

Privacy Policy

Last updated: April 18th 2018

Your privacy is very important to us. We, IPMS Belgium, Godshuizenlaan 15, 1180 Brussel, commit to only collecting information about you that is critical for offering and improving our products and services to you and to comply with all legal obligations.

This Privacy Policy applies to information we collect when you sign up for IPMS Belgium, when you access or use any of our websites, mobile applications and products, when you speak to our staff, or when you otherwise interact with us (collectively, the “Services”). This policy also applies to information we collect if you have not signed up for our Services, but if you are making payment transactions through our Services.

We may change this Privacy Policy from time to time by posting the updated version on our website. We advise you to review this page regularly to stay informed and to make sure that you are happy with any changes. If we make material changes to this Privacy Policy we will notify you by email or through posting a notification when you log into our website or when you open our mobile application.

In order to use our Services you must accept all terms of this Privacy Policy.

1. Collecting Information About You

1.1. When you register for a IPMS Belgium Account (“Account”) we collect personal information about you including your full name, address, date of birth, email address and telephone number.

1.2. In order to deliver your order to you based on the transactions that you perform we collect your bank account details.

1.3. For research surveys or marketing purposes we may from time to time collect other information when you register including your preferences and interests.

1.4. When you use our Services we collect information relating to your transactions including time, location, transaction amount, payment method and cardholder details.

1.5. When you access our website or use any of our mobile applications we may automatically collect information including, but without limitation, your IP address, operating system, browser type, identifiers for your computer or mobile device, your visit date and time and your visit behaviour.

2. Using Information About You

2.1. We use information collected about you in order to provide our Services and to deliver all relevant information to you including transaction receipts, security alerts and support messages.

2.2. We also use information collected about you in order to improve and personalise our Services. For instance, we may enable features in our mobile applications specific to you.

2.3. We may use information collected about you to communicate with you about news and updates to our Services and to inform you about any promotions, incentives and rewards offered by us.

2.4. We may also use information collected about you through cookies and web beacons (see section 7 for more details) to track and analyse usage behaviour and any actions relevant for promotions, incentives and rewards in connection with our Services.

3. Accessing Your Personal Information

3.1. We may disclose information collected about you if (i) disclosure is necessary to comply with any applicable law or regulation; (ii) to enforce applicable terms and conditions or policies; (iii) to protect the security or integrity of our Services; and (iv) to protect our rights.

3.2. In any case, we will always ensure that your information will only be processed in connection with the Services and in accordance with this Privacy Policy and applicable data protection legislation.

4. Transferring Information Internationally

We may transfer information collected about you to third parties acting on our behalf that may be located in countries outside of the European Economic Area (“EEA”). Countries outside the EEA may not offer the same level of protection for the information collected about you as those inside the EEA, although we will at all times continue to collect, store and use your information in accordance with this Privacy Policy and the Data Protection Act 1998.

5. Data Security

5.1. We are committed to ensuring that the information collected about you is secure. We take reasonable measures including administrative, technical and physical procedures to protect your information from loss, theft, misuse, unauthorised access, disclosure, alteration, and destruction.

5.2. This high level of security can only be effective if you follow certain security practices yourself including never sharing your Account or login details with anyone. If you believe that any of your Account login details have been exposed, you can change your password at any time through our website or mobile application, but you should always also immediately contact customer service.

5.3. Transmission of information via the Internet is not completely secure. Therefore, we cannot guarantee the security of the transmission of your information to us. Any transmission is at your own risk. Once we have received your information, we will use strict procedures and security structures to prevent unauthorised access.

6. Cardholder Data Security

IPMS Belgium is responsible for the security of cardholder data which is processed, transmitted and stored within our systems. IPMS Belgium applies best industry practice to safeguard this sensitive data and to ensure that it operates in line with these requirements.

7. Retention

We are required by law to retain certain records of the information collected about you for a period of at least ten years after termination of your Account. Otherwise, we reserve the right to delete and destroy all of the information collected about you upon termination of your Account unless you request otherwise.

8. Cookies & Web Beacons

8.1. We use a number of cookies and web beacons within our website and applications. Cookies are small data files which are placed on your computer, mobile device or any other device as you browse our website or use any of our applications or web-based software. Web beacons are small graphic images or other web programming code which may be included in the website and any of our email messages.

8.2. We may use cookies and web beacons for the following purposes: (i) To personalise our Services to you as an individual and to tailor our Services to you based on the preferences you may choose; (ii) to facilitate the effective operation of our websites and applications; (iii) to track website traffic or application usage for statistical purposes and to monitor which pages or features users find useful or not; (iv) to identify you upon Account login and to assist you when resetting your password; (v) to assist in meeting our regulatory obligations, such as anti-money laundering and anti-fraud obligations, and prevent your Account from being hijacked; or (vi) to enable us to link to our group companies' websites.

8.3. Some cookies may not be related to IPMS Belgium. When you visit a page on our website with content embedded from, for example, YouTube or Facebook, cookies may be stored on your computer from these websites. We do not control the dissemination of such third party cookies and you should check these third party websites for more information about these cookies and their privacy policy.

8.4. The cookies or web beacons will never enable us to access any other information about you on your computer, mobile device or any other device other than the information you choose to share with us.

8.5. Most web browsers automatically accept cookies but you may modify your browser settings to decline cookies. Rejecting cookies used by our website, mobile application or web-based software may prevent you from taking full advantage of them and may stop them from operating properly when you use them.

8.6. If you do not consent to our use of the cookies, you must disable the cookies by deleting them or changing your cookie settings on your computer, mobile device or other device or you must stop using the Services. Information on deleting or controlling cookies is available at www.aboutcookies.org.

9. Linking to Other Websites

If you access links on our website to third party websites which are not owned by IPMS Belgium please be aware that these websites have their own privacy policies. We do not accept any responsibility or liability for these privacy policies. You should check and review these privacy policies before you submit any information about you to these websites.

10. Your Privacy Choices

10.1. You may always direct us not to perform any of the procedures of collecting, storing or sharing the information about you as described in this Privacy Policy by contacting us at the below email or office address or by following the opt-out instructions in the communication that you receive. Your opt-out request will be processed within 30 days of the date on which we receive it.

10.2. If you wish to amend, delete or update any of the information collected about you, you may contact us at the below e-mail or office address.

11. Governing Law

11.1. This Privacy Policy shall be governed by and construed under and in accordance with Belgian Law.

11.2. This Privacy Policy (including, if applicable, our Terms and Conditions) specify the entire agreement between you and us and supersede any and all prior agreements, terms, warranties and/or representations to the fullest extent permitted by the Law.

12. Contact

Feedback or questions regarding this Privacy Policy are welcomed and can be addressed to:

E-mail: ipms.belgium.the.prez@gmail.com

Post IPMS Belgium, Godshuizenlaan 15, 1180 Brussel