

## **Privacy Policy**

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Quidpay Finance Ltd. (Quidpay) ("we," "our," or "us") via this privacy policy will explain how our organization uses the personal data we collect from you when you use our services.

We carefully safeguard the information we hold about you. Quidpay Finance Ltd. (Quidpay) is the data controller of your Personal Information that you provide to us. If you wish to contact us about the processing of your Personal Information, please contact our Data Protection Officer at [DPO@quidpay.com](mailto:DPO@quidpay.com).

### What data do we collect?

Our Company collects the following data:

#### Customer profile:

Personal identification information (name, surname, address, e-mail address, telephone number, etc.).

Additional data required by money laundering and terrorist financing prevention legislation (personal identification number and/or date of birth, citizenship, facial image, identity document data, copies of the documents provided, details of the device used, IP address, etc.).

Your communication with us (correspondence by email, conversations by phone, etc.).

#### Card services:

Transaction data (transaction amount, date and time, merchant, acceptance details (e.g., confirmed by PIN), bank account number, beneficiary or sender, etc.).

Card data (PAN, expiry date, CVV, etc.).

#### Non-card services:

Transaction data (transaction amount, date and time, bank account number, IBAN, beneficiary or sender, etc.).

App Login data, where you sign up to use our app (User name, password, etc.).

## Account information and payment initiation services

Transaction data (transaction amount, date and time, bank account number, IBAN, beneficiary or sender, etc.).

Select Customer account information for Account information services (balance of funds, bank account number, etc.).

If you give us Personal Information about other people including minors which we use to provide the Services, then you confirm that (i) you have ensured that they agree to our holding and use of that data or that you are otherwise allowed to give us this Information and consent on their behalf to our holding and use of it, (ii) you have provided them with all the Information regarding the processing of personal data as required under the applicable law.

### How do we collect your data?

You directly provide us with most of the data we collect. We collect data and process data when:

You provide us with your Personal Information during the registration process. Information you provide at registration is both a statutory requirement and necessary for us to enter into the Agreement. You provide us with your Personal Information to us voluntarily. If you do not provide us with the necessary information and documents, we will not be able to perform the services.

You use our services (e.g. information about payments you make or receive).

You interact with us (customer service, or engage with us on any social media platform, etc.).

Our Company may also receive your data indirectly from the following sources:

From our business partners who perform customer onboarding.

When it is compliant with the applicable law, we receive it from third parties such as credit reference agencies (who may check the Personal Information against other databases – public or private – to which they have access), official registers and databases or fraud prevention agencies.

In order to carry out enhanced due diligence procedures we also collect publicly available information about you (including information on the internet, social media, etc.).

In the case of Open Banking, we process personal data from accounts you hold with third party financial institutions so that you can see this data in Quidpay app.

### How will we use your data?

We use the Personal Information to properly fulfill the agreement with you, for security, identity verification, to communicate with you and to comply with the law:

For contractual reasons, in order to provide you with the services (e.g. to produce cards for use with the Account, to provide you with payment services and Account-related communications, etc.).

For purposes where we have a legal obligation, including for tax and accounting, to perform "Know your client", to prevent and detect fraud, money laundering and other crime (such as identity theft), to carry out regulatory checks and meet our obligations to our regulators, etc.

On the basis of your consent, where you agree in a clear and unambiguous way with processing your personal data (for marketing purposes or when processing special category personal data).

On the basis of our legitimate interests, where the processing is necessary for the intended purpose, such processing can be reasonably expected and it is balanced with your interests and fundamental rights and freedoms. On the basis of substantial public interest to support you if you fall under the vulnerable customer category.

If you instruct us to process data in particular way (open banking).

Email you with special offers on other products and services where these are related to those you already use.

We will never pass Personal Information to a third party for them to market to you without your consent.

## Profiling

Profiling carried out by Quidpay Finance Ltd. (Quidpay) involves processing of Personal Information by automated means for the purposes of risk management and ongoing monitoring of transactions in order to prevent fraud, money laundering and terrorist financing. It is based on legal obligations applicable to Quidpay Finance Ltd. (Quidpay) as a financial institution.

## Who we can share the Personal Information with

We may share the information that we collect, both personal and non-personal, with third parties such as advertisers, contest sponsors, promotional and marketing partners, and others who provide our content or whose products or services we think may interest you. We may also share it with our current and future affiliated companies and business partners, and if we are involved in a merger, asset sale or other business reorganization, we may also share or transfer your personal and non-personal information to our successors-in-interest.

We may engage trusted third - party service providers to perform functions and provide services to us, such as carrying out Know-Your-Customer (KYC) checks, collecting information on your account and prevent the use of our platform for money laundering and sponsoring of terrorist activities,

hosting and maintaining our servers and our service, database storage and management, e-mail management, storage marketing, credit card processing, customer service and fulfilling orders for products and services you may purchase through our platform. We will likely share your personal information, and possibly some non-personal information, with these third parties to enable them to perform these services for us and for you.

We may share portions of our log file data, including IP addresses, for analytics purposes with third parties such as web analytics partners, application developers, and ad networks. If your IP address is shared, it may be used to estimate general location and other technographics such as connection speed, whether you have visited the service in a shared location, and type of device used to visit the service. They may aggregate information about our advertising and what you see on the service and then provide auditing, research and reporting for us and our advertisers.

We may also disclose personal and non-personal information about you to government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate in order to respond to claims, legal process (including subpoenas), to protect our rights and interests or those of a third party, the safety of the public or any person, to prevent or stop any illegal, unethical, or legally actionable activity, or to otherwise comply with applicable court orders, laws, rules and regulations.

#### Transfer of Personal Information outside of Canada, UK and the EEA

We may process the Personal Information abroad, within or outside Canada, the European Union and the United Kingdom, provided we comply with the applicable laws and regulations. Where we are sharing the Personal Information with organizations outside of Canada, the EEA and the United Kingdom, we will ensure they agree to apply equivalent levels of protection as we do. We use legal mechanism, such as standard contractual clauses as indicated in General Data Protection Regulation (2016/679) art. 46 to implement the cross-border transfer of your personal data; or implement security measures like anonymization on the data before the cross-border data transfer. For any inquiries on means that safeguards data transfer outside Canada, EU and UK please contact us at [DPO@quidpay.com](mailto:DPO@quidpay.com).

#### How do we store your data?

Quidpay has established technological, physical, administrative and procedural safeguards all in line with the industry accepted standards in order to protect and ensure the confidentiality, integrity or accessibility of the Personal Data processed; prevent the unauthorized use of or unauthorized access to the Personal Data, prevent a Personal Data breach (security incident) in accordance with Quidpay's instructions, policies and applicable laws. All our staff receive data protection training and are instructed to strictly follow our data protection policies.

Our Company securely stores your data in data centers located exclusively in European Union.

The period for which we are required to retain your information depends on the company with which you have entered into a contract:

- Quidpay Finance Ltd., according to applicable legislation of Canada, is required to keep your Personal Information for six years after the business relationship with you, ends.

Correspondence with you shall be stored for five years from the date of termination of transactions or business relationships with you. These time limits may be additionally extended for up to two years upon reasonable instruction of a competent authority.

We may keep your Personal Information for longer because of a potential or ongoing court claim or another legal reason.

Once the relevant time period has expired and the Personal Information is no longer required for the abovementioned reasons, we will delete your data.

Please note that if you cancel or we decline your registration or you decide not to go ahead with it, we will keep the Personal Information for as long as we are required to do so under applicable law (to help prevent fraud and other financial crime, and for other legal and regulatory reasons).

#### What are your data protection rights?

Our Company would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request us for copies of your personal data. We may charge you a small fee for this service. If you wish to obtain a confirmation as to whether or not Personal Information concerning you is being processed by us, you can request a free copy of it by requesting this at [DPO@quidpay.com](mailto:DPO@quidpay.com).

The right to rectification – You have the right to request us to correct any information you believe is inaccurate. You also have the right to request us to complete the information you believe is incomplete.

The right to erasure – You have the right to request that we erase your personal data, under certain conditions. Where You make this request, we will apply your instructions to any third parties who are processing your Personal Information on our behalf, and we will consider your request in the light of our legitimate interests. Where a request to erase Personal Information is received on behalf of a minor, we will take extra care to consider the impact on them of any decision we make.

The right to restrict processing – You have the right to request that we restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to Our Company's processing of your personal data, under certain conditions.

The right to data portability – You have the right to request that Our Company transfer the data that we have collected to another organization, or directly to you, under certain conditions.

Where you have given us your explicit consent for the processing of Personal Information, you also have the right to withdraw this consent at any time by contacting us at DPO@quidpay.com. However, such withdrawal will not affect the lawfulness of the processing carried out before the withdrawal was submitted.

If you feel your rights and freedoms in relation to processing your Personal Information have been infringed in any way, please let us know so that we can attempt to resolve the issue.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email: DPO@quidpay.com.

You also have a right to lodge a complaint with your national Data Protection Authority:

- In the United Kingdom - ICO (<https://ico.org.uk/global/contact-us/>);
- In the EU – please see a list provided ([https://edpb.europa.eu/about-edpb/about-edpb/members\\_en](https://edpb.europa.eu/about-edpb/about-edpb/members_en));
- In Canada - <https://www.priv.gc.ca/en/>

#### Requirements to update your Personal Information

You must notify us immediately of any and all data and circumstances that have changed with regard to the data set out in the Agreement, or the documents submitted to us (e.g. changes in personal or contact details, residency or tax residency, loss or theft or other reason for change of an identity document) as well as of any and all circumstances that may affect the fulfilment of your obligations towards us (e.g. commencement of bankruptcy procedures of a natural person). We may request documentary evidence of the changes, which you must provide it. This notification obligation applies even if the above changes have been made public (e.g. registered in a public register or published through the mass media). If you fail to fulfil the notification obligation, Quidpay is entitled to assume the correctness of the data at Quidpay's disposal, unless otherwise prescribed in the jurisdiction of your residency.

#### Notices and exchange of information

We may provide you with all information electronically via the Website, App, e-mail or mobile phone, unless otherwise established in the applicable laws. We are entitled to use third party services for processing or delivering electronic notices and information to you.

If, in accordance with the applicable laws and/or this Agreement, you have the right to terminate the Agreement, you shall send the termination notification to [contact@quidpay.com](mailto:contact@quidpay.com).

Unless otherwise stipulated by the applicable laws, any notice given by Quidpay must be considered to have been received if sent by e-mail or via the App or other electronic means of communication, on the day of technical dispatch.

## Unique Customer Identifier

Your Unique Customer Identifier is your mobile number. It is important you keep it updated with us at all times as we may use it to verify it is you when you make a transaction or access your Personal Information.

Your mobile number is also used by other Customers within Quidpay's systems to transfer or request funds to/from you.

## Privacy policies of other websites

When we include links to other websites, please bear in mind they will have their own privacy and cookies policies that will govern the use of any information you submit. We recommend you read their policies before accessing their sites.

## Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was issued on 29 May 2024.

## How to contact us

If you have any questions about Quidpay's privacy policy, the data we hold on to you, or you would like to exercise one of your data protection rights, please do not hesitate to contact us.

Email us at: [DPO@quidpay.com](mailto:DPO@quidpay.com).