

An informed consumer – who is allowed to process my personal data and why?

Guidelines for customers



INFORMACIJSKI
POOBlašČENEc

Objective:	These guidelines provide answers to frequently asked questions by the consumers on how to protect their personal data when engaging in business or other activities over the Internet, mobile marketing, participating in prize winning games, answering questionnaires on preferences, joining clubs and applying for loyalty cards.
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ABOUT THE GUIDELINES

These guidelines have been prepared by the Information Commissioner and address the issues of personal data processing. They have been written in the form of questions and answers in a simple, reader-friendly way so as to provide guidance to the consumers on how to protect their personal data. Hopefully, the readers will get useful advice on how to exercise their rights related to processing of personal data as provided by the Personal Data Protection Act (Official Gazette RS, No. 94/07 – official consolidated text; hereinafter: ZVOP-I).

The legal basis for publishing this text derives from Art. 49 of ZVOP-I, under which the Information Commissioner may prepare and issue non-binding instructions and recommendations regarding protection of personal data.

See also:

- *Opinions issued by the IC:* <http://www.ip-rs.si/varstvo-osebni-podatkov/iskalnik-po-odlocbah-in-mnenjih/>
- *Brochures published by the IC:* <http://www.ip-rs.si/publikacije/prirocniki/>

The Guidelines are available at: <http://www.ip-rs.si/varstvo-osebni-podatkov/iskalnik-po-odlocbah-in-mnenjih/smernice/>.

INTRODUCTION

With the development of modern information technology, and in particular with the advent of the Internet, our lives have changed immensely. The Internet has become a place where we share enormous amounts of data. All the new communication means, which have brought many advantages to our lives, however also brought new concerns about the protection of our personal data and our privacy.

Modern consumers have become used to run errands online. Due to the lack of time we have become used to make purchases via electronic communications, which is, of course, very handy. However, we need to be aware that for every such activity we are offering our personal data to a service provider about whom we do not know much and we never know how the information we have given away (i.e. bank account number, unique personal identification number, tax identification number, is going to be used, or abused.

We are doing everything in haste, often not taking enough time to read the declarations before putting our signature on the document (i.e. general conditions in contracts or in purchasing). Soon we become annoyed and frustrated when we start receiving unwanted e-mails, SMS messages. This is because we may have signed a document which we would never have signed had we known the conditions.

To avoid possible unpleasant consequences of purchasing goods and ordering services online we need to be very careful when completing forms, taking part in prize winning contests, etc. With these guidelines the Information Commissioner wants to address some common issues and highlight some problems related to personal data protection when consumers are engaged in online shopping, marketing activities of companies (prize winning contests, direct marketing, and survey questionnaires), joining SMS clubs, and taking part in viral

What do we need to know before we make our personal data available?

Q: What is personal data and what does processing of personal data mean?

Personal data is any data which refers to you as a person, regardless of the form in which it is presented and based on which it is possible to identify the person without extra effort or costs. The category of personal data includes: your name and surname, address, telephone number, identification number, your photograph, voice, habits, preferences, membership in organisations, economic condition, etc. However, every personal data is not protected personal data. For example, Personal Data Protection Act does not apply to processing personal data, which the data subjects perform exclusively for their personal use, family life, or for other personal needs (e.g. address book of your friends).

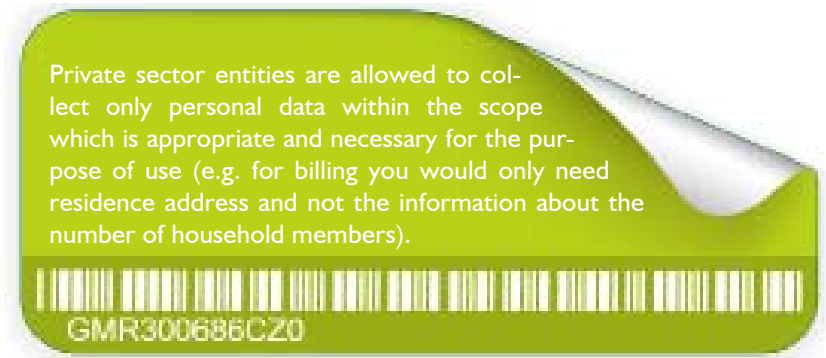
Sensitive personal data enjoy special protection and this category includes: data on racial, national or ethnic origin, political, religious or philosophical beliefs, trade-union membership, health status, sexual life, the entry in or removal from criminal records, biometric characteristics. Sensitive personal data are specially protected because they reveal a lot about your personality (e.g. your sexual orientation) and the disclosure of such information would mean serious encroachment into the privacy of individuals and the consequences might be irreparable.

Processing of personal data means any operation or set of operations performed in connection with personal data that are part of a filing system (collection, acquisition, use, disclosure by transmission, classification, connecting, blocking, erasure or destruction, etc); processing may be performed manually or by using automated technology.

Q: When are companies and other private sector institutions allowed to collect my personal data?

Companies and other private sector institutions are allowed to collect your personal data only:



- if personal data processing is provided by law, or
- if you have given your personal consent to processing and if you have been previously informed about the purpose of processing ,
- if you have concluded a contract with the company,
- if this is necessary for completing legitimate interests of the company and if their interests do not outweigh yours.


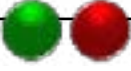
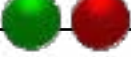

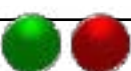





Look at the situations below and try to answer if the principle of proportionality has been respected.

 YES

 NO

SITUATION	PROPORTIONAL?	CLUE
YOU ARE BUYING BREAD AND THE SHOP ASSISTANT ASKS FOR YOUR UNIQUE PERSONAL IDENTIFICATION NUMBER.		THE PURPOSE IS TO SELL BREAD AND NOT TO IDENTIFY THE CUSTOMER.
IN CONCLUDING A COPYRIGHT AGREEMENT YOU ARE REQUIRED TO PROVIDE TAX IDENTIFICATION NUMBER AND UNIQUE PERSONAL IDENTIFICATION NUMBER.		THE PURPOSE IS TO MAKE PAYMENT (TAXABLE PERSON) AND IDENTIFICATION OF THE PERSON.

SITUATION	PROPORTIONAL?	CLUE
YOU HAD YOUR CAR REPAIRED AND THE CAR SERVICE WANTS TO KNOW WHAT CARS YOUR FAMILY MEMBERS ARE USING.		THE PURPOSE IS CAR REPAIR.
YOU ARE APPLYING FOR A PENSION SCHEME AND THEY WANT TO KNOW HOW OLD YOU ARE.		AGE IS THE CONDITION TO QUALIFY FOR THE SCHEME.
TO JOIN THE CULINARY SOCIETY YOU ARE REQUIRED TO PRESENT A COPY OF YOUR PERSONAL DOCUMENT.		COPIES OF PERSONAL DOCUMENTS MAY BE REQUESTED ONLY BY CERTAIN AUTHORISED INSTITUTIONS.
DURING A TELEPHONE SURVEY YOU ARE ASKED TO GIVE YOUR PARENTS' BIRTH DATE.		YOU HAVE GIVEN CONSENT ONLY TO ANSWERING QUESTIONS CONCERNING YOU.
YOU ARE BUYING A TICKET FOR A STUDENT FESTIVAL. YOU ARE ASKED TO PRESENT YOUR REGISTRATION CERTIFICATE.		ONLY STUDENTS ARE ALLOWED TO ATTEND THE FESTIVAL.
YOU ARE TAKING PART IN A CROSSWORD PUZZLE CONTEST AND HAVE BEEN ASKED TO PROVIDE YOUR TAX NUMBER.		TAKING PART IN A CONTEST DOES NOT MEAN YOU HAVE ALREADY ENTERED TAX RELATIONSHIP WITH THE ORGANISER.
THE INSURANCE AGENCY IS ASKING YOU ABOUT YOUR SMOKING HABITS.		INSURANCE AGENCIES ARE ALLOWED TO COLLECT DATA ON YOUR HEALTH.
UPON ENTERING A STADIUM YOU ARE REQUESTED TO PRESENT YOUR PERSONAL DOCUMENT.		OFFICIAL PERSONS ARE ALLOWED TO EXAMINE YOUR PERSONAL DOCUMENTS.

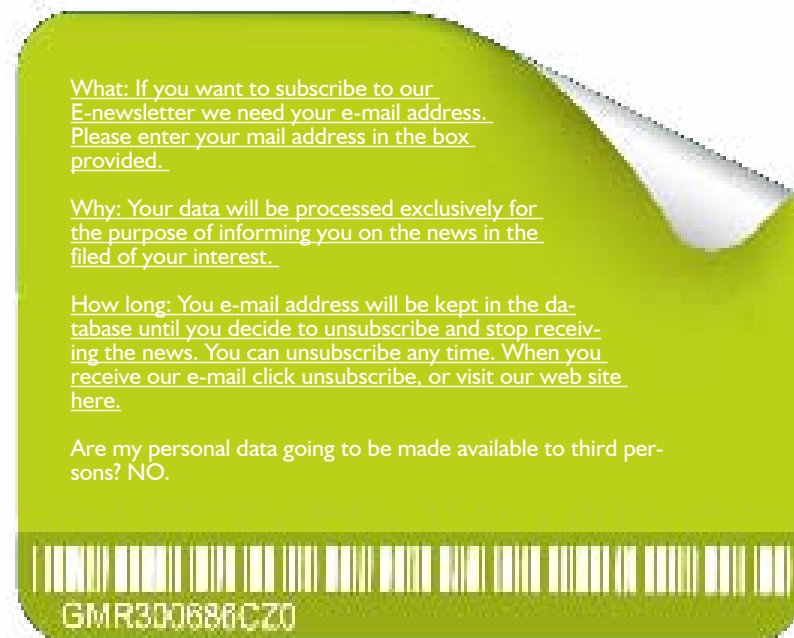
Before you are asked to give consent to processing your data, private sector subjects need to make sure that they have provided you with the following information:

- the purpose of processing personal data,
- who is going to process the data,
- other information, if necessary to ensure lawful and fair data handling.

Remember, if you are asked to sign a consent form, to allow processing of your personal data, such form becomes binding only if you have been previously informed about the whole text, which means:

- you need to be explicitly notified about this,
- the text needs to be easily accessible,
- *the text needs to be clear and understandable (unclear provisions will be interpreted to your benefit!)*

An example of clear Notice:



What: If you want to subscribe to our E-newsletter we need your e-mail address. Please enter your mail address in the box provided.

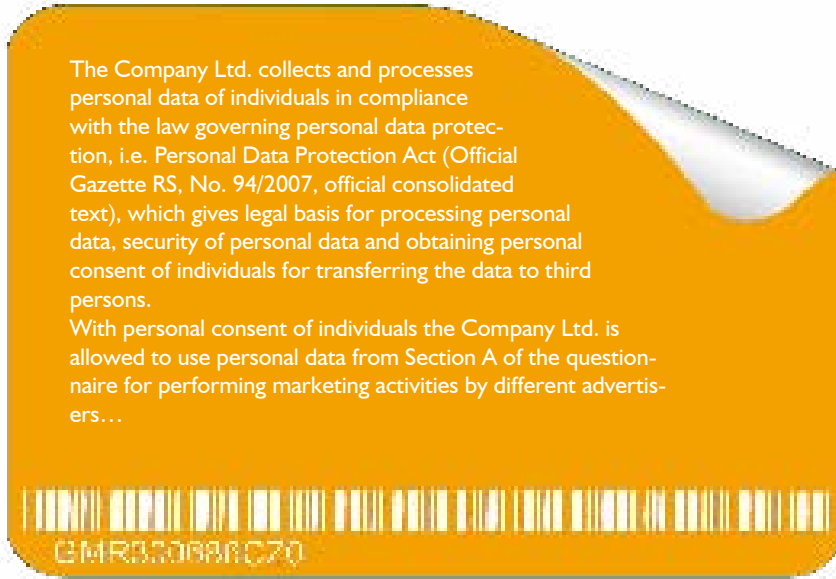
Why: Your data will be processed exclusively for the purpose of informing you on the news in the filed of your interest.

How long: Your e-mail address will be kept in the database until you decide to unsubscribe and stop receiving the news. You can unsubscribe any time. When you receive our e-mail click unsubscribe, or visit our web site here.

Are my personal data going to be made available to third persons? NO.

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An example of unclear Notice:

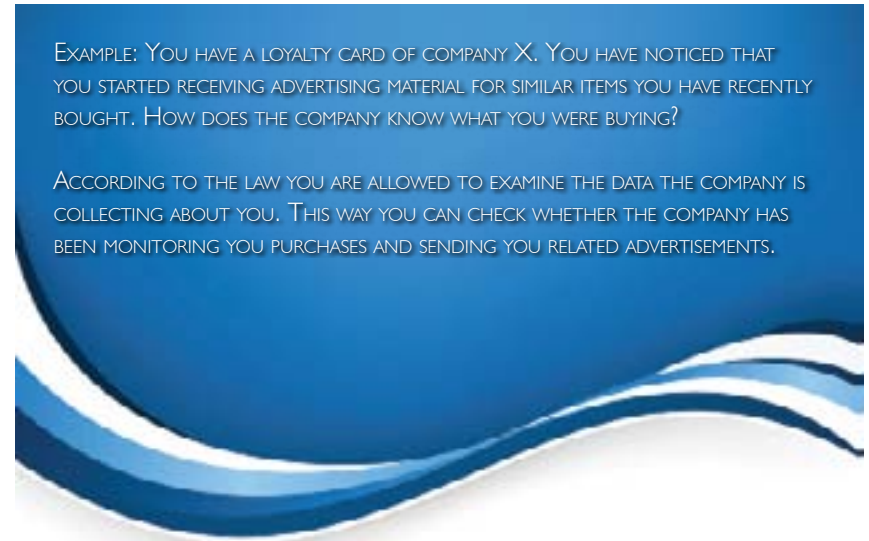


Q. What are my rights and what are the duties of the companies which process my data?

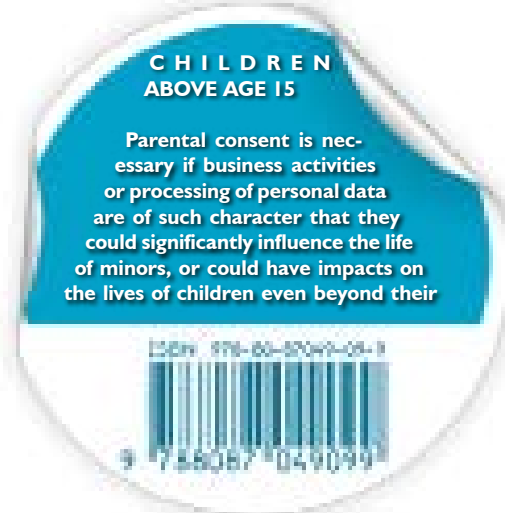
Upon your request data controllers are bound to:

- **allow you to access your personal data copy or transcribe it,**
- **provide the source of information referring to you,**
- **provide the list of third persons to whom your personal data have been transferred to.**

Also, upon you request, companies are obliged to update, correct, block or erase personal data which you claim to be incomplete, incorrect or outdated, and which have been collected and processed. The company needs to make changes within 15 days, or notify you on the reasons for not doing so. s



Q. How about obtaining consent from underage persons and processing of their personal data?



Q: Are companies allowed to collect EMŠO(Unique Personal Identification Number)?

Unique personal identification number (EMŠO) is the number **by which individuals can be identified**. Therefore, according to the law, companies may request EMŠO only:

- if provided **by law**,
- if the data subject has given **written consent to processing and has been acquainted with the purpose of collecting this information**.

Q: When are companies allowed to collect my tax identification number?

Tax identification number is assigned to tax payers and is used if the case involves tax paying. Companies are allowed to collect tax number only if the company and the individual have entered a tax relationship, e.g. if you won a prize in a contest and if the prize exceeds 42 €, or if the amount of all the prizes you have won from the same company exceeds 84 €.

Q: Who is allowed to request a copy of my personal document?

PERSONAL DOCUMENTS INCLUDE:

1. identity card
2. passport
3. driving licence
4. other official documents furnished with a photo of the citizen

Citizens of Slovenia must present their personal identity document to authorised persons. However, identity documents must not be given or lent to other persons, or pledged in order to protect one's benefits or rights.

Private sector institutions are allowed to copy your identity card or passport only:

- If provided by the law,
- Based on your written consent,
- If this is done by notaries and financial institutions. **notarji in finančne družbe**.

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Whoever makes a photocopy of your personal document needs to give you a **photocopy certificate**, indicating the purpose of the use and **the period for which the copy will be retained**.

Q: Are companies allowed to ask for information about my health condition, religious belief, or political affiliation?

In principle yes, however these data are considered as **sensitive personal data** and collection of such data is allowed only if determined by the law, or if you have given your personal consent to this. Companies may also collect this data if this is necessary to protect the lives of persons, or if the individual has already made such data public. Sensitive personal data may be collected by institutions to carry out their activities. This includes associations, societies, religious communities, trade unions or other non-profit organisation, pursuing political, philosophical, religious or trade union goals. By becoming a member of such organisation you have already given away your sensitive personal data, e.g. your political affiliation.

Online shopping

When you browse the internet and shop online you need to consider security issues. You need to check who you are dealing with, whether the website can be trusted, and who the actual providers of goods or services at the other end are.

Q: How do I know if the website is secure and who can I trust?

In fact you can never be 100% sure whether the website is secure. There are however some indicators which show the relative security of the web site. Before entering your data, look for to see if the website address begins with "https:" instead of "http". Look for the picture of a closed padlock in your browser window. It indicates that the connection is secure.



There are many fraudulent providers of goods online and they may look trustworthy at first sight. They are becoming more and more ingenious and pretend to be well known companies. Thus it may soon happen that by ordering goods you are going to give your personal data to a fake company. Cheaters are very smart and they can abuse your data in many different ways. This phenomenon has become known as **phishing** –a method for acquiring sensitive information by pretending to be a trustworthy site. Phishing is usually carried out by an e-mail. The user receives a fake message which looks almost identical to the real one (e.g. your bank): the name of the company, graphic design, layout, seemingly real names of employees and units, even the URL can appear to be genuine. The message directs the user to visit a website and enter personal details, because of security or to renew the bank account for example. A link to the website is given in the message; however instead of leading to the authentic website the user is directed to the fake (phishing) one, from where the phishers can easily harvest your personal data.

How do I detect and prevent phishing?

1. Detect fraudulent e-mails:

If the e-mail message is threatening (e.g. your data will be lost, your account will be erased, etc.) if you do not follow their instructions (e.g. "...If you don't respond and give us your user name within x days we are going to consider your account inactive or disposed of and your account will be closed...").

2. Check the source of your e-mail messages: banks will never contact you via e-mail, and in particular will not require your personal data this way.

3. Don't click on links in e-mails which looks like an authentic link to your bank. Rather use your bookmarks or shortcuts.

4. Check if you are on the right URL (https://\...)

5. Regularly check your bank account statements.

6. Make sure your computer system is protected and you have the latest versions of the browser installed.

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You are strongly advised to be extremely careful when dealing with the providers of goods and services online. European legislation provides that the providers of goods and services online need to provide easy, direct and permanent access to the information such as:

- name and contact information (geographic address, e-mail),
- trade register (in Slovenia this is Business register), where the company is registered, and the registry code,
- information about the competent supervisory body if the activities of the company are subject to an authorisation scheme,
- identification number of the service provider engaged in activities that are subject to VAT.

If the service provider does not provide access to the information mentioned above, you are strongly advised not to enter any business with such company.

All companies and independent business entities in Slovenia must be registered in the so called Business register of Slovenia, which is also accessible online. If you wish to check if the company is registered in Slovenia, the Agency of the Republic of Slovenia for Public Legal Records and Related Services (AJPES) can provide this information at no cost at <http://www.ajpes.si/prs/>. If you would like to check the status of companies from other European member countries, Iceland or Norway, you can refer to the European Consumer Centre (www.epc.si).



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Q: Is it safe to make payments online?

Payments online can be done in different ways: via your bank account, or via online payment services (e.g. PayPal, Western Union, etc.). Unfortunately, there is always a danger of fraud. What happens is that cheaters can acquire your data for identification and authorisation of payment. Even more serious are situations when someone obtains your personal data (e.g. EMŠO, tax number), steals your identity and then makes contracts in your name (e.g. loan contract). If this happens, you may expect to suffer long term financial consequences. For this reason you need to be extremely careful when buying online. If you frequently make purchases online it would be good to think of an extra payment card which you would use only for online shopping.

Q: Which data should I give to vendors?

Vendors may request only the data necessary to execute a contract. Thus, if you have ordered something online, the supplier will need only your address for shipping the goods, but not your EMŠO for example. If you are not sure why the supplier needs a particular data, you should better contact the supplier and make an inquiry in writing.



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More useful information on the security of money transfers online is available from the leaflet published by the Slovenian Consumers' Association, or directly from their website at:

<http://www.zps.si/brosure-in-zlozenke/osebne-finance/varnost-brezgotovinskega-poslovanja-2.html?Itemid=241>.

More information about protecting personal data from online fraud is available at:

- www.safe.si
- <http://www.ip-rs.si/varstvo-osebni-podatkov/informacijske-tehnologije-in-osebni-podatki/varstvo-osebni-podatkov-na-internetu/>

Direct marketing, prize winning games and questionnaires

Q: I started receiving promotional material by ordinary mail from company X. Or, someone is offering me goods (services) over phone. Is this legal? How did they get my personal data?

Direct marketing by the use of **ordinary mail or telephone** is allowed without your previous consent. However, marketing companies may use only the data which are accessible from publicly available registers (e.g. telephone directories, contact data published on the Internet), and within the scope of legitimate performance of their activities.

Without your prior personal consent companies are allowed to use only the following data for direct marketing activities:

- your personal name,
- your personal name,
- telephone number and fax number.

Thus, if companies are sending you promotional material by ordinary mail without your personal consent, they are allowed to use only the data listed above but not your date of birth for example, even though they may have acquired this information through the activities they perform.

Q: How about receiving promotional material by e-mail?

In e-mail marketing the rules are stricter. Companies are allowed to use your e-mail only if they have obtained it from you as a **customer of their goods or services**, or if you have **given your personal consent** to this.

When a company asks your permission to use your e-mail address, they need to provide a clear explanation on who is going to process your data, which data are going to be processed and for what purpose. A simple notification that a company X is going to use your e-mail address is not enough (the so called »silent consent«). You need to be given an option to accept or decline such offer. Also, the company needs to give you a chance to opt-out, i.e. to refuse the use of your personal data for direct marketing any time, and free of charge. In this



case, the company must stop using your personal data within 15 days and send you a notice within five days after this deadline.

Companies engaging in e-mail direct marketing need to respect the following rules:

- promotional messages should be readily recognisable;
- all electronic messages must be sent from a valid e-mail address, with **clear identity** of the sender, and with a contact address to whom the recipient can send a request for the suspension of such marketing;
- every marketing message needs to include information about the user's rights to stop the use of their personal data for marketing purposes, the methods and charges for unsubscribing, and the duties of the data controller.

Q: I have received a questionnaire with questions about my habits and personal interests. If I complete the questionnaire I can qualify for the prize winning contest and receive commercial messages related to my fields of interest. Do I need to be careful?

Marketers use questionnaires to learn more about their potential customers – their habits and desires – and then use this information for improving of their marketing strategies. With this information they can group their potential customers by age, purchasing habits, hobbies, etc. The idea is that each target group starts receiving promotional material close to their interests. For example, if you keep a dog, or if you are an ardent bicycle rider they will send you commercials for dog food or cycling equipment.

From the aspect of personal data protection you need to be careful: remember, the data you have given to a marketing company is your personal data, and by completing the questionnaire you have given consent to processing your data. If questions relate to sensitive personal data (e.g. political affiliation, health condition) your explicit agreement for processing such data is necessary.

In any case, you must know who will process the data (e.g. the company itself, a contractual data controller, etc.), what data are going to be processed (e.g. name, surname, social and demographic data, political affiliation, etc.) and for what purpose (e.g. for medical products marketing). If the company has col-

lected data from a survey and wants to make this data available to third persons, you need to be notified in advance that the data are going to be used for a different purpose. The purpose of use must be precisely defined and you will need to give your personal consent to this.

Q: It has become very popular with retailers to offer loyalty cards. What precautions should I take?

Practically every retailer or service provider offers **loyalty cards**, or loyalty club schemes. Membership brings various benefits to customers: special money saving offers, participation in prize winning contest, etc. Of course, companies may use your personal data for marketing purposes and, consequently, club members, or cardholders need to be ready to receive commercial messages. The rules for processing personal data of consumers in loyalty clubs are the same: consumers need to know precisely who is going to process their data, for what purpose, and which data are going to be used. You should carefully read the conditions before applying for such cards!

Recently, companies have developed smarter strategies – they do not only collect data communicated by the cardholders but also the data about actual purchases and transactions of their customers, which in practice means that with this information they are able to form a complete picture of an individual – who their customers are, what they are buying, where and when they are buying – and this way they can easily adapt their marketing strategies to every individual or target group. For this type of data collection the company needs your explicit and written consent. It would be inadmissible for a company to change the general conditions for the loyalty card and start collecting the information about your purchases without your knowledge.

Q: What should I pay attention to when participating in prize winning games?

1. **Make sure that the rules of the game also include the information on how personal data are going to be processed. (e.g. the organiser is allowed to publish the names of winners online only if it has been explicitly stated by the rules that the winner's name will be published and that he/she has agreed with the conditions, i.e. has given personal consent);**
2. **The organiser of the game may request your EMŠO only if you have consented;**
3. **The organiser is allowed to collect and process tax identification number only when the participant (the winner) has entered tax relationship with the company and if the prize value exceeds 42 €;**
4. **The organiser of the game is not allowed to make photocopies of personal documents (however, may examine the document for**



When the purpose of processing data has been fulfilled (i.e. when the prize winning contest is over) the company must destroy the data. Personal data must be destroyed or anonymised except if the individual has given consent to further storing of the data.



SMS clubs and mobile marketing

Consumers can become members of SMS clubs by:

- Completing a form online,
- sending an application for a prize winning contest,
- sending a coupon from a newspaper,
- downloading mobile phone applications (melodies, backgrounds, games, applications...) or
- by sending SMS/MMS messages.

After joining the club you will start receiving commercial SMS/MMS messages which are usually charged.



Z IP na koncert

S sodelovanjem v nagradni igri se strinjate s splošnimi pogoji za sodelovanje v nagradni igri.

S sodelovanjem v nagradni igri udeleženci:

- sprejmejo in soglašajo s pravili nagradne igre;
- dovolijo, da v primeru izbora, organizator objavi ime in priimek ter njihove fotografije na spletnih straneh IP in drugih medijih;
- dovolijo, da IP prejete podatke obdeluje v svojih zbirkah in jih uporablja za statistično obdelavo, segmentacijo potrošnikov, pošiljanje reklamnega gradiva (e-mail), vabil, pisno anketiranje. Podatki se lahko obdelujejo 3 leta, oziroma do preklica. Po preteku roka, oziroma v primeru preklica, se podatki v skladu z zakonom uničijo.

Q: How did the advertising agency get my personal data?

Remember, it is the consumers who give their data to advertisers. What happens is that **consumers sometimes unknowingly become club members**. This may happen if you apply for a prize winning contest on your mobile phone, or vote for your favourite video-clip, or download applications on your phone (a melody, background, or a game). Usually consumers do not read **small print**, where it is explicitly stated that by making such application, you have committed to membership in the SMS club, or that you agree with the conditions published on a particular website. Downloads often sound like a good idea but the consumers are not aware that there are hidden charges behind this.



Remember!

- Always read the small print in commercial messages you receive and read the conditions carefully;
- Keep general conditions and small print text: these are part of the contract;
- Be careful when sending written applications for prize winning contests: frequently they require membership in the SMS club;
- Do not reply to SMS messages which invite you to confirm your membership in a club;
- Carefully monitor your phone bills.

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Q: Is this legal?

Before entering a contract with a vendor (this includes membership in SMS clubs), the consumers must be informed about the provisions of the contract and general conditions. In the opposite case such contract is not binding. The problem is that consumers usually don't read small print, are not acquainted with general conditions and are not aware of the kind of relationship they have entered by signing the contract or sending a message. If you read small print when applying for a game, or if you order services from your mobile operator you will find a provision saying that the consumer agrees with the general conditions published (e.g. on a webpage). In this case the conditions become binding for the consumers since they have been given a chance to read the conditions and make a decision before signing the contract or sending an order by SMS.

Vendors, on the other hand, need to comply with certain rules in making contracts online. Among others, they need to provide information about the company, about the service, the price, and about how to withdraw from the contract. Before the customer confirms membership, the company needs to send an SMS message free of charge, warning the customer that confirming the message means agreeing to the general conditions of the contract. The contract becomes valid if the customer confirms the message.

What is important is that advertising messages (e.g. downloading melodies for mobile phones) must not be misleading. General conditions and provisions of the contract become binding for the customer only if the conditions have been provided and if the customer has read and understood them.

Q: How to unsubscribe?

Possibly the quickest way to unsubscribe is to find a forum online: other people may have had the same problem and you will probably find the answer among questions and answers. Or, use your browser and enter the number from which you have been receiving unwanted SMS messages and combine it with a suitable key word, e.g. »unregister« or »stop«.

If you cannot find instructions on how to unregister on the web, address your mobile service provider. The operator should have information about the send-

er of SMSs and give you instructions on how to unsubscribe from the club. After that, send your request to the sender. You should be notified by a message free of charge from the sender that your registration in the club has been suspended.

Q: What is Bluetooth marketing?



Bluetooth marketing is a method of advertising via Bluetooth devices. Bluetooth devices are installed on certain locations in public places (e.g. shopping malls, airports ...). If you pass a station and your phone is on, this will allow possible ads in the area to "hit" your phone – asking if you want to receive free content from the provider. If you confirm, you will receive an advertisement, a melody, etc. However, with Bluetooth marketing you need to be careful: providers are well aware that they cannot collect personal data without your consent which means that by your confirmation you are also giving consent to processing your personal data, which the provider has collected in this way.

Q: Where do I report fraudulent marketing and the abuse of my personal data?

If the provider does not respect the rules of online contracts, you can report the case to the Trade inspectorate gp.tirs@gov.si, or at <http://www.ti.gov.si/>). Use the same procedure if you believe that the message which led you to becoming a member of SMS club has been misleading.

If you believe that the provider obtained your personal data without your consent, or that your personal information is still being used even though you requested otherwise, you can report the case to the Information Commissioner.



Viral marketing

Q: What is viral marketing?

Viral marketing is a strategy that encourages individuals to pass on marketing messages to others. Viral marketing has been referred to as »mouth to mouth« method, creating a potential for the message growth and exposure. Let us take an example: Ana has found an interesting web site where a prize winning contest is advertised and the prize is a CD of her favourite singer. She becomes interested and enters the contest. What she needs to do is to register online and enter a few e-mail addresses of her friends, thus inviting them to participate in the contest as well. The purpose behind this advertising is to make customers enthusiastic and recruit their friends who will then go on to share the idea with others "infecting them". This is a way of free advertising. The company does not breach the law on direct marketing (spam): they do not assume the position of the person collecting or processing data (e-mail addresses) without the consent of the data holders, they are only offering a service of sending mail.

Poglej kaj imajo 30.04.11

Prilovi se lahko tako...

Nagrada vključuje: 7 x all inclusive v hotelu za dve osebi, povratni letalski prevoz, odhod iz arene izmed bližnjih letališč: Graz, Dunaj, München... Odhod je načrtovan med 15.3.2009 in 15.4.2009, odvisno od razpoložljivosti prostih mest.

Družba se zavezuje, da elektronskega naslova ne bo posredovala, prodala ali prodala tretji osebi, brez predhodnega obvestila in pridobitve pisnega soglasja posameznika. Informacije o posamezniku bo družba obdelovala zgolj v okviru zgoraj naštetih namenov zbiranja.

Soglašam, da družba uporabi moj elektronski naslov za namene obveščanja o novostih in svoji produktih ter produktih in oglašitvi svojih partnerjev. Moje osebne podatke obdelujejo do preklica moje pisne priložbe. Razumem tudi, da se lahko iz sistema sporočil vadarkol odjavim. Razumem tudi, da moj elektronski naslov obdeluje družba ki jih hrani v sistemu, ki je fizično nastanjen v Ljubljani.

Organizator nagradne igre je podjetje Ljubljana.

Prijava na nagradno igro

1 Pravično izpolnite svoje podatke. Vsa polja so obvezna.

Email naslov:

Izba:

Ime:

Preimek:

Ulica:

Kraj:

Poštna št.:

Spol: Moški Ženski

Rojeni/a:

Pošljite povabilo prijateljem. Več povabilo ko pošljete, večja je verjetnost, da dobiti nagrado.

2 Vnesite e-male vaših prijateljev. Vsak naslov naj bo v svoji vrstici.

3 Napišite pozdrav in povabilo prijateljem za soodlovanje v nagradni igri.

Besedilo s povezavo na nagradno igro, ki se bo avtomatsko prilepi na koncu vsakega sporočila:

Klikni na spodnji povezavo, kjer lahko izpolniš prijavnico na veliko nagradno igro internetne potovalne agencije

Prilovi se lahko tako...

Nagrada: All inclusive počitnice na Tenerifih za 2 osebi.

Leo pozdravi

Another method of viral marketing is a kind of referral marketing where companies ask their existing customers to recommend their services to friends. When you visit their web page there is a button "recommend this page". If you click on the link a new window will appear with empty fields. You need to enter (at least) the e-mail of your friend who you think would be interested. Your friend will then receive a nice message saying that a friend has recommended to view this page.

Povezani članki

- Hladen tuč na bencinskih črpalkah
- Dizel po pol leta spet čez evro
- Prezračnost na bencinskih črpalkah

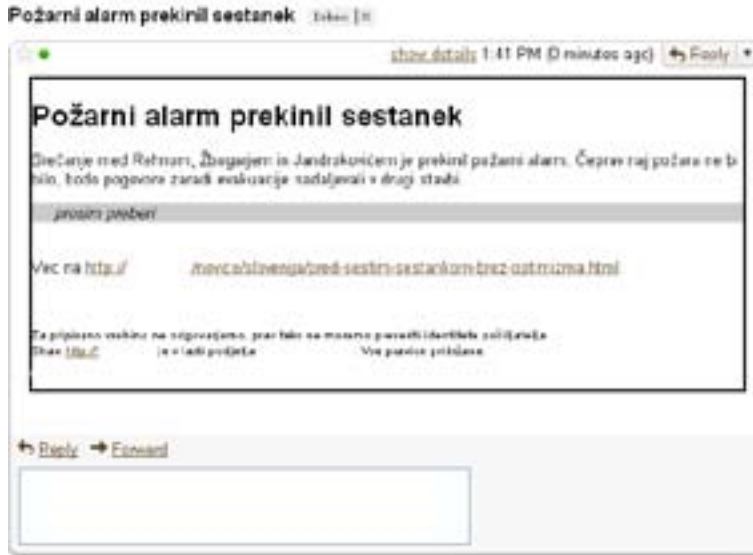
Glasuj ☆☆☆ ☆☆ 3.4
12 glasov

Pošlji sporočilo

E-pošta pošiljateja:

E-pošta prejemnika:

Kratko sporočilo:



Q: Do the Internet advertising agencies take any responsibility?

The responsibility for sending e-mails through viral marketing channels rests with the customers who have actually entered e-mail addresses of their friends. In this case the marketing agency plays the role of the provider of infrastructure which allows for such service and does not take any responsibility for further actions of their customers. In these situations the following conditions need to be met:

- **it should be the customer who decides on sending the message further on and enters the e-mail address;**
- the referral message, sent to further users via a friend, needs to clearly indicate who the initiator of sending the message was;
- the consumer must be given a chance to read the whole advertising message before sending it to a friend. Only this way the consumer can take responsibility for the content of the message. In no case the advertising agency is allowed to change the text message.
- The advertising agency must not store or process e-mail addresses or other data about the consumers which have been recommended and referred to by their friends.

What should I do if I became a victim of viral marketing? Is the advertising agency responsible for this?

If the advertising agency has obtained your e-mail address from a friend of yours and is sending messages without your previous consent, you can report the case either to:

- Post and Electronic Communications Agency at: <http://www.apek.si/> or
- Trade Inspectorate of RS: <http://www2.gov.si/mg/tirs/tirs.nsf/?OpenFrameSet&Frame=main&Src=/mg/tirs/tirs>

GMR330688C70

Conclusion

With modern communication technologies, such as the internet, e-mail, mobile phones, our lives have become easier in many ways. Without leaving the comfort of our homes and just by entering some personal data, we can communicate with the world, make friends at distance, make shopping online. Of course, in the fast-paced world we are living in today electronic communication tools have become very handy but we are forgetting that that our personal data can easily be abused and we may soon become victims of fraud.

With this in mind, and in view of consumer protection, the Information Commissioner decided to publish these guidelines to raise awareness among the consumers—the rights they have when entering a business relationship via electronic communication means, and what are the duties of private sector companies and institutions handling their personal data. We focused on some particular areas of electronic communications and gave practical examples of online shopping, prize winning games, direct marketing, questionnaires, membership in SMS clubs, viral marketing. Our purpose was to point out the dangers of supplying personal data and to offer practical advice on what to do if we become victims of fraud. Through questions and answers the reader will learn what to do in situations when someone »at the other end« asks for our bank account number, or when we start receiving SMS messages or commercial material to our inbox. We need to be aware that our personal data have attained high market value in this modern world, and hence, is a target for abuse. Therefore, maximum precaution should be taken when we are giving away our data.