

# Privacy Policy

Kortalausnir is a service provided by CatchUp to help companies book their credit card expenses. CatchUp values your privacy and is committed to protect your information. This privacy policy outlines how we collect, use, store and safeguard your information when you use our mobile and web applications. By using Kortalausnir application you agree to the terms and conditions outlined in this policy.

## Information we collect

We collect and use only data that is necessary for providing our service.

### Company information

When onboarding a company we store various information such as the name of the company, its kennitala, and the username and passwords of the users. We also store names of accounting keys from your company's finance system to facilitate the integration with our service.

### Financial data

When you are using the application we collect and use credit card statements and receipts. This data is crucial for the functionality of our application. We never store credit card numbers.

## How we use the information

### Receipts

We analyze the receipt and store information from it in our database and match it with a credit card expense. You have the option to use the app without uploading receipts, but be aware that this limits the app features and benefits.

### Expenses

We store expenses from your credit card statement and if applicable, connect it with the correct accounting key according to the accounting rules defined in the system. You have the option to use the app without card expenses, but be aware that this limits the app features and benefits.

## Data storage and security

**Sharing:** We use Microsoft's cloud service Azure for storing and processing data. The data is located in Microsoft's West Europe Datacenter in the Netherlands. We use industry-standard security measures including encryption, firewalls and access controls to protect your data from unauthorized access or loss. You can read more about Azure's security, regulations and compliances at:

<https://learn.microsoft.com/en-us/compliance/>

We do not share your information with third parties for purposes other than outlined in this policy. Your data is solely used by CatchUp to provide and improve our application.

**Retention and deletion:** We retain your information as long as you use our service. If you choose to discontinue using Kortalausnir, you have the right to request deletion of your data. Please be aware that deleting your information will render the program unusable, as the data is necessary for its functionality.

**Tracking:** No tracking technologies are used to collect behavioral data. Logs and diagnostic data, such as crashes are stored.

**International data transfers:** We will never transfer your data outside of a country not following GDPR unless we are legally obliged to do so. In which case we will sanitize the data as much as possible and put our effort into making sure that our provider ensures an adequate level of protection of your data.

## Your rights

You have certain statutory rights under GDPR.

**Rights of access (GDPR article 15):** You have the right to request access to personal data we hold about you.

**Rights to rectification (GDPR article 16):** In the case of wrong information, you have the right to request that we correct or update your data.

**Right to erasure (GDPR article 17):** In some circumstances, such as when data is no longer necessary for the purpose it was collected, you have the right to request deletion of data.

**Right to restrict processing (GDPR article 18):** In some circumstances, you have the right to request that we restrict processing of your personal data.

**Right of data portability (GDPR article 20):** You have the right to receive your data in a structured, commonly used format and to request that we transfer this data to another data controller.

**Right to object (GDPR article 21):** You have the right to object to the processing of data where we rely on legitimate interest as our legal basis for processing.

**Right to withdraw consent (GDPR article 7):** You have the right to withdraw your consent at any time. This will not affect the lawfulness of processing based on consent before its withdrawal.

**Rights to lodge a complaint (GDPR article 77):** If you believe that your rights have been violated you have the right to lodge a complaint with a data protection authority.

# Contact information

For any questions or concerns about this privacy policy or our data protection practices, please contact us at [hjalp@kortalausnir.is](mailto:hjalp@kortalausnir.is)

CatchUp  
Fannafold 53  
112 Reykjavík, Ísland  
Kennitala: 541124-1440

For data protection inquiries, you may also contact the Icelandic Data Protection Authority:  
[postur@personuvernd.is](mailto:postur@personuvernd.is)

Icelandic Data Protection Authority  
Rauðarárstígur 10  
105 Reykjavík  
Iceland

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## Changes to this policy

We may update this privacy policy to reflect changes in our practices or for other operational, legal or regulatory reasons. If we make significant changes we will notify you.

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