

## **Privacy Policy**

This Private Policy governs the manner in which we collect, use, maintain and disclose information collected from users of the cpay.world and related websites. This Private Policy applies to the site and services provided by cpay.world.

In order to ensure transparency, this policy (sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. By visiting our Site you are accepting and consenting to the practices described in this policy. If you do not agree with any aspect of this policy, you should immediately discontinue access or use of our services.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. If you have any questions about this privacy policy, please contact us at [support@cpay.world](mailto:support@cpay.world)

### **OUR ROLE**

For the purpose of the EU General Data Protection Regulation (GDPR) or any equivalent regulation (collectively Data Protection Law), we are the data controller determining the means and purposes of processing data in relation to our services.

### **INFORMATION WE MAY COLLECT FROM YOU**

Personal information means any data that can be used to identify you directly or indirectly. Our privacy policy covers all personal information that you voluntarily submit to us and that we obtain from our partners. We will limit the storage of your personal information to the extent that storage is necessary to serve the purpose(s) for which the personal information was processed, to resolve disputes, enforce our agreements, and as required or permitted by law. We may collect and process the following data about you:

#### **Information you give us**

You may give us information about you by filling in forms on our Site or by corresponding with us by e-mail or otherwise. This includes information you provide when you register to use our Site, subscribe to our service, search for a product, place an order on our site, participate in discussion boards or other social media functions on our site, enter a competition, promotion or survey, trade and when you report a problem with our site. The information you give us may include (amongst other things) following types of information:

Personal Identifiers such as your full name, permanent or current address, e-mail address, phone number, date of birth, place of birth, age, sex, citizenship, utility bills, photographs, signature and if a company, then also company name, company seat, shareholders and board of directors full names and all relevant information mentioned above;

Other Identifiers such as identity document type and number (including driver's license), country and authority that issued the ID, date of expiry of ID, photographs identification cards, and if a company, then also company and tax or other identification number;

Financial Information such as details about annual income, source of income or account funds, net worth details and information about bank account or card account including transaction history;

Payment Information such as payment details including identity of the counterparty, the amount, and timestamp and other relevant details;

Residual Information such as information about purpose of account use and experience with cryptocurrencies.

Information we collect about you

With regard to each of your visits to our site we may automatically collect the following information:

Technical Information such as the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;

Usage Information such as details about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.

### **Information we receive from other sources**

We may receive information about you as required or permitted by applicable law, if you use any of the other websites we operate or the other services we provide. In this case we will have informed you when we collected that data that it may be shared internally and combined with data collected on this site. We are also working closely with third parties (including, for example, business partners,

sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies) and may receive information about you from them.

We obtain information about you from ID verification agencies and public databases for purposes of verifying your identity in order to comply with our obligations under anti-money laundering and other regulations. Our regulatory basis for processing such data is compliance with legal obligations according to Data Protection Law. From time to time, we may process additional data about you to ensure our services are not used fraudulently or for other unlawful activities. In such cases, processing is necessary for us to continue to perform our contract with you and others.

## **COOKIES**

Our website may use cookies to distinguish you from other users of our Site. This helps us to provide you and your customers a good experience when you browse and use our Site and also allows us to improve our Site. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

## **USES MADE OF THE INFORMATION**

We may process your personal information if you consent to the processing, to satisfy our legal obligations, if it is necessary to carry out our obligations arising from any contracts we entered with you, or to take steps at your request prior to entering into a contract with you, or for our legitimate interests to protect our property, rights or safety of our site, our customers or others. Restricted personal information shall only be processed with your consent or for the establishment, exercise or defense of legal claims or for the protection of the rights of another natural or legal person or for reasons of important public interest. We will inform you if the restriction is lifted.

### **Information you give to us**

We will use this information:

to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;

to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;

to notify you about changes to our service;

to ensure that content from our site is presented in the most effective manner for you and for your computer.

### **Information we collect about you**

We will use this information:

to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;

to improve our site to ensure that content is presented in the most effective manner for you and for your computer;

to allow you to participate in interactive features of our service, when you choose to do so;

as part of our efforts to keep our site safe and secure;

to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;

to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them.

We may also combine information you give us and we collect about you:

to prevent potentially prohibited or illegal activities;

to improve customer service;

to process transactions;

to send periodic emails. The email address you provide for transaction processing, may be used to send you information and updates pertaining to your transactions or request, in addition to receiving occasional company news, updates, promotions, related product or service information, etc.;

to compare information and verify it with third party electronic identification provider;

to administer a contest, promotion, survey or other site feature.

### **Information we receive from other sources**

We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information

for the purposes set out above (depending on the types of information we receive).

## **MARKETING**

We may send you marketing (news) communications to inform you about our events or our partner events based on your communication preferences; to deliver direct marketing; and to provide you with promotional offers based on your communication preferences. We use information about your usage of our services and your contact information to provide marketing communications. You can opt-out of our marketing communications at any time.

Direct marketing includes any communications to you that are only based on advertising or promoting products and services.

If you do not want us to use your personal information in this way, or to pass your personal information on to third parties for marketing purposes, please contact us at [atsupport@cpay.world](mailto:atsupport@cpay.world) in order to make your objection with regard to initial or further processing for purposes of direct marketing.

## **DISCLOSURE OF YOUR INFORMATION**

We committed to allow your personal information to be accessed only by those who have a legitimate purpose or perform their tasks and duties. We never sell or rent your data.

We may share your information with selected third parties including:

business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;

law enforcement agencies, officials, or other third parties when we are compelled to do so by respective legal procedure;

analytics and search engine providers that assist us in the improvement and optimization of our site;

identity verification agencies for the purposes of verifying the personal information you have provided

We may disclose your personal information to third parties:

in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;

in the event that we need help with parts of our business operations such as technology services; or

if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to prevent fraud or enforce or apply

Users may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing.

Please note that third parties you may interact with may have their own privacy policies, and we are not responsible for their operations (unless otherwise stated by applicable law), including, but not limited to, their information practices. Information collected by third parties is governed by their privacy practices. We encourage you to learn about the privacy practices of those third parties.

#### **WHERE WE STORE YOUR PERSONAL DATA**

The data that we collect from you may be transferred to, and stored at, a destination inside the European Economic Area ('EEA'). It may also be processed by staff operating inside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

We store your personal information throughout the life of your account. We will only retain your personal information for as long as necessary to fulfil the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting obligations or to resolve disputes.

All information you provide to us is stored on secure servers. We use computer safeguards such as firewalls and data encryption, and access to personal information is authorized only for those employees who require it to fulfill their job responsibilities. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for

keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

## **YOUR RIGHTS**

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

EEA Residents have the following rights, which can be exercised by contacting us at [support@cpay.world](mailto:support@cpay.world) so that we may consider your request under applicable law. When we receive an individual rights request via email we may take steps to verify your identity before complying with the request to protect your privacy and security.

The GDPR gives you the right to access information held about you and entitled to review, correct, or amend your personal information, or to delete that information where it is inaccurate, if applicable law not stated otherwise. You have also right to (I) withdraw consent; (II) rectification of your personal information; (III) erasure of your personal information; (IV) data portability; (V) restrict or object to us processing your personal information and (VI) not be subject to a decision based solely on automated processing of your personal information.

Your rights can be exercised in accordance with the GDPR. Any request may be subject to a fee at least of EUR 10 to meet our costs if applicable law not stated otherwise.

Your rights to personal information are not absolute. Access may be denied when is frivolous, vexatious, jeopardize the privacy of others, are extremely impractical, or for which access is not otherwise required by applicable law. We will communicate any rectification or erasure of your personal information or restriction of processing to each recipient to whom your personal information has been disclosed, unless this proves impossible or involves disproportionate effort. We will inform you about those recipients if you request this information.

## **COMPLAINTS**

You may contact our officer(s) responsible for data protection at [support@cpay.world](mailto:support@cpay.world)

If you would like to make a complaint because your rights should be infringed, we encourage you to contact us first at [support@cpay.world](mailto:support@cpay.world). in order to resolve your issue informally. You may refer your complaint to the relevant regulator where you live or work, or in the place where the alleged breach of data protection law has taken place.

## **CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate (material change), notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy. We may provide additional information about the data collection, use and sharing practices of some specific services. These announcements may supplement or clarify our privacy policy practices or may provide you with additional choices about how we process your data.

## **CONTACT**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to [support@cpay.world](mailto:support@cpay.world)