

WorldSec Payments Limited (the “Company” or “we”) operates wallet.settlepage.com (the “Site”). This page informs you (a “User”) of our policies regarding the collection, use, and disclosure of Personal Information we receive from users of the Site.

We use your personal information only to provide and improve the Site. By using the Site, you agree to the collection and use of information in accordance with this policy.

Information Collection And Use

While using our Site, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally, identifiable information may include, but is not limited to your name, email address and phone number (“Personal Information”). We will collect personally identifiable information from users only if they voluntarily submit such information to us.

If you are going to use our Site not only for informational purpose, we may collect certain customer-related information, such as:

- If an individual registers for an account with the Company, the Company will request information that includes the individual’s name, email address, physical address, country of residence, contact phone numbers, date of birth, tax identification number, employment information, information from the user’s contact list (including their phone numbers) and the Company may request bank account details and credit and/or debit card details;
- If an entity registers for an account with the Company, the Company will request information from certain owners, directors and authorized individuals for the entity which includes those individuals’ names, email addresses, physical addresses, contact phone numbers, dates of birth, and government-issued identification numbers;
- Before a Customer utilizes any of the Company’s services and throughout our relationship with a Customer, the Company may require a Customer to provide additional information to verify an individual’s identity, address, or other data to manage risk and compliance. We may also obtain information from third parties providing services such as identity verification, fraud prevention, and similar services;
- If you report a problem or submit a customer review, the Company will ask you to provide information such as your name, email address, and account number.

In addition, when a Customer has registered for an account with the Company and logs into the account, the Company may collect the IP address, standard log-in information, and certain geo-location information.

The Company does not knowingly collect information about any person under the age of 18.

Log Data

Like many site operators, we collect information that your browser sends whenever you visit our Site (“Log Data”). This Log Data may include information such as your computer’s browser type, browser version, the pages of our Site that you visit, the time and date of your visit, the time spent on those pages, and other statistics. In addition, we may use third-party services such as Google Analytics that collect, monitor, and analyze this data.

Communications

We may use your personal information to contact you through newsletters, recruiting communications, marketing or promotional materials, and other information. Cookies are files with a small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your computer’s hard drive.

Like many sites, we use “cookies” to collect information. 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 Site.

Security

The Company has implemented technical and managerial procedures to maintain accurate, current, and complete information as well as to protect personal information from loss, misuse or alteration when it is under the Company’s control.

Personally identifiable information will be stored on the Company’s secure servers or stored on third-party servers located in secure data centers. The Company has ensured that or has ensured that third parties maintaining the servers have appropriate safeguards such as firewalls and data encryption and that appropriate physical access controls to the files is enforced. The Company authorizes access to personal information only for those employees who require it to fulfill their job responsibilities.

Personal information is also password protected so that access is limited to Customers and those with whom a Customer shares their password, the Company, as well as third-party access facilitated by the Company in relation to the performance of the services offered by the Company.

The Company has also taken steps to protect the integrity of its Customers’ personal financial information when they initiate a transaction on the Company’s Site.

Despite the Company’s reasonable efforts to protect personal information, the Company cannot guarantee that personal information will not be accessed, disclosed, altered, or destroyed.

Changes To This Privacy Policy

This Privacy Policy is effective as of (01/10/2021) and will remain in effect except concerning any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Site after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide by and be bound by the modified Privacy Policy.

Information collection and deletion

If you believe that the information we have about you is incorrect, you are welcome to contact us so we can update it and keep your data accurate. Any data that is no longer needed for the purposes specified in Information Collection and Use will be deleted. If at any point you wish WorldSec Payments Limited to delete information about you, you may Contact Us.

Sharing Data

Information about our customers is an important part of our business, and we are not in the business of selling it to others. To provide our Services to you, it is sometimes necessary for us to transfer your data to third parties such as:

- Affiliates;
- Business Partners;
- Suppliers;
- Sub-Contractors.

For the performance and execution of any contract, we enter into with them or you that are based outside of the European Economic Area. In these cases, we ensure that both our partners and ourselves take adequate and appropriate technical, physical, and organizational security measures to protect your data.

We also ensure we have appropriate contractual protections in place with these third parties.

YOUR CONSENT

By submitting your personal information you consent to the use of that information as set out in this policy.

WHERE WE STORE YOUR INFORMATION

The data that we collect from you may be transferred to, and stored at, a destination outside Canada, for example, to or out of the European Economic Area ("EEA"). It may also be processed by staff operating outside Canada who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the fulfillment of your payment 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.

CHANGES TO PRIVACY POLICY

We keep our Privacy policy under regular review. If we change our Privacy policy we will post the changes on this page, and place notices on other pages of the website, so that you may be aware of the information we collect and how we use it at all times. We reserve the right to make changes to our Privacy Policy at any time, without notice, where such change is required by applicable legislation.

International Privacy Laws

If you are visiting the Site from outside Canada, please be aware that you are sending information (including Personal Information) to Canada where our servers are located. That information may then be transferred within Canada or back out of Canada to other countries outside your country of residence, depending on the type of information and how it is stored by us.

These countries (including Canada) may not necessarily have data protection laws as comprehensive or protective as those in your country of residence; however, our collection, storage, and use of your Personal Information will at all times continue to be governed by this Privacy Policy.

Contact Us

You have the right to request access to the information that we collect. You can do this by contacting us at support@settlepage.com. We will provide you with a copy of the data we process about you. To comply with your request, we may ask you to verify your identity. We will fulfill your request by sending your copy electronically unless the request expressly specifies a different method. For any subsequent access request, we may charge you with an administrative fee.

If you have any questions about this Privacy Policy, our use of Personal Information, or the Site please contact us at:

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