

Payment Methods

(Version: January 2025)

General Payment Methods

The purchase price can generally be paid by credit card, PayPal, ApplePay or by debiting vouchers. Depending on the country, additional payment methods may be possible. You can find out which payment methods are generally possible in your country in the table below. Detailed information on the individual payment methods can be found at the end of this table.

Payment Methods per Country

Country	Payment methods
Bulgaria, Denmark, Estonia, Finland, France, Greece, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Portugal, Romania, Slovakia, Slovenia, Spain, Czech Republic, Hungary, Cyprus	Credit card, Paypal, ApplePay, vouchers
Belgium	Credit card, Paypal, ApplePay, vouchers, Bancontact
Germany	Credit card, Paypal, ApplePay, vouchers, SEPA direct debit, purchase on account
Netherlands	Credit card, Paypal, ApplePay, vouchers, purchase on account, iDeal
Austria	Credit card, Paypal, ApplePay, vouchers, SEPA direct debit, purchase on account,
Poland	Credit card, Paypal, ApplePay, vouchers, blik
Sweden	Credit card, Paypal, ApplePay, vouchers, Klarna
Switzerland	Credit card, Paypal, ApplePay, vouchers, purchase on account, TWINT

BESTSECRET reserves the right to adjust the payment methods at its own discretion and at any time and, in particular, to exclude individual payment methods and refer you to the other payment methods.

Payment by Credit Card

1. BESTSECRET accepts payment by credit card. The payment is processed by an external payment service provider. After entering the credit card details, an additional confirmation screen from the bank is displayed with all the payment details. You must go through the respective authentication procedure of your bank and can then confirm the credit card payment by entering a security code. For more information on the authentication procedure, please contact your bank. When paying by credit card, you can save the card information for the next payment. You can delete saved card

information at any time in the checkout process on the selection page for payment methods. You are liable for any additional costs incurred due to your fault when using the selected payment method, for example due to chargebacks. In the case of payment by credit card, the purchase price will be debited by BESTSECRET after receipt of the order.

2. Via the payment service provider Adyen N.V, Rokin 49, 1012 KK, Amsterdam, Netherlands (hereinafter "**Adyen**") you can use the payment option payment by credit card (Mastercard, VISA, American Express, Diners, Discover, maestro, card bancaire) at BESTSECRET. When you pay by credit card (Mastercard, VISA, American Express), Adyen generally receives your name, address, bank details, card information (i.e. card number, month of validity, year of validity, system/issuer) and information about your transaction (i.e. transaction number, currency, country of issuer, transaction date, transaction amount) as well as technical information such as browser information, risk data, shopperID. Further information on data processing and data protection at Adyen can be found at <https://www.adyen.com/privacy-policy>.
3. You can also pay by credit card (Mastercard, VISA, American Express) via the payment service provider Bambora AB, Vasagatan 16, 111 20 Stockholm, Sweden (hereinafter "**Bambora**"). As part of the payment process, your personal data will be transmitted to Bambora. Your data will only be passed on for the purpose of payment processing with Bambora and only to the extent that it is necessary for this purpose. Bambora collects and stores the data, also for the purpose of identity and credit checks, and passes it on to the respective credit card companies. However, BESTSECRET does not store your payment data. In the case of credit card payments (Mastercard, VISA, American Express, Diners), Bambora generally receives your name, address, bank details, card information (i.e. card number, month of validity, year of validity, system/issuer) and information about your transaction (i.e. transaction number, currency, country of issuer, transaction date, transaction amount) as well as technical information such as session ID, user ID and authentication information. Further information on data processing and data protection at Bambora can be found at <https://worldline.com/en/compliance/privacy>.
4. Further information on data protection at the individual credit card companies can be found here:
 - American Express
<https://www.americanexpress.com/us/company/privacy-center/online-privacy-disclosures/#privacy-statement>
 - Card bancaire
<https://www.cartes-bancaires.com/protegezvosdonnees/porteurs/>
 - Diners
<https://www.dinersclub.com/privacy-policy/>
 - Maestro and Mastercard
<https://www.mastercard.com/global/en/vision/corp-responsibility/commitment-to-privacy/privacy.html>
 - Visa
<https://www.visa.co.uk/legal/global-privacy-notice.html> and
<https://www.visa.co.uk/legal.html>

Payment via PayPal

1. You can use the payment option PayPal at BESTSECRET via the payment service provider Braintree. PayPal is an online payment service provider that processes payments via so-called PayPal accounts, which are virtual private or business accounts. The European operating company of PayPal is PayPal (Europe) S.à.r.l. & Cie. S.C.A., 22-24 Boulevard Royal, 2449 Luxembourg, Luxembourg. Braintree is a service of PayPal (Europe) S.à r.l. et Cie, S.C.A..
2. If you select the PayPal payment method, you will be automatically redirected to the PayPal page at the end of the order process. There you can register and follow the PayPal payment instructions. In the case of payment via PayPal, the purchase price will be debited by BESTSECRET after receipt of the order. The PayPal account will be debited directly with the corresponding purchase amount.
3. As part of the payment process, your personal data will be transmitted to PayPal and Braintree. When paying via PayPal, PayPal and Braintree usually receive your first name, surname, address, email address, IP address, telephone number, mobile phone number or other data required for payment processing. Personal data relating to the respective order is also required to process the purchase contract.
4. The personal data transmitted to PayPal may be transmitted by PayPal to credit agencies. The purpose of this transmission is to check identity and creditworthiness. PayPal may pass on the personal data to affiliated companies and service providers or subcontractors if this is necessary to fulfil contractual obligations or if the data is to be processed on behalf of PayPal. The applicable data protection provisions of PayPal may be retrieved under <https://www.paypal.com/myaccount/privacy/privacyhub>.
5. Further information on data processing and data protection at Braintree can be found at https://www.paypal.com/de/webapps/mpp/ua/privacy-full?locale.x=en_DE.

ApplePay

ApplePay is a payment service provided by Apple Inc, 1 Infinite Loop, Cupertino, California 95014, USA. If you use Apple Pay, you pay directly via your Apple account. After submitting your order, you will be redirected to Apple. There you can authorise payment of the order amount. As soon as BESTSECRET has been informed of your authorisation, your order will be processed. Depending on the payment method stored with ApplePay, this will be debited with the actual invoice amount after deduction of any discounts, gift vouchers etc. immediately after authorisation. Further information on the Apple Inc. data protection provisions applicable to ApplePay can be found at <https://www.apple.com/legal/privacy/data/en/apple-pay/>.

Payment with vouchers

Payment with vouchers is subject to the voucher conditions in accordance with Part A Section 6 of the General Terms and Conditions for Registering in and Using the BESTSECRET Online Shop and Visiting the BESTSECRET Stores, which can be found [here](#).

Payment as purchase on account or SEPA direct debit

1. Via the payment service provider Riverty GmbH, Gütersloher Str. 123, 33415 Verl/Germany (formerly Arvato Payment Solutions GmbH) (hereinafter "**Riverty**") you can use the payment options purchase on account and SEPA direct debit in some countries.
2. If you decide to pay with a Riverty payment method, Riverty will take over the entire processing of your payment transactions for BESTSECRET. You will already be informed here that if you choose a Riverty payment method, the claim arising from the respective purchase will be assigned to Riverty and the outstanding invoice amount must therefore be paid to Riverty. You will receive all information about the invoice, such as due date or account information, from Riverty by e-mail if it concerns you. The Riverty payment methods are not available for all countries and offers and require, among other things, a successful credit check by Riverty. The full terms and conditions and privacy policy for purchases with a Riverty payment method and further information can be found here: https://documents.riverty.com/app/web_terms_conditions/de_en.
3. With the SEPA direct debit payment method, your money will be debited directly from your bank account by our payment service provider Riverty. The payment will be debited at the earliest on the next bank working day after receipt of the order. A bank working day may also be a public holiday. The advance notice period for a SEPA direct debit is one day and is given with the order confirmation. Cancellation of the SEPA mandate by the account holder prior to debiting must be communicated to BESTSECRET immediately. Any costs incurred in connection with invalid mandates for which you or the account holder are responsible shall be borne by you and the account holder.
4. As part of the payment process, your personal data will then be transmitted to Riverty. When you make a payment, Riverty generally receives your contact details (name, address, date of birth if applicable, e-mail address if applicable) as well as details of the items you have ordered (e.g. order value, product group, value of goods, enquiry channel and delivery method if applicable), which are necessary to process the payment via Riverty. Your data will only be passed on for the purpose of payment processing with Riverty and only to the extent that it is necessary for this purpose. Riverty also stores the data for the purpose of identity and credit checks for the purpose of active payment method control in order to be able to assess solvency as well as possible when granting payment methods with credit risk.
5. All data processing is handled in accordance with the applicable data protection regulations and in accordance with the information provided by Riverty in the privacy policy: <https://www.riverty.com/en/privacy-policy/>.
6. Riverty's full terms and conditions for payment by SEPA direct debit or purchase on account can be found here: https://documents.riverty.com/app/web_terms_conditions/de_en.

iDeal

In cooperation with the payment service provider Adyen N.V, Rokin 49, 1012 KK, Amsterdam, the Netherlands (hereinafter "**Adyen**"), BESTSECRET offers you the payment

method "iDEAL" for deliveries within the Netherlands. iDEAL is a Dutch online payment system from Epi Company SE in De Lingestraat 13, 1000 Brussels, which enables customers to pay invoices via their online banking. iDEAL uses two-factor authentication to ensure security. Customers with accounts at a Dutch bank can pay with iDEAL. If you choose iDEAL as your payment method, you will need a bank account and access to online banking at a participating Dutch bank. You can find more information about data protection at iDEAL at <https://www.ideal.nl/en/privacy-cookie-statement/>.

blik

In cooperation with the payment service provider Adyen N.V, Rokin 49, 1012 KK, Amsterdam, Netherlands (hereinafter "**Adyen**"), BESTSECRET offers you the payment method blik for deliveries within Poland. blik is a Polish online payment system of Polski Standard Płatności sp. z o.o. Czerniakowska 87A St. 00-718 Warsaw/Poland, an alliance of Polish banks, and enables customers to make cash withdrawals and pay bills for online purchases via their banking app. If you select blik as your payment method, you will need a Polish bank account and access to online banking at a participating Polish bank. Information on data protection at blik can be found at <https://blik.com/media/PRIVACY-POLICY-AND-COOKIE-POLICY.pdf>.

Klarna

In co-operation with the payment provider DevCode Payment AB, Hammarby Kaj 10D, 120 32 Stockholm, Sweden (which applicable data protection policy can be found [here](#)) and Klarna AB, Sveälvagen 46, 11 34 Stockholm, Sweden (hereinafter "**Klarna**"), BESTSECRET offers you the payment method " Klarna" for deliveries within Sweden. If you choose this payment method, Klarna will handle the entire payment process on behalf of BESTSECRET. You are hereby informed that BESTSECRET assigns the claim from your purchase to Klarna and that you must therefore pay the invoice amount to Klarna. You will receive all information about the invoice, such as the due date or account information, from Klarna by e-mail. " Klarna" is not available for all offers and requires, among other things, an impeccable credit rating, which is obtained by Klarna. The full terms and conditions and privacy policy for purchases paid with " Klarna" and further information can be found [here](#).

Bancontact

In co-operation with the payment service provider Adyen N.V, Rokin 49, 1012 KK, Amsterdam, Netherlands (hereinafter "**Adyen**"), BESTSECRET offers you the payment method Bancontact for deliveries within Belgium. If you choose this payment method, BESTSECRET will forward your payment details to Bancontact Payconiq Company, Rue d'Arlon 82, 1040 Bruxelles, Belgium (hereinafter "**Bancontact**") as part of the payment processing. Customers who have a Bancontact card with a participating Belgian bank can pay with Bancontact. The terms of use of Bancontact can be found here: <https://www.bancontact.com/en>. Further information on data protection at Bancontact can be found at <https://www.bancontact.com/files/privacy.pdf>.

TWINT

In co-operation with TWINT AG, Stauffacherstraße 41, 8004 Zurich, Switzerland (hereinafter "**TWINT**"), BESTSECRET offers you the TWINT payment method for deliveries within Switzerland. TWINT is a joint venture between the largest banks in Switzerland, including BCV (Banque Cantonale Vaudoise), Credit Suisse, PostFinance, Raiffeisen, UBS, Zürcher Kantonalbank, SIX and Worldline. TWINT AG is responsible for the development and operation of the TWINT platform, which enables users to make payments. The platform allows users in Switzerland to make online payments by linking their bank accounts or credit cards to the app. TWINT uses encryption and authentication to ensure the security of transactions. Further information on the data protection provisions of TWINT that apply to the TWINT platform can be found at <https://www.twint.ch/en/data-privacy/?lang=en>.