

# EPI Website Terms & Conditions

## 1. The Company

EPI Company (“EPI”) is a Europese vennootschap (Societas Europaea) under Belgian law, registered with on the Belgian trade and companies register under number CBE 0755.811.726 , with its registered headquarters at ,De Lignestraat 13, 1000 Brussels, Belgium. EPI is licensed as of date 20 February 2024 license with National Bank Belgium as a PISP and AISP for services 7 (payment initiation services and 8 account information services) under the license number 0755.811.726. This regulatory status give EPI the authorization as a payment institution also grants EPI a recognized status within the Member States of the European Union; this status authorizes EPI to carry out its business in all Member States (subject to informing the NBB beforehand).

## 2. Operation, host, design, and implementation

Operation: EPI is the website operator.

Host: AWS

## 3. Purpose

The website is an information site whose main purpose is to present EPI and, in particular, its payment solution and services (services). Accordingly, it is aimed both at EPI customers as well as organization and individuals who are not customers.

## 4. Use Of Website

The information shown on this website has been put together by EPI with due care, but no guarantees can be given of its accuracy or completeness. With this website, EPI provides information purely about (financial) products and services that are provided by EPI. Amendments can be made without prior notice. Neither this website nor the websites or documents to which this website provides access contain an invitation to buy or sell securities or other financial products or services. The information offered is not intended to take the place of expert advice. Without verification or further advice, use of the information presented is at the user’s own expense and risk.

## 5. User Obligations

The website is accessible via the internet. The user declares that they are aware of the risks involved and accept those risks. They must guard against the effects of computer hacking by implementing suitable and secure computer settings. EPI accepts no liability for any loss or damage which the user may suffer, directly or indirectly, in connection with browsing on the website or using the services which it offers, or from accessing any of the other websites to which it refers.

## 6. Cookies Management

This site uses client-side cookies. These are small text files that are used to analyse users' browsing patterns and habits (frequency and duration of visits, pages viewed, etc.). They are sent by the website and stored in a special folder on the user's computer. A cookie contains the name of the server that created it, an identifier in the form of a unique number and an expiry date. The unique identifier allows the website to 'remember' the user's computer whenever they visit the website. Session cookies are deleted from the user's computer when the session is closed. However, persistent cookies remain on the user's computer for one month after the end of the session.

The user can decide whether or not to allow the website to store cookies on their computer. They may change their browser settings at any time to prevent cookies from being accepted and stored. Additionally, from their browser, the user can delete any cookies that have already been stored on their computer. More information can be found on EPI's Privacy Policy .

If the user opts to refuse cookies from this website, some features may not work as expected or may be disabled. Hence, it is recommended that users update their browser settings to accept cookies from the website.

## 7. Information From Third Parties, Products And Services

Information supplied by third parties, references or hyperlinks to other websites which are not the property of EPI are only included for information of the user of this website. Although EPI is extremely selective concerning the third-party information included on this website or the sites to which reference is made, it cannot vouch for their content and functioning, or the quality of any products and/or services they offer. EPI gives no guarantee whatsoever and accepts no liability whatsoever in relation to the content of such websites.

## 8. Intellectual Property Rights

All information displayed on this website, including texts, photos, illustrations, graphic material, (trade) names, logos, product and service marks, are the property of or licensed to EPI and are protected by database rights, copyrights, trademark rights and/or any other intellectual property rights. The (intellectual) property rights in no way transfer to legal entities or persons who obtain access to this website. The contents of this website may only be used for private, non-commercial purposes. The user of this website is not permitted to reproduce, forward, distribute or disseminate the content of this website or make it available to third parties in exchange for compensation, without advance, explicit, written permission from EPI. Unless otherwise specified, EPI grants no license or authorisation with regard to the intellectual property rights which it holds in respect of the website, the elements it contains, or the Services.

Where EPI has included one or more social sharing buttons next to content on this website, users may forward this content for private, non-commercial purposes.

## 9. Links to other websites

Hyperlinks established to other websites do not constitute validation of these sites by EPI and cannot engage the latter's liability, specifically, with respect to their content. Moreover, as a general principle, EPI forbids any third party from setting up a hyperlink to its Website, except if express authorization is obtained from EPI beforehand.

## 10. Personal Data Protection

### 10.1 General information

The personal data communicated by the user are processed in accordance with the General Data Protection Regulation (GDPR), on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.

For more information on how your personal data may be processed when using our website, please view [EPI's Privacy Policy](#) . Here you can also find more information about your rights as a data subject under the GDPR, including your right to lodge a complaint with EPI (through [dpo@epicompany.eu](mailto:dpo@epicompany.eu) , or the Data Protection Supervisory Authority).

## 10.2 Contact Form

Please note that the data you include in this form will be sent to us via the Internet. There are risks involved in electronic communication. Please refer to our [Privacy Policy](#) for further information.

By submitting a form via this website, you consent that, for the purpose of contacting you, responding to your query, directing you to the appropriate person within EPI and providing you with news, update on our products, offers, EPI, events, by such communication means as we deem appropriate (including by email, voice call or text message to any phone number that you provide to us), your name, phone number, country of residence and email address (your “Data”) may be shared, in electronic and/or physical form, with employees EPI and its affiliates.

## 10.3 Use of your data

Your Data will be processed by EPI the purposes of providing IT services in connection with this website. If you do not provide us with Data marked as mandatory in this form, or consent to the use/disclosure of your Data as outlined above, we may be unable to contact you, respond to your query, direct you to the appropriate person within EPI or provide you with the materials or information outlined above.

## 10.4 Data Protection Questions/Queries:

If you: (i) have any questions or complaints about the way that EPI collects and uses your Data; (ii) do not want us to contact you; (iii) no longer wish your Data to be retained; or (iv) wish to exercise rights you may have regarding access, rectification, opposition and deletion, please inform us by sending an email to our Data Protection Officer at [dpo@epicompany.eu](mailto:dpo@epicompany.eu). We will respond to your request/complaint by the timeframe specified under applicable laws, or otherwise within a reasonable time.

## 11. Presence On Social Networks

All users joining the EPI community on the social networks commit to refrain from any discrimination in connection with race, colour, religion, gender, sexual orientation, age, nationality, handicap, matrimonial status, or professional status.

Comments which are insulting, racist, sexist or offensive have no place on the social networks. They will be deleted and reported. All commercial content will also be removed.

## **12. No Liability**

Any liability for any damage resulting from accessing or using this website is explicitly rejected by EPI. Nor is any guarantee given for the error-free and uninterrupted functioning of this website. Although EPI makes every effort to keep the contents of this website as up to date and complete as possible, it cannot give any guarantee for the accuracy, validity, completeness or currency of the information which is published on this website or to which this website gives access. EPI accepts no liability whatsoever in connection with that.

## **13. Applicable Law**

Belgian law applies to this website and to this disclaimer.

## **14. Amendments**

EPI reserves the right to develop, modify or suspend the website, without prior notice, for maintenance or updating purposes or for any other reason which may be deemed necessary.

The information and recommendations are subject to change without prior notice. EPI uses this website to provide information on financial products and services. EPI may not be held liable for any loss or damage whatsoever, whether direct or indirect, in connection with any such changes. No rights can be derived from this information.

## **15. Contact**

See our [Contact Form](#)

Last updated : June 2024

