

## **PRIVACY STATEMENT**

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### **SECTION 1 - WHAT DO WE DO WITH YOUR INFORMATION?**

When you purchase something from our store, as part of the buying and selling process, we collect the personal information you give us such as your name, address and email address.

When you browse our store, we also automatically receive your computer's Internet protocol (IP) address in order to provide us with information that helps us learn about your browser and operating system.

Email marketing (if applicable): With your permission, we may send you emails about our store, new products and other updates.

### **SECTION 2 - CONSENT**

How do you get my consent?

When you provide us with personal information to complete a transaction, verify your credit card, place an order, arrange for a delivery or return a purchase, you are consenting to our collecting it and using it for that specific reason only.

If we ask for your personal information for a secondary reason, like marketing, we will ask you directly for your expressed consent.

How do I withdraw my consent?

If after you opt-in, you change your mind, you may withdraw your consent for us to contact you and/or for the continued collection, use or disclosure of your information, at anytime, by contacting us at [info@karmenumifsud.com](mailto:info@karmenumifsud.com) or mailing us at: Karmenu Mifsud Funeral Services 460 Triq il-Vitorja, Qormi, Malta QRM 2509.

We may disclose your personal information if we are required by law, regulation, guidance and codes to do so or if you violate our Terms of Service, or in compliance with demands or requests made by local and foreign regulators, governments, courts and law enforcement authorities, and complying with a court process, or in connection with any litigation.

### **SECTION 4 - YELLOW**

Our store is designed by Yellow, Discover Local and hosted on a third party platform. They provide us with the online e-commerce platform that allows us to sell our products and services to you.

#### Payment:

If you choose a direct payment gateway to complete your purchase, then a third party processor stores your credit card data. It is encrypted through the Payment Card Industry Data Security Standard (PCI-DSS). Your purchase transaction data is stored only as long as is necessary to complete your purchase transaction. After that is complete, your purchase transaction information is deleted.

All direct payment gateways adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover.

PCI-DSS requirements help ensure the secure handling of credit card information by our store and its service providers.

#### SECTION 5 - THIRD-PARTY SERVICES

In general, the third-party providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform the services they provide to us and in accordance with the law.

However, certain third-party service providers, such as payment gateways and other payment transaction processors, have their own privacy policies in respect to the information we are required to provide to them for your purchase-related transactions.

We recommend that you read their privacy policies, so you can understand the manner in which your personal information will be handled by these providers.

In particular, remember that certain providers may be located in or have facilities that are located in a different jurisdiction than either you or us. So if you elect to proceed with a transaction that involves the services of a third-party service provider, then your information may become subject to the laws of the jurisdiction(s) in which that service provider or its facilities are located.

We make every effort to use only third party providers of good repute and to ensure that they take all necessary measures to protect your data to the best of their abilities, in accordance with best industry practices and according to law.

As an example, if you are located in the UK and your transaction is processed by a payment gateway located in Malta, then your personal information used in completing that transaction may be subject to disclosure under Maltese legislation.

Once you leave our store's website or are redirected to a third-party website or application, you are no longer governed by this Privacy Policy or our website's Terms of Service.

## Links

When you click on links on our store, they may direct you away from our site. We are not responsible for the privacy practices of other sites and encourage you to read their privacy statements.

## SECTION 6 - SECURITY

To protect your personal information, we take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed.

## Cookies

Here is a list of cookies that we use. We've listed them here so you can choose if you want to opt-out of cookies or not.

\_session\_id, unique token, session, Allows Google to store information about your session (referrer, landing page, etc).

## SECTION 7 - AGE OF CONSENT

By using this site, you represent that you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence and you have given us your consent to allow any of your minor dependents to use this site.

## SECTION 8 – TRANSFERS OUTSIDE THE EUROPEAN UNION

We may transfer your personal information outside of Malta. The countries to which your personal information is transferred may not offer an equivalent level of protection for personal information to the laws of Malta. Where appropriate, we will take steps to ensure your information is transferred subject to appropriate safeguards, such as by entering into data transfer agreements. Where we have put data transfer agreements or similar safeguards in place, we may be able to make a copy of this available to you if you contact us via one of the methods set out under the header "*Contact Information*" below.

## SECTION 9 – DATA RETENTION

We have a data retention policy that sets out how long we keep your information. This policy is based on the type of information, the purpose of collection, and the system within our digital platforms in which the information is held. As a general rule, we keep your personal information for as long as we need to in order to carry out those purposes for which your data has been collected.

## SECTION 10 – YOUR RIGHTS

You have the right to:

- Ask us about the processing of your personal information, including to be provided with a copy of your personal information held by us;
- to request the correction and/or deletion of your personal information, or restrict or object to the processing of your personal information;
- to request to obtain and reuse your personal information for your own purposes across different services; and
- to complain to a competent supervisory authority, or to a court of law, if your data protection rights are violated or you have suffered as a result of unlawful processing of your personal information.

If you would like access to the information that we hold about you, if any of the information that we hold about you is inaccurate or out of date, or if you wish to restrict or object to us processing it, please let us know by getting in touch via one of the methods set out under the header “*Contact Information*” below.

If you object to our processing of your personal information, we will respect such requests in accordance with our legal obligations. Your objection may mean that we may not be able to perform the actions necessary to achieve the purposes set out above.

We may be required or entitled to retain your information to comply with legal and regulatory obligations and to protect and exercise our legal rights and legitimate interests.

In addition to those rights outlined above you also have an unconditional right to object at any time to the processing of your personal information for direct marketing purposes by contacting us via one of the methods set out under the header “*Contact Information*” below.

## SECTION 11 – CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify this privacy policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

If our store is acquired or merged with another company, your information may be transferred to the new owners so that we may continue to sell products to you

## SECTION 12 – QUESTIONS AND CONTACT INFORMATION

If you would like to: access, correct, amend or delete any personal information we have about you, register a complaint, or simply want more information contact our Privacy Compliance Officer [info@karmenumifsud.com](mailto:info@karmenumifsud.com) or by mail at Karmenu Mifsud Funeral Services.

[Re: Privacy Compliance Officer]  
Karmenu Mifsud Funeral Services  
460 Triq il-Vitorja ,  
Qormi, Malta QRM 2509

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