

Privacy and Cookies Policy

Last Updated: 17-December-2025

PRIVACY AND COOKIES POLICY FOR IPAYONPLUS.COM AND RELATED DOMAINS

This policy, together with our terms and conditions, explains how **GB Infotech Retail Ventures Limited** through its subsidiary platform **iPayOn+** (referred to as "we," "our," "us," or "iPayOn+") may use information we collect about you, as well as your rights over any personal information we hold about you. Please read this policy and our T&C carefully; by accessing the Website you confirm to have understood and agreed to them.

Information We Collect About You

We collect information about you when you:

- visit the Website, and other sites accessible from the Website.
- register with and access our products or services on the Website.
- take part in promotions, competitions, customer surveys and questionnaires.
- contact us (e.g., in writing, call customer services).

We may supplement the information we collect about you with information we receive from other sources (e.g., public registers such as the electoral roll). This allows us to assess the accuracy of the information we hold about you in order to send you relevant offers and information.

Using Your Information

Collecting your personal information helps iPayOn+ (operated by GB Infotech Retail Ventures Limited) to better understand what you need from us. We use your information to:

- manage and improve the Website.
- personalise our services to you.
- administer and operate your account.
- process your orders and allocate loyalty points to your account.
- tell you about important changes to the Website and our services.
- understand your behaviour to develop and improve our products and services.
- manage promotions, competitions, customer surveys and questionnaires.
- check and verify your identity, and prevent or detect crime. In performing checks your information may be disclosed to credit reference agencies, who may keep a record of that information. This is not a credit check and your credit rating will be unaffected.

We never share your details except with government or police, and it's in line with UK guidelines. For details, refer to <https://www.gov.uk/data-protection>

Your personal information is safe with us and will never be released to companies outside GB Infotech Retail Ventures Limited or its related entities.

We may use and share anonymised information for improving our product and services. However, we would like to reassure you that this never includes your personal information.

Marketing and Research

If you agree, we may contact you:

- with offers and information about iPayOn+ products or services
- with offers and information about partners' products or services
- for customer research (e.g., to help improve our services)

Of course, the choice is entirely yours, but if you say you do not want to receive marketing information from us this will prevent you from receiving great offers or promotions that may be of interest to you.

You can email us at happyteam@iPayOnPlus.com to tailor our commercial communications to your preferences. Please email us to change your contact preferences as well.

We like to hear your views to help us improve our service. From time to time, we may contact you to ask your opinions. Again, if you do not want to be contacted for this purpose, please email us at happyteam@iPayOnPlus.com with subject title "do not include me" and your details.

Using Our Service

You must follow any policies made available to you with the use of our Services.

We do not allow misuse, unauthorized resell or abuse of our Services. By accepting use of our Services, you agree to not interfere with our Service stipulations, access our Service using a method other than what is included in your contract with us and outlined in the instructions agreed upon. You may use our Services only as permitted by UK laws irrespective of the country from which you are accessing our portal/systems including apps, including applicable export and re-export control laws and regulations. We may suspend, revoke or terminate our Services to you if you do not comply with our terms or policies or if we are investigating suspected misconduct or fraudulent activity.

Using our Service does not give ownership of intellectual property rights to any of our content that you have contracted with us to access. You may not use content from our Services unless written permissions are obtained from their rightful owners or are otherwise permitted by law. These terms do not grant the right to use any branding or logos associated with our Services without written expressed permission. You agree not to remove, obscure, or alter any legal notices displayed in or along with our Services. Failure to comply will result in the revocation, suspension or termination of use of our Services and/or legal recourse.

Our Services many times display proprietary content. In regards to this content: the content is the sole responsibility of the entity that makes it available. However, by using our Service, you agree to allow iPayOn+ (operated by GB Infotech Retail Ventures Limited), if deemed necessary, the right to review this content to determine whether it is illegal or violates our policies, and that we may remove or refuse to display content that we reasonably believe violates our policies or the law.

In connection with your use of our Services, you agree that we may send you Service notifications, announcements, administrative messages, and other information pertaining to the use of our Services. After acceptance of these agreements, you may opt-out of some of these communications.

By using our Services on mobile devices, you agree to not use our Services in a manner to distract, detour or increase risk during operation of a moving vehicle or when obeying traffic and safety laws. By using our Services, you agree to hold GB Infotech Retail Ventures Limited and iPayOn+ harmless for any activity or non-activity (directly or indirectly).

Privacy and Copyright Protection

Our privacy policy explains how we treat your personal data and protect your privacy when you use our Services. By using our Services, you agree that GB Infotech Retail Ventures Limited (through iPayOn+) can use such data in accordance with our privacy policies.

Your Content in Our Services

If using our Services and you submit content, the following terms apply as outlined. You will retain ownership of any intellectual property rights that you hold in that content. GB Infotech Retail Ventures Limited and iPayOn+ do not assume ownership of intellectual property that you provide in conjunction with using our Services.

When you upload or otherwise submit content to our Services, you give GB Infotech Retail Ventures Limited and iPayOn+ (and those we work with) a worldwide license to use, host, store, reproduce, modify, create derivative works (such as those resulting from translations, adaptations or other changes we make so that your content works better with our Services), communicate, publish, publicly perform, publicly display and distribute such content. The rights you grant in this license are for the limited purpose of operating, promoting, and improving our Services, and to develop new services.

Information Collection

We collect information in two ways:

1. Information You Give Us

If our Services require you to sign up for an iPayOn+ account, and if you do, you may have to provide personal information. We will not in any way use any financial information you submit in conjunction with creating an account, unless allowed by law. We do often encourage ways to take full advantage of the sharing features we offer. This may include using personal information to create publicly visible profiles that may or may not include names, photos and other personal information. You can request in writing to not have your information displayed publicly in any manner in conjunction with signing up for an iPayOn+ account as part of a Service requirement.

2. Information We Get from Your Use of Our Services

We may collect information about the additional services that you use and how you use them, as it applies to advertising and content-specific promotions. The information we collect may include:

- Details of how you used our Service, search queries, telephony log information, or SMS routing. This is a sampling of the information we may collect, not an exhaustive list.

If you would like to have more information on this, please contact us under the Help menu.

Warranties and Disclaimers

We provide our Services using a commercially reasonable level of skill and care and operate within laws applicable within England and Wales. However, GB Infotech Retail Ventures Limited and iPayOn+ do not make specific promises about the use of our Services or the success of using our Services. The following statements apply:

OTHER THAN AS EXPRESSLY SET OUT IN THESE TERMS OR ADDITIONAL TERMS, NEITHER GB INFOTECH RETAIL VENTURES LIMITED, IPAYON+, NOR THEIR SUPPLIERS OR DISTRIBUTORS MAKE ANY SPECIFIC PROMISES ABOUT THE SERVICES. WE DO NOT MAKE ANY COMMITMENTS ABOUT THE CONTENT WITHIN THE SERVICES, THE SPECIFIC FUNCTIONS OF THE SERVICES, OR THEIR RELIABILITY, AVAILABILITY, OR ABILITY TO MEET YOUR NEEDS. WE PROVIDE OUR SERVICES "AS IS".

SOME JURISDICTIONS PROVIDE FOR CERTAIN WARRANTIES, LIKE THE IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. TO THE EXTENT PERMITTED BY LAW, WE EXCLUDE ALL WARRANTIES.

About These Terms

We may modify these terms or any additional terms that apply to a Service to reflect changes to the law or changes to our Services. GB Infotech Retail Ventures Limited will post notice of modifications to these terms on this page. We will post notice of modified additional terms in the applicable Service. Changes will not apply retroactively and will become effective immediately after they are posted. If you do not agree to the modified terms for a Service, you should discontinue your use of that Service.

If there is a conflict between these terms and the additional terms, the additional terms will control for that conflict.

These terms control the relationship between GB Infotech Retail Ventures Limited (operating as iPayOn+) and you. They do not create any third party beneficiary rights.

If you do not comply with these terms, and we do not take action right away, this does not mean we are forfeiting any rights that we may have (such as taking action in the future).

The laws of England and Wales will apply to any disputes arising out of, or relating to these terms or the Services.

If you have any questions or concerns about our Services or these Terms, you may contact us.

Cookies

In order to comply with new rules, we use a system of classifying the different types of cookies which we use on the Website, or which may be dropped by third parties through our websites. The classification was developed by the International Chamber of Commerce UK and explains more about which cookies we use, why we use them, and the functionality you will lose if you decide you don't want to have them on your device.

What is a Cookie?

Cookies are text files containing small amounts of information which are downloaded to your personal computer, mobile or other device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user's device.

Persistent cookies - these cookies remain on a user's device for the period of time specified in the cookie. They are activated each time that the user visits the website that created that particular cookie.

Session cookies - these cookies allow website operators to link the actions of a user during a browser session. A browser session starts when a user opens the browser window and finishes when they close the browser window. Session cookies are created temporarily. Once you close the browser, all session cookies are deleted.

Cookies do lots of different jobs, like letting you navigate between pages efficiently, remembering your preferences, and generally improve the user experience. They can also help to ensure that adverts you see online are more relevant to you and your interests.

You can find more information about cookies at www.allaboutcookies.org and www.youronlinechoices.eu.

Cookies Used on the Website

A list of all the cookies used on the Website by category is set out below.

Strictly Necessary Cookies

These cookies enable services you have specifically asked for. For those types of cookies that are strictly necessary, no consent is required.

These cookies are essential in order to enable you to move around the Website and use its features, such as accessing secure areas of the Website. Without these cookies, services you have asked for, like shopping baskets or e-billing, cannot be provided.

Performance Cookies

These cookies collect anonymous information on the pages visited. By using the Website, you agree that we can place these types of cookies on your device.

These cookies collect information about how visitors use the Website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies

collect is aggregated and therefore anonymous. It is only used to improve how the Website works.

Functionality Cookies

These cookies remember choices you make to improve your experience. By using the Website, you agree that we can place these types of cookies on your device.

These cookies allow the Website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as watching a video or commenting on a blog. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites.

Targeting or Advertising Cookies

These cookies collect information about your browsing habits in order to make advertising relevant to you and your interests.

These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with our permission. They remember that you have visited a website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation.

Behavioural Advertising and Online Privacy

A guide to behavioural advertising and online privacy has been produced by the internet advertising industry which can be found at www.youronlinechoices.eu. The guide contains an explanation of the IAB's self-regulatory scheme to allow you greater control of the advertising you see.

Using Browser Settings to Manage Cookies

The Help menu on the menu bar of most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie and how to disable cookies altogether. You can also disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the website of its manufacturer.

However, because cookies allow you to take advantage of some of the Website's essential features, we recommend you leave them turned on. For example, if you block or otherwise reject cookies you will not be able to add items to your Shopping Basket, proceed to Checkout, or use any of our products and services that require you to Sign in. If you leave cookies turned on, remember to sign off when you finish using a shared computer.

Disclosing Your Information

We will never disclose your information to anyone outside GB Infotech Retail Ventures Limited or related internal brands except where we have your consent; where we are required or permitted to do so by law; to other companies who provide a service to us; or any successors in title to our business.

Whenever we transfer personal information to countries outside the European Economic Area we will ensure that appropriate security measures are taken.

Other Websites

The Website may contain links to other sites which are outside our control and not covered by this policy. The operators of these sites may collect information from you that will be used by them in accordance with their policy, which may differ from ours.

Accessing Your Information

To obtain a copy of the information we hold about you, write to: Data Protection Officer, Corporate & Legal Affairs, 10 High Street, NW10 4LX, UK, enclosing a cheque or postal order for £50. Please confirm your mobile number and any details to help us identify and locate your information. If any of the details are incorrect, let us know and we will amend them.

Changes to Our Policy

This policy replaces all previous versions. We reserve the right to change the policy at any time.

Contacting Us

If you have any queries, please contact us at happyteam@iPayOnPlus.com

Alternatively, you may contact GB Infotech Retail Ventures Limited directly at happyteam@iPayOnPlus.com for privacy-related inquiries.

Disclaimer for the Use of Operator, Affiliate, Third Party's Logos, Icons, Symbols, Tagline

All logos, trademarks, design, brand names are the property of their respective owners and used on this site is strictly for customer awareness, education purpose and increasing distribution and sales for respective companies that we buy directly or indirectly, which indirectly or directly purchases goods, services, airtime and other tangible, non-tangible, virtual services to serve customers within UK and Beyond.

At all times due care has been taken to ensure logos, brand colour, image, positioning, size and other relevant details are used correctly and for the intention of customer awareness and guidance purpose. Should you feel your company logo needs modifying, changing, adding or removing then please contact us at happyteam@iPayOnPlus.com and provide us maximum 7 working days to remove your logo or modify as per your new brand guidelines.

This T&C, Privacy policy, and cookies policies are subject to change as per law of country and as per updated guidelines. Should you have further questions then contact at happyteam@iPayOnPlus.com

Operating Entity Information

These Privacy and Cookies Policies are provided by **GB Infotech Retail Ventures Limited**, which operates the iPayOn+ platform as a subsidiary service. For legal purposes, GB Infotech Retail Ventures Limited is the principal entity responsible for the iPayOn+ service and data controller for personal information processed in connection with the platform.

For the purposes of applicable data protection laws (including GDPR and similar regulations), **GB Infotech Retail Ventures Limited** is the data controller for personal data processed in connection with the iPayOn+ platform.