase Protection Insurance for each Eligible Item is: • Theft benefit: 90 days from the date of purchase of an Eligible Item. • Accidental Damage: 90 days from the date of purchase of an Eligible Item. • Extended Warranty: 12-month beginning 24 months from the date of purchase of the Eligible Item.
EEA	the European Economic Area which consists of the countries of the European Union together with Iceland, Liechtenstein, and Norway; this does not include the United Kingdom.

Eligible Item	a new White or Brown Good which You purchase for Your personal use in EEA, in Euro by You using Your bunq Eligible Card from a store located in the EEA or online, where the online store is registered in the EEA, with a Purchase Price of €25 or more.
Group Insurance Policy	the insurance policy between Us and Insurer that gives Us the right to add bunq Eligible Account holders as Members to the bunq Extended Warranty & Purchase Protection Insurance.
Insurer	Companion Insurance DAC.
Manufacturer Warranty	minimum 24-month warranty as provided by the seller or manufacturer of Your Eligible Item.
Mechanical Break-down	the malfunction of an Eligible Item caused by a sudden component and/or electrical failure due to a defect in material used that would have been covered under an Eligible Item's Manufacturer's Warranty.
Member	a member of the group of bunq Eligible Account holders that have a Membership Agreement with Us that entitles them to the benefits of the Group Insurance Policy.
Membership Certificate	the e-mail You receive after becoming a Member; together with the Membership Pack, the Membership Certificate constitutes the membership agreement.
Membership Pack	this document that is composed of the Benefits Guide, the Membership Terms, and the Privacy Notice.
Personal Data	this term has the meaning as set out in Regulation (EU) 2016/679 General Data Protection Regulation and is any information which Companion manages, processes or stores about You in relation to this bunq Extended Warranty & Purchase Protection Insurance.
Platform	the bunq online platform, which can be accessed, at the URL www.bunq.com , and via bunq mobile application.
Privacy Notice	Section 5 of the Membership Pack and summarised under section Error! Reference source not found..
Purchase Price	the amount You paid in Euro for Your Eligible Item (which must be €25 or more) from a store located in the EEA or online where the online store is registered in EEA, paying in full using Your bunq Eligible Card.
Repair Quote/Cost	a quote or paid invoice in Euro from a Reputable Repairer in the EEA.
Reputable Repairer	a repair company located and registered in the EEA.

Theft/Stolen	act of stealing or where a person dishonestly appropriates property without the consent of its owner and with the intention of permanently depriving its owner of it.
We, Our, Us	Companjon Admin GmbH.
White Goods	electronic household appliances explicitly including washing machine, tumble dryer, washer/tumble dryer, dishwasher, refrigerator, toaster, oven, electric toothbrush, cooker, ceramic hob, vacuum cleaner, microwave, microwave oven, fridge freezer, freezer, coffee maker, air fryer, kettle, juicer, wine bottle cooler, slow cooker, rice cooker, air purifier, and blender.
You, Your	the person named in the Membership Certificate as a Member.

3 Benefits Guide

3.1 Introduction

The bunq Extended Warranty & Purchase Protection Insurance is designed to meet the demands and needs of individuals who have purchased White and Brown Goods with a Purchase Price of €25 or more using their bunq Eligible Card. The bunq Extended Warranty & Purchase Protection Insurance allows them to receive Compensation for their financial loss incurred as a result of Accidental Damage, Theft or Mechanical Breakdown to their White or Brown Goods within the Coverage Period.

Neither the Insurer, bunq nor Us have provided You with any advice or recommendation in relation to this insurance benefit. The insurance benefit is provided to all bunq Eligible Card holders upon payment of the fees for a bunq Eligible Account. We recommend that You consider your overall need for this insurance benefit in the context of the fees you pay for your bunq Eligible Account.

The bunq Extended Warranty & Purchase Protection Insurance allows You to benefit from a Group Insurance Policy between the Insurer and Us. Under the Group Insurance Policy, We can offer a Member Compensation, provided by the Insurer, when a Member claims under bunq Extended Warranty & Purchase Protection Insurance.

To avail of this and the other benefits, You must become a Member. You become a Member when you are a bunq Eligible Account holder and get a bunq Eligible Card via the bunq Platform.

3.2 How do You contact Us?

If you have any questions or issues with your membership or wish to discuss any claim, please contact Us through the MyCompanion Customer Self-Service Portal at my-companion.com or at customer@companion.com.

Frequently Asked Questions regarding the bunq Extended Warranty & Purchase Protection Insurance can be found at www.companion.com/bunq.

3.3 Accidental Damage and Theft Benefit

As a Member, You are entitled to Compensation for Your financial loss incurred during the Coverage Period where Your Eligible Item has been Stolen or sustained Accidental Damage. Under Accidental Damage You are entitled to Compensation of 90% of Repair Quote/Cost and under Theft benefit You are entitled to Compensation of 90% of Purchase Price, subject to the limits in 3.7 below

In the event that Your Eligible item has been deemed damaged Beyond Economic Repair by a Reputable Repairer You are entitled to Compensation of 90% of the Eligible Item's Purchase Price subject to the limits in 3.7 below. Any additional financial loss or costs incurred in relation to the Accidental Damage or Theft are not covered as part of the Compensation.

3.4 Extended Warranty Benefit

As a Member, You are entitled to Compensation for Your financial loss incurred during the Coverage Period where Your Eligible Item suffers a Mechanical Breakdown which

would have been covered under Your Eligible Item's Manufacturer's Warranty. Under Extended Warranty You are entitled to Compensation of 90% of Repair Quote/Cost subject to the limits in 3.8 below.

In the event Your Eligible Item has been deemed Beyond Economic Repair by a Reputable Repairer You are entitled to Compensation of 90% of Eligible Item's Purchase Price. Any additional financial loss or costs incurred are not covered as part of the Compensation.

3.5 Claims Conditions

Before You are entitled to claim Compensation for an Eligible Item, You must meet all of the following conditions:

- a) Hold an active bunq Eligible Account continuously over the Item Coverage Period.
- b) Provide proof that the Eligible Item was purchased in full using a bunq Eligible Card.
- c) Provide receipt of purchase.
- d) Register a claim with Us within 28 days of becoming aware of Mechanical Breakdown, Accidental Damage or Theft.
- e) In the event of a Theft, You must report the Theft to the Police or relevant authority within 24 hours of becoming aware of Theft and obtain a written Police report.
- f) In event of Accidental Damage provide photographic evidence.
- g) Item must be explicitly included as defined in our definition of White or Brown Goods.
- h) Provide proof of a Repair Quote/Cost.

Failure to provide Us with all relevant documentation may result in Us refusing Your claim for Compensation

3.6 Coverage Limits

Compensation will not be paid for:

- a) Non-Eligible Items.
- b) Personal electronic items such as mobile telephones, communication, and computing items, laptops, PCs, smart watches, games consoles, notebooks, tablet computers.
- c) Items purchased from a company registered outside EEA.
- d) Any Repair Quote/Cost covered by an Eligible Item's existing Manufacturer Warranty.
- e) An Eligible Item Accidentally Damaged or Stolen outside Your Country of Residence.
- f) Eligible Items not purchased using bunq Eligible Card.
- g) Eligible Items that are not explicitly included in Our list of White and Brown Goods.
- h) Claims where the maximum Compensation limits set out in benefit table has already been reached.
- i) Claims on an Eligible Item which You previously made a claim for under the Theft Benefit.
- j) Mechanical Breakdown that is covered under Manufacturer's Warranty.

3.7 Accidental Damage & Theft Benefit Limits

Cover under Accidental Damage & Theft is subject to a maximum of one claim for Accidental Damage and one claim for Theft per Eligible Item.

Cover under Accidental Damage & Theft is also subject to a maximum Compensation per Eligible Item of 90% of the Eligible Item's Purchase Price or €2,500 – whichever is lower.

Cover under Accidental Damage & Theft is also subject to a maximum benefit limit of €2,500 per 365-day period from the start date of Your membership term as set out in section 4.2.

3.8 Extended Warranty Benefit Limits

Cover under Extended Warranty is subject to a maximum of three claims per Eligible Item.

Cover under Extended Warranty is also subject to a maximum Compensation per Eligible Item of 90% of the Eligible Item's Purchase Price or €1,500 – whichever is lower.

Cover under Extended Warranty is also subject to a maximum benefit limit of €1,500 per 365-day period from the start date of Your membership term as set out in section 4.2.

3.9 How do We process Your Compensation?

To submit a Claim, You can log on to the online claims portal via bunq Platform and submit details of your claim.

Once Your claim is processed and deemed to be valid, You will receive notification by email from Companjon with further information regarding the payment of the Compensation to You.

We arrange for the transfer of the Compensation to You which is owed and paid by the Insurer under the Group Insurance Policy.

You are additionally protected by a direct Compensation right against the Insurer and You can exercise this right of Compensation towards the Insurer without Our consent or any precondition other than being a Member by contacting the Insurer directly. The Insurer has no right to decline or reduce Your Compensation if You paid Your Membership Fee and are entitled to receive a Compensation. In the unlikely event the Group Insurance Policy expires, Your entitlement to Compensation will not be affected.

3.10 How can You submit a complaint?

If You are dissatisfied with Our services or do not agree with a decision made regarding Your Benefits, You can submit a complaint via e-mail to complaints@companion.com.

If Your complaint has not been resolved to Your satisfaction, You can use the European Online Dispute Resolution platform to find suitable options to resolve Your complaint (<https://ec.europa.eu/consumers/odr/main>)

You can escalate Your complaint to the responsible insurance ombudsman, which is an independent dispute resolution body that works free of charge for consumers. A complaint to an Ombudsman does not affect Your right to take legal action against Us.

Contact details Irish Ombudsman:

Financial Services and Pensions Ombudsman, Lincoln House,
Lincoln Place, Dublin 2, D02 VH29, Ireland

E-Mail: info@fspo.ie

Tel: +353 1 567 7000

A list with all other European Ombudsman details including their contact details can be accessed on Our website www.companjon.com/complaints

4 Membership Terms

4.1 Membership

To become and remain a Member, you must fulfil the following conditions;

- a) be a bunq Eligible Account holder;
- b) have a bunq Eligible Card; and
- c) be ordinarily resident in the EEA.

Your rights and obligations as a Member are governed by the Membership Agreement between You and Us. The Membership Agreement consists of the Membership Certificate and the Membership Pack that is attached to the Membership Certificate e-mail.

You become a Member when you fulfil the Membership Eligibility criteria in 4.1.

We reserve the right to refuse to add You as a Member at Our sole discretion.

4.2 Membership Term

The term of your membership agreement begins either on 01/01/2023 or the date on which you order Your bunq Eligible Card (whichever is later).

Your Extended Warranty & Purchase Protection Membership is continuous and will end when You no longer are a bunq Eligible Account holder.

4.3 Our right to cancel Your membership

If You deliberately provide misleading or falsified information about You or in relation to the membership, bunq Eligible Account, purchase, or claim, You may not be entitled to claim the Compensation and We may have the right to cancel Your membership.

If the agreement between bunq B.V. and Us is cancelled or expires without renewal, we will inform you by email of any changes to this Membership Pack.

4.4 Your right to withdraw

You may withdraw Your membership within 14 days of receiving the Membership Certificate. As You do not pay Us a fee for Your membership of the bunq Extended Warranty & Purchase Protection Insurance, We do not return any fee to You if you cancel Your membership. The withdrawal of Your membership does not affect the validity of Your bunq Eligible Account or bunq Eligible Card.

You can opt-out of Your Membership of the bunq Extended Warranty Insurance by cancelling Your bunq Eligible Account. This ends cover for all Eligible Items regardless of any remaining Item Coverage Period for an Eligible Item.

You can withdraw Your membership via the Companjon self-service portal or live chat at mycompanjon.com. You may also contact Us by e-mail at customer@companjon.com. Communication of Your withdrawal notice to Us is sufficient to comply with the time limits.

4.5 Commissions & Tax

You do not pay Us any fee for Your membership and the benefits. For each Member, bunq pays an insurance premium to the Insurer. The insurance premium includes a commission which the Insurer pays to Companjon Services DAC for arranging the Group Insurance Policy. In addition, We pay a fee to bunq for its services and for establishing the contact to bunq customers by granting Us access to the bunq Platform. We also receive a fee from the Insurer for managing the memberships and arranging the benefits.

4.6 Important Information

Should We agree with the Insurer on changes to the Group Insurance Policy that affect Your Benefits, We will inform You by e-mail at least 30 days in advance. In case of such notification, You will have the right to cancel Your membership within 30 days of Our notification.

The relevant language of the Membership Pack is English. The English and translated versions can be accessed here: www.companjon.com/bunq

In the event any term of this Membership Pack is found to be invalid, unenforceable, or unfair, the remainder shall remain in full force and effect.

4.7 Law & Dispute Resolution

Your membership is governed by German law. If You have Your habitual residence in another country at the time You become a Member, the application of the mandatory legal provisions of that country remains unaffected by the choice of law in this section. This includes articles 82 to 91 of Spanish Consumers and Users Consumers Act (Royal Decree 1/2007) that always prevail.

5 Privacy Notice

5.1 Purpose and Scope of this Privacy Notice

This Privacy Notice sets out the basis on which Companjon collects, uses and stores Your Personal Data when You become a Member that is protected under the bunq Extended Warranty & Purchase Protection Insurance.

For the purposes of this Privacy Notice, the controller of Your Personal Data is Companjon and this means one or more of the individual group companies that make up Companjon, as set out in section 2 'Definitions' and within the meaning of applicable data protection law. Companjon collects Your Personal Data from the bunq Platform when You confirm that You wish to become a Member. Companjon has arrangements in place to ensure that Your Personal Data is handled correctly and in accordance with applicable data protection law. These arrangements reflect each entity's respective roles and responsibilities in relation to the services provided to You and the use of Your Personal Data. This means for example that certain processing of Your Personal Data may be carried out by one entity on its own or that certain processing is carried out by one entity under the instruction of another. Processing may also be carried out under joint controllership within the meaning of applicable data protection law. In any case, Companjon will always ensure that its obligations towards You are fulfilled, and Your data protection rights are fully protected.

This Privacy Notice applies to all Members. If You have any questions or comments about this Privacy Notice or want to exercise Your data protection rights, please contact Companjon's data privacy officer by e-mailing dpo@companjon.com. If You have any general questions or comments about this bunq Extended Warranty & Purchase Protection Insurance, please send an e-mail to customer@companjon.com.

5.2 Overview of this Privacy Notice

Companjon collects Personal Data from You for the purposes of providing You with the Benefits You have as a Member. bunq.com Limited (**bunq**) owns and operates the bunq Platform where your bunq Eligible Account and bunq Eligible Card are administered. For the purposes of this Privacy Notice, bunq is an independent partner of Companjon. Please note that bunq has its own separate terms & conditions and privacy notice relating to Your use of the bunq Platform and processing of Your data with which You should familiarise yourself. Companjon is not responsible for, and does not accept liability for, the terms & conditions, privacy notice or other terms of the bunq Platform to which You may be subject as part of Your bunq Eligible Account administration.

5.3 What Personal Data does Companjon Collect About You?

Companjon will collect and process the following types of Personal Data about You:

Personal Data	Details
Membership Data	When You provide information required for becoming a Member, it is necessary for Companjon to collect and generate some or all of the following Personal Data about You: • Details about Your identity which includes Your title, full name, country of residence, e-mail address and date of birth; • Details relating to Your bunq Eligible Account which are relevant to administration of the Group Insurance Policy. • Details about Your membership which includes Your membership number and the term of Your membership; • bunq “tokenized” customer ID number which is the encrypted reference number associated with Your insurance membership.
Claims Data	When a claim is made it is necessary for Companjon to collect and generate some or all of the following Personal Data about You (in addition to other data already collected): • date of Your claim; • Information in relation to the purchase and theft / damage/defect of potential Eligible Items; and • Compensation amount.
Customer Support & Service Data	When You submit a query or request in connection with Your membership, it is necessary for Companjon to collect and generate the following Personal Data about You (in addition to other data already collected): • The nature of Your query or request (e.g., customer support/troubleshooting request, membership cancellation request, or membership amendment request); and • The date of Your query and request.
Direct Marketing Data	If You choose to receive direct marketing communications, Companjon will collect Personal Data relating to Your marketing preferences (e.g., a record of Your decision to receive direct marketing communications and/or any option You exercise to unsubscribe from receiving such communications).

5.4 Why and How does Companjon use Your Personal Data?

The reasons **why** (“**Legal Basis**”) and **how** (“**Purposes**”) Companjon processes Your Personal Data in the context of Your membership are explained in the table below.

Why (Legal Basis)	How (Purposes)
To manage Your membership – contractual necessity	It is necessary to process Your Membership Data, Claims Data and/or Customer Service & Support Data to enter into and perform the membership contract with You, including: • To manage the membership contract with You under the Membership Terms; • To assess and process any claims You make; • To process any customer service & support requests from You; and • To maintain and store records in relation to You/Your membership. IMPORTANT: it is a contractual requirement for You to provide Your Membership Data, Claims Data and Customer Support & Service Data for the purposes set out above. If You do not provide Companjon with such Personal Data that can be processed for these purposes, it will not be possible to manage Your membership and Your Benefits.

Why (Legal Basis)	How (Purposes)
To serve the Members and Companjon's business – our legitimate interests	• It is necessary to process Your Personal Data for the purpose of pursuing Companjon's legitimate business interests. The specific purposes of Companjon's legitimate business interests are detailed below. • Invite You to become a Member to avail of the insurance benefits: Companjon will process Your Membership Data in order to include You as a member. • Information Security: Companjon may need to process Your Personal Data for the purposes of maintaining appropriate assurances that it remains secure. • Direct Marketing: In certain circumstances, Companjon will process Your Direct Marketing Data to send You marketing communications (e.g., about Companjon's other insurance products and services) when there is a legitimate legal basis. • Legal Claims: Companjon will process Your Personal Data in order to defend, establish, investigate and/or exercise a legal claim (or prospective legal claim) to which You are a party. • Fraud Prevention: Companjon may process Your Personal Data for the purpose of fraud or potential fraud prevention or detection. Important: Before using Your Personal Data to pursue Companjon's legitimate business interests, the impact of the processing activities is carefully considered against Your fundamental rights and freedoms. You have certain rights when Your Personal Data is processed on this basis, such as the right to object. For information about how to exercise this right, please see section 55.8 of this Privacy Notice (What are Your data protection rights?).
To uphold the law - comply with Companjon's legal obligations under Irish and EU law	Companjon may process Your Membership Data, Claims Data and/or Customer Service & Support Data where it is necessary to comply with legal obligations to which we are subject under Irish and/or European Union Member State laws.
Where You have provided Your explicit consent	Companjon will process Your Direct Marketing Data to send You marketing communications (e.g., about Companjon's other insurance products and services) when You have provided Your explicit consent to do so. Companjon may also process Your Personal Data on the basis of Your explicit consent in other limited circumstances.

5.5 Transfers Of Your Personal Data and Other Recipients

Whenever Your Personal data is transmitted to external parties that process the data on behalf of Companjon it is contractually ensured that Your Personal data is transmitted and processed in compliance with all applicable data protection laws. These external parties (such as customer support functions, claims support, IT providers, marketing agencies, auditors, regulatory and government bodies etc.) are also legally obliged to process Your Personal data in compliance with applicable data protection laws.

Companjon may transfer Your Personal Data to certain Recipients (e.g., IT service providers, security providers, cloud service providers) who are located outside of the EEA in countries with laws and practices that do not contain equivalent data protection rights for Your Personal Data to those in the EEA. Where such transfers occur, Companjon ensures that appropriate safeguards and transfer mechanisms are in place to protect Your Personal Data. Companjon also ensures that such processing is performed in compliance with the European Data Protection Board's 'Recommendations on Supplementary Measures' (01/2020). If You would like to find out more about any transfers including how Companjon employs appropriate safeguards concerning Your Personal Data, please send an e-mail to dpo@companjon.com.

5.6 How Long Is Your Personal Data Kept?

The Retention of Your Personal Data is subject to certain minimum legal and regulatory retention periods. In consideration of this, Companjon will keep Your Personal data in line with the retention periods set out in the table below:

Personal Data	Retention Period
Membership Data, Claims Data and Customer Service & Support Data	7 years from the date on which Your bunq Extended Warranty & Purchase Protection Insurance membership expires. Where Your Personal data is collected and You do not enter into a membership agreement with Us, Companjon will retain this Personal data for no longer than 6 months.
Direct Marketing Data	The length of time You choose to receive direct marketing communications until You unsubscribe plus a reasonable period of time after that to allow for Companjon's database to update Your direct marketing preferences and/or delete Your Personal Data.

In certain cases, Companjon may be obliged to hold onto records for longer periods, e.g., to comply with obligations under different European legal and regulatory requirements.

5.7 Does Companjon Process Your Personal Data Using Automated Tools?

Companjon may engage in automated decision making to assess Your membership eligibility or to determine Your eligibility to make a claim. Such assessments can determine an outcome which could have legal or other similar effects for You (e.g., the acceptance or rejection of Your membership application under the Group Insurance Policy). When such automated decision-making is carried out, it can be based on systems

and controls which help to e.g., assess Your eligibility to become a Member or it may be based on third party data and use of systems and controls to assess whether You are eligible to receive Compensation under the Group Insurance Policy and determine the Compensation payable for claims based on defined algorithms.

IMPORTANT: Automated decision-making may determine that You are not eligible to benefit from the bunq Extended Warranty & Purchase Protection Insurance. Companjon will implement suitable measures to safeguard Your rights, freedoms, and legitimate interests, including providing You with the right to obtain human intervention and for You to express Your point of view and contest the decision (i.e., a human will review the automated decision). If You wish to seek a review of any such decision, please e-mail dpo@companjon.com.

5.8 What Are Your Data Protection Rights?

You have a number of rights in relation to Your Personal Data, which are set out in the table below. **In particular, these rights include the right to object to processing of Your Personal Data where that processing is carried out for Companjon's legitimate interests.** Note that these rights are not absolute. You can exercise these rights by e-mailing dpo@companjon.com. Companjon will aim to fully respond to Your request within one-month of receiving it. Please also note that Your identity needs to be verified when You exercise Your data protection rights.

Right	Details
Right to Information	You have a right to be provided with clear, transparent, and easily understandable information about how Your Personal Data is processed. Companjon gives effect to this right by providing this Privacy Notice to You.
Right to Object	You have a right to object to the processing of Your Personal Data where Companjon relies on its legitimate business interests to process such Personal data. You can request that Companjon stops processing Your Personal Data, and Companjon will do so, unless compelling legitimate grounds to continue processing Your Personal Data can be demonstrated or if Your Personal Data is needed in connection with any legal claims.
Right of Access	You have the right to access the Personal Data Companjon processes about You. If You exercise this right, You will receive confirmation about whether Your Personal Data is processed and, if so, a copy/copies of Your Personal Data.
Right to Rectification	You have the right to correct the Personal Data Companjon processes about You if the Personal Data about You is inaccurate or incomplete.

Right	Details
Right to With-draw	When You have given consent to the processing of your Personal Data, You can withdraw such consent at any time and without giving reasons. This does not affect the lawfulness of processing based on Your consent until withdrawal.
Right to Erasure	You have a right to request, in certain circumstances, the deletion of Your Personal Data. For example, if You exercise the right to object and no overriding reason exists to continue processing Your Personal Data or if processing Your Personal Data is no longer needed.
Right to Re-strict	You have the right, in certain circumstances, to restrict Companjon's processing of Your Personal Data. For example, if You contest the accuracy of the Personal Data Companjon holds about You or You object against processing Your Personal Data.
Right to Lodge a Complaint	You have the right to lodge a complaint with the Data Protection Commission (" DPC ") of Ireland or with Your own local EEA Data Protection supervisor about the processing of Your Personal Data. To do so, use the DPC's "Raise a Concern" form . You are encouraged to contact Companjon before raising a concern with the DPC to see if any concerns You have about the processing of Your Personal Data can be resolved.
Right to Data Portability	You may request Your Personal Data which You have given to Companjon, in a structured, commonly used and machine-readable format and You may request that Your Personal Data is transmitted directly to another controller where this is technically feasible. This right only arises where: • Companjon processes Your Personal Data on the legal basis that it is necessary to perform the contract with You; and • the processing is carried out by automated means.
Right in Respect of Automated Decision Making (including Profiling)	You have the right to not be subject to solely automated decision-making (including profiling) in respect of Your Personal Data which has legal effects or other similarly significant effects on You. To exercise this right, You can: (a) request that a person reviews any such decision; (b) express Your point of view; and/or (c) contest the decision.

5.9 Changes To This Privacy Notice

This Privacy Notice may be amended from time to time to keep it up to date with current legal requirements and the way Companjon operates its business. Any changes made to this Privacy Notice will be appropriately notified to You in accordance with relevant data protection law.

