

## POINT PAY LIMITED PRIVACY POLICY

*Last updated: 27th December, 2018*

This Privacy Policy constitutes an agreement between The POINT PAY LIMITED, registered at 130 Old Street EC1V 9BD, London, England ("**Company**" or "**us**" or "**we**" or "**our**" or "**PointPay**") and you or the entity you represent ("**you**"). Please read this document carefully to be sure that you understand it. By joining the mailing list or registering to take part in the Token Sale, you agree to this Privacy Policy as a binding legal agreement between you and us, without limitation or qualification.

The PointPay Websites are: <https://pointpay.io/>

Privacy is of utmost importance at PointPay. We recognize the significance of protecting information which is stored on our computers or is intended to be stored on our computers and which relates to an individual. The data we protect is the "Personal Data" which is any information relating to an identified or identifiable person, sometimes called a data subject, and have made protecting privacy and the confidentiality of Personal Data a fundamental component of the way we do business. This Privacy Policy informs you of the ways we ensure privacy and the confidentiality of Personal Data. We are compliant with applicable privacy laws in the countries in which we operate. This policy describes the information we gather, how we may use those Personal Data and the circumstances under which we may disclose such information to third parties.

### **Service**

Whenever reference is made to Services - other than services of third parties or Service Providers - in this Privacy Policy, it shall mean using the PointPay Websites and the software developed by PointPay.

### **Personal Data**

Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).

### **Usage Data**

Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

### **Cookies**

Cookies are small pieces of data stored on your device (computer or mobile device).

**Data Controller**

Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processed.

For the purpose of this Privacy Policy, we are a Data Controller of your Personal Data.

**Data Processors (or Service Providers)**

Data Processor (or Service Provider) means any natural or legal person who processes the data on behalf of the Data Controller.

We may use the services of various Service Providers in order to process your data more effectively. Such Service Providers may include Know Your Customer and Anti-Money Laundering Service Providers.

**Data Subject (or User)**

Data Subject is any living individual who is using our Service and is the subject of Personal Data.

**Information Collection And Use**

We collect several different types of information for various purposes to provide and improve our Service to you.

**Types of Data Collected****Personal Data**

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). Personally identifiable information may include, but is not limited to:

- Email address;
- First name and last name;
- Phone number;
- Address, State, Province, ZIP/Postal code, City;
- Cookies.

We may also collect information how the Service is accessed and used (“Usage Data”). This Usage Data may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

## **Tracking Cookies Data**

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

### **Examples of Cookies we use:**

- Session Cookies. We use Session Cookies to operate our Service.
- Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
- Security Cookies. We use Security Cookies for security purposes.

## **Use of Data**

PointPay uses the collected data for various purposes:

- To provide and maintain our Service;
- To notify you about changes to our Service;
- To allow you to participate in interactive features of our Service when you choose to do so;
- To provide customer support;
- To gather analysis or valuable information so that we can improve our Service;
- To monitor the usage of our Service;
- To detect, prevent and address technical issues.

## **Legal Basis for Processing Personal Data Under General Data Protection Regulation (GDPR)**

If you are from the European Economic Area (EEA), PointPay's legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

PointPay may process your Personal Data because:

- We need to perform a contract with you;
- You have given us permission to do so;
- The processing is in our legitimate interests and it's not overridden by your rights;
- For payment processing purposes;
- To comply with the law.

### **Further Information Regarding Personal Information**

The Company may collect personally identifiable information, which includes, but is not limited to, your name, email address, phone number, entity name, physical address, date of birth, government-issued photo identification or other identification, account numbers, gender, nationality, country of residence and cryptocurrency addresses. If you purchase the Company's products, services and/or participate in the PointPay Token Sale campaign, we may collect your billing and credit card information. This information is solely used to complete the purchase transaction. The Company may also collect anonymous demographic information, which is not unique to you.

Information about your computer hardware and software may be automatically collected by the Company. This information can include, but is not limited to: your IP address, browser type, browser language, files accessed, pages viewed, errors generated, time zone, hardware model, operating system, domain name, device identifiers, mobile network information, device location, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Company websites .

Information that is communicated through the Company's websites is automatically collected. Please keep in mind that if you directly disclose identifiable information or personally sensitive data through the Company's public message boards, this information may be collected and used by others.

### **Links from the Company's Websites**

Some pages of the Company's websites may contain external links. The Company's encourage you to review the privacy statements of websites you choose to link to from the Company so that you can understand how those websites collect, use and share your information. The Company are not responsible for the privacy statements or other content on websites outside of the Company websites. The Company encourage you not to provide personal information, without assuring yourselves of the Privacy Policy Statement of other websites.

## **Use of your Personal Information**

The Company collect and use your personal information to conduct the PointPay ICO, operate the Company's websites and deliver the services you have requested.

The Company may also use your personally identifiable information to inform you of other products or services available from the Company and its affiliates. The Company may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

The Company may share data and personal information with our trusted third party partners, resellers, service providers and business partners to help provide the Company's Services. Such third party partners may be among others, Know Your Customer and Anti-Money Laundering service providers. The purpose for which the Company may disclose your personal information or data to our trusted third parties may include, but are not limited to, data storage, database management, web analytics, payment processing, statistical analysis, sending you email or postal mail or providing customer support. All such third parties are prohibited from using your personal information except to provide these services to the Company, and they are required to maintain the confidentiality and security of your personal information and comply with this Privacy Policy.

The Company may share generic aggregated demographic information not linked to any personal information regarding visitors and users with our business partners, advertisers, and other affiliated third parties.

Usage details such as time, frequency, duration and pattern of use, features used and the amount of storage used will be recorded by the Company in order to enhance user experience of the Company's websites, apps and services and to help provide users the best possible service.

The Company may keep track of the websites, apps and pages our users visit within the Company, in order to determine what the Company's services are the most popular. This data is used to deliver customized content and advertising within the Company to customers whose behavior indicates that they are interested in a particular subject area.

The Company will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on the Company or the sites; (b) protect and defend the rights or property of the Company; (c) investigate any suspected illegal activity or potential violation of the Company's Services terms and conditions and, (d) act under exigent circumstances to protect the personal safety of users of the Company, or the public.

### **User Account Contents**

The Company store and maintain files, documents, emails and other data stored in your user account. In order to prevent loss of data due to errors or system failures, the Company keep backup copies of data including the contents of your user account. Files and data may remain on our servers after user account deletion or termination. The Company may retain any customer data, personal information and any other data as necessary to comply with legal obligations, resolve disputes, and enforce company rights. The Company assure the contents of user accounts will not be disclosed to anyone and will not be accessible to the Company's employees except in circumstances specifically mentioned in this Privacy Policy and the Company's' Terms of Service. The Company do not scan the contents of user accounts for serving targeted advertisements.

### **Use of Cookies**

The Company affiliated websites may use temporary and permanent “cookies” to help you personalize and enhance your online experience of the Company's Services. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize the Company's pages, or register with the Company site or services, a cookie helps the Company to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same website or app of the Company, the information you previously provided can be retrieved, so you can easily use the Company's features that you customized.

Temporary cookies will be removed from your computer each time you close your browser. The Company's affiliated websites may store a permanent cookie in your computer or mobile device so that you will not be required to sign-in by providing complete login information each time you return to our websites.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Company's Services or websites you visit. The Company tie cookie information to your email address when you elect to remain logged in so as to maintain and recall your preferences within the website or app.

### **Accessing, Updating and Removing Personal Information.**

Upon request, the Company will provide you with information about whether we hold any of your personal information. Users who wish to correct, update or remove any personal information including those from a public forum, directory or testimonial on our site may do so either by accessing their user account or by contacting the Company's Customer Support Services at <https://pointpay.io/>. Such changes may take up to 48 hours to take effect. We respond to all enquiries within 30 days.

### **Children Under 18**

The Company does not knowingly collect personally identifiable information from children under the age of 18. Children under 18 cannot use the website, the app or participate in the tokensale.

### **Use and Disclosure of Personal Data**

Personal Data may be collected, stored and/or processed by third party service providers or by Company in the PointPay corporate family to perform functions on our behalf. All such third parties will be contractually bound to protect data in compliance with our policy.

Except where we are required by law to disclose Personal Data or are exempted from, released from or not subject to any legal requirement concerning the disclosure of Personal Data, we will require any person to whom we provide your Personal Data to agree to comply with our Privacy Policy in force at that time or requirements substantially similar to such policy. We will make reasonable commercial efforts to ensure that they comply with such policy or requirements, however, we will have no liability to you if any person fails to do so.

We shall require any third party, including without limitation any government or enforcement entity, seeking access to data we hold to have obtained a Court Order, or proof they are statutorily empowered to access your data and that their request is valid and within their power.

### **Processing**

We will process your Personal Data legally and fairly and not use it outside the purposes of which we have informed you. So far as we are able we shall ensure that all of your Personal Data is accurate and up to date. Please note that your data may be transferred to third countries, while using our cloud based systems. Your data will always be handled in accordance with the codes of conduct pursuant to Article 40 of the GDPR together with binding and enforceable commitments between us and the processor in the third country to apply the appropriate safeguards, including safeguards in relation to data subjects' rights.

## **Security of Your Personal Data**

We protect Personal Data with appropriate physical, technological and organizational safeguards and security measures. Your Personal Data comes to us via the internet which chooses its own routes and means whereby information is conveyed from location to location. As such we cannot give any warranty or assurance that the means where information is conveyed to us are safe, reliable or have integrity. We audit our procedures and security measures regularly to ensure they are being properly administered and remain effective and appropriate. Every member of PointPay is committed to our privacy policies and procedures to safeguard Personal Data. Our site has security measures in place to protect against the loss, misuse and unauthorized alteration of the information under our control. More specifically, our server uses SSL (Secure Sockets Layer) security protection by encrypting your Personal Data including credit card number, name and address to prevent individuals from reading these Data as it travels over the Internet. The length of time we retain Personal Data outside our back up system varies depending on the purpose for which it was collected and used. This period may extend beyond the end of the particular relationship with us but only for so long as we are contractually bound to do so, or so far as is necessary for audit or other accounting purposes. When Personal Data are no longer needed we have procedures either to destroy, delete, erase or convert it to an anonymous form. We reserve the right to maintain your Personal Data as part of our standard backup procedures.

## **Your Data Protection Rights Under General Data Protection Regulation (GDPR)**

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. PointPay aims to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

If you wish to be informed what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- The right to access, update or to delete the information we have on you. Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
- The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.

- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where PointPay relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the European Economic Area (EEA).

### **Withdrawal of Consent**

Except as required or enabled by law (including, for the avoidance of doubt, the laws of the member states of the European Union we have mentioned above), we will not use or disclose your Personal Data for any purpose for which you refuse consent or later withdraw your consent. If you withdraw consent, you agree that in spite of this withdrawal, we may continue to use those Personal Data previously provided to us to the extent that we are contractually or otherwise legally obliged to do so and to the extent necessary to enforce any contractual obligation you may have towards PointPay or in any other way permitted by law. You also understand that although you can use our site for some purposes without providing Personal Data, we need certain Personal Data, including data linked to payment or involving an ongoing relationship with PointPay or our partners. If you refuse to provide us with Personal Data we require or later withdraw your consent, we may no longer be able to provide you with certain services.

### **Acceptance**

By using this site, you signify your agreement to this Policy. PointPay reserves the right to change this Policy at any time. Any changes will be posted so that you are always aware of what information we collect, how we use it and under what circumstances we disclose it.

### **Contact Us**

If you have any questions about this Privacy Policy, please contact us:

info@pointpay.io

**Data Controller**

PointPay makes every effort, including periodic reviews to ensure that personal information provided by you is used in conformity with this Privacy Policy. PointPay welcomes your questions and comments regarding this Privacy Policy. If you believe that we have not adhered to this Privacy Policy, please contact the Company at [info@pointpay.io](mailto:info@pointpay.io) We will contact you to address your concerns, and we will cooperate with regulatory authorities in this regard if needed.