

PRIVACY POLICY

This Privacy Policy describes the types of information **Payniq** (here and after – we/us/our/etc.) may collect from or about user (here and after – you) or that you may provide when you use our services, and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This website is designed for individuals aged eighteen (18) and older ("Adults"), and we do not knowingly gather data or information pertaining to individuals under the age of eighteen (18) ("Children"). Only those who are eighteen (18) years old or older are permitted to utilize our service. If you are a parent or guardian and discover that your Children have supplied us with any data or information, please reach out to us, and we will promptly delete it. Should we become aware of any data or information collected from Children without verified parental consent, we will take necessary actions to eradicate such data or information from our servers.

1. Definitions

“Personal Data”/ “Personal Information” is information that we collect during the recruitment process which could personally identify or be linked to you.

“Processing” means any operation or set of operations performed with Personal Data, such as collecting, retaining, disclosing, and deleting it.

“Sensitive Personal Information” means credit or debit card numbers; financial account numbers or wire instructions; government-issued identification numbers (such as Social Security numbers, passport numbers), biometric information, personal health information (or other information protected under any applicable health data protection laws), personal information of children protected under any child data protection laws, and any other information or combinations of information that falls within the definition of "special categories of data" under GDPR or any other applicable law relating to privacy and data protection.

2. Roles & Responsibilities

The “Data Controller” determines the purposes and means of Processing.

The “Data Processor” processes the data on behalf of the Data Controller.

We are typically the “Data Controller”, we collect, use, process and disclose your Personal Data relating to your interactions with the website and our services offered through the website.

3. The Information We Collect

Personal Information

You provide your Personal Data when using our services; such data may include, but is not limited to, your email address (for registration, receiving notifications, technical support purposes), name, phone number and telegram/skype details, billing information (to facilitate billing for services offered through the website) which could include first name, last name, account information for payment.

We gather Personal Information with the intention of offering services, granting access to the website, identifying and communicating with you, addressing your requests or inquiries and enhancing our services.

The information we collect:

- Identifiers: This includes your name, address, email, billing information, username, phone numbers, security questions, and password.

- Sensory information: This may include audio recordings if you contact our customer service phone number or voluntarily provide such information while using our services.
- Internet activity: This involves information on your browsing activity on the website, such as searches, views, clicks, and access to pages, including referral links in our marketing communications. We may also track how frequently you visit and utilize the website. While this data may include non-personally identifiable information like your IP address, viewed pages, and session duration, we might aggregate it with data from other users for statistical analysis.
- Technical information about your devices: This includes unique identifying codes (MAC address), IP address, operating system, web browser details, and other relevant device information.
- Research information: This pertains to data collected through your participation in surveys or other marketing questionnaires.
- Geolocation information: General geographic location data collected when you use the website or our services.

It's important to note that we do not gather any Sensitive Personal Information related.

4. How We Collect the Information

- Submission of information via forms available on the website. This includes interactions through mobile phone browsers or other applications.
- Communication via emails.
- Conversations conducted over the telephone.
- Registration of accounts on the website (including through mobile phone applications or browsers), which involves creating passwords, selecting preferred usernames, providing contact details, account information, and setting preferences.

5. How We Use the Information We Collect

- To create an account, allowing you to access website, application and tools.
- To enable the use of specific services or functionalities on the website or applications.
- To comply with legal obligations, such as subpoenas, warrants, or other legal processes, and to cooperate with government or public authorities' inspections or investigations. This includes protecting the interests of third parties involved in legal disputes if disclosure of information is deemed necessary to prevent severe disadvantages.
- To enhance the security of our systems, applications, and tools by monitoring and improving information security measures.
- To maintain accurate records as mandated by applicable laws.
- To record customer service calls for internal training purposes and to aid in dispute resolution.
- To analyze and address errors, crashes, or bugs in our systems and applications, thereby improving user experience. This may also involve testing new services, applications, or tools.
- To participate in legal proceedings conducted by courts, public agencies or authorities, law enforcement, or other public bodies. This occurs either due to legal obligations or if disclosure of information is necessary to mitigate or prosecute illegal activity.
- To conduct research, surveys, and gather feedback from users.
- To safeguard our rights, reputation, safety, and property, as well as those of third parties.
- To prevent, detect, mitigate, investigate, and take action against fraud, security breaches, and other prohibited or unlawful activities, such as money laundering and terrorist financing. This also includes enforcing our contracts and policies and assessing associated risks.

6. Information Disclosure

We don't sell your Personal Information, nor do we permit third parties to use it for their marketing purposes. However, to provide our services and run the website, we sometimes need to involve third parties. In certain situations, we may share your information with these third parties listed below, but only if we're allowed to do so by our Privacy Policy and the law.

We collaborate with various individuals and businesses to operate our website and related services, including:

- Analytics and search engine providers like Google Analytics, who help us enhance and optimize the website. These providers have their own privacy policies governing how they use your information.
- Banks, finance companies, for fraud prevention and credit scoring purposes. They may retain your information for future fraud prevention.
- Business partners, suppliers, service providers, contractors, and subcontractors for fulfilling contracts.
- Prospective buyers of our business or assets, who are bound by nondisclosure agreements.
- Our professional advisors, like lawyers and accountants, for providing us with advice.

Legal Disclosures

It is possible that we will need to disclose information about you when required by law or applicable regulation or if we have a good faith belief that disclosure is reasonably necessary to (1) investigate, prevent or take action regarding suspected or actual illegal activities or to assist government enforcement agencies; (2) enforce our agreements with you; (3) investigate and defend ourselves against any third-party claims or allegations; (4) protect the security or integrity of our services (such as by sharing with companies facing similar threats); or (5) exercise or protect the rights and safety of the service, personnel or others. We attempt to notify about legal demands for the Personal Data when appropriate in our judgment, unless prohibited by law or court order or when the request is an emergency. We may dispute such demands when we believe, in our discretion, that the requests are overbroad, vague or lack proper authority, but we do not promise to challenge every demand.

Change in Control or Sale

We can also share your Personal Data as part of a sale, merger or change in control, or in preparation for any of these events. Any other entity which buys us or part of our business will have the right to continue to use your data, but only in the manner set out in this Privacy Policy unless you agree otherwise.

Security

The information you provide on the website is stored securely on our servers or those of our third-party information technology providers, and it's encrypted using standard technology.

If we've given you a password to access your account or specific parts of the website, it's your responsibility to keep it confidential and not share it with anyone. You're accountable for any actions taken using your password, except in cases of fraud.

7. International Data Transfers

We may transfer your Personal Data to countries other than the one in which you live. To the extent that Personal Data is transferred abroad, we will ensure compliance with the requirements of the applicable laws in the respective jurisdiction in line with our obligations.

You can get more information on the appropriate safeguards by contacting info@payniq.com.

8. Data Retention

We may retain this Personal Data for as long as is needed for the purpose(s) for which it was collected and no longer than is relevant and reasonably necessary. Our retention periods vary based on business, legal and regulatory needs.

If you inform us that you're closing your account and will no longer use the website, we'll stop Processing your Personally Identifiable Information and payment information on the date you close your account. Within thirty (30) days after closing your account, we'll delete your Personally Identifiable Information from our systems, unless it's required by law or necessary for us to comply with legal obligations. Certain

non-personally identifiable information related to your account, like your website usage history, may still be kept for our internal records.

9. Your Rights

Your information is securely stored within your account on our platform and can be accessed through the website. You retain the ability to update, modify, correct, or delete your information at any time by logging into your account. Deleting your information will not remove historical account records of online transactions, which may be required to be retained for a specified period of time as mandated by law. Should you have any questions or concerns regarding the correction or modification of your information, you may contact us using the details provided in the "Contact Us" section of this Privacy Policy.

You have the right to request access to any Personal Data collected about you as well as information about where the Personal Information came from, why it was collected, and who it has been shared with. You also have the right to request corrections to any inaccuracies in the information, and in certain circumstances to request that we delete Personal Information that we have collected directly from you. You are also at all times protected from discrimination for exercising these rights and have the right to file a complaint with relevant supervisory authorities.

You have the right to request, in certain circumstances, that we limit the Processing of your Sensitive Personal Information.

You also have:

- **Right to Know About Personal Data Collected, Disclosed, or Sold.** You have the right to request to know what Personal Data we collect, use, disclose and share about you.
- **Right to Request Deletion of Personal Data.** You have the right to request the deletion of your Personal Data collected or maintained by us as a business.
- **Right to Non-Discrimination for the Exercise of Your Privacy Rights.** You have the right not to receive discriminatory treatment by us for the exercise of your privacy rights conferred by the English common law.

10. Changes and Updates to this Notice

Please revisit this page periodically to stay aware of any changes to this Notice, which we may update from time to time. The updated Privacy Notice will be effective as of the time of posting, or such later date as may be specified in the updated Privacy Notice.

11. How to Contact Us

Please contact us with any questions or comments, concerns or complaints about this Privacy Policy, your Personal Data, our use and disclosure practices, or your consent choices by email at info@payniq.com.