

Privacy Policy

Welcome to EZWAGE (www.ezwage.com, the “**Website**”) or Mobile Application (the “**App**”) collectively referred to as “**Platforms**”. EZWAGE is an employee financial wellness platform which allows employees to access their earned wages whenever required.

EZWAGE respects your privacy and wants to protect your personal information. To learn more, please read this Privacy Policy. This Privacy Policy (hereinafter, the “**Policy**”) applies to the use of the Platforms, and covers any information about users of our services (hereinafter, “**Services**”) that may include personal data as defined by applicable laws and regulations (hereinafter, “**Personal Information**”), which EZWAGE may obtain when you use the EZWAGE Platforms. The Policy is intended to inform you about how we collect and use information so you can make an informed decision about using the Services. Please read it carefully before using the Services or submitting any information to us. By visiting/using our Platforms, you agree to be bound by the Policy. If you do not agree to any part of this Policy, then you should stop accessing/using the Services.

This Policy does not apply to information collected in any other way, including offline.

This Platforms may contain links to services maintained by others. This Policy does not reflect the privacy practices of those services.

The Policy may change as a result of changes to the Services and the content. Users are requested to refer to this Policy periodically or whenever you visit the Platforms . By accessing and using the Platforms and availing the Services, the User consents to the collection, storage, and use of the personal data that the User provides (including any changes thereto as provided by you) for any of the Services and expressly authorizes the operator to process such personal data.

What Information Do We Collect?

1. Personal Information

- 1.1. **Identity Data.** We may collect and store Personal Information that you provide to us when accessing or using the Services. “Personal Information” means information relating to a person who is or can be identified directly from that information. This includes your name, gender, date of birth, address, location, telephone number, mobile number, email address, payment details, payment card details or bank account details. Personal Information does not include: (1) aggregated or anonymized information; (2) information about you that is provided by third parties; or (3) information that is posted to publicly accessible areas of the Services. Examples of Personal Information we collect include information that you provide when you (a) create or update your account, (b) communicate with us, (c) contact

- us, (d) update your profile or post information using your Profile, we may also collect verification information.
- 1.2. **Profile Information.** EZWAGE may also collect and store your profile information which may include your username, password, your interests, preferences, feedback and survey responses.
 - 1.3. **Other Personal Data.** We may also collect and store other Personal Data, which may include additional financial information such as household income, financial income other than salary and financial liabilities.
 - 1.4. **Financial Information.** EZWAGE can or may collect and store any Financial Information if you use/ access our Platforms. Financial Information refers to bank account details, debit card information, salary and statutory payments etc. (hereinafter, “Financial Information”). For a successful transaction, you will be asked to provide your Financial Information. EZWAGE can or may retain such information for future transactions.
 - 1.5. **Banking and Transaction Details.** EZWAGE can or may collect and store any Banking and transaction details. Banking details may include transaction history, transaction amounts and descriptions, account balance, currency, payment due dates and other information about your transactions, such as fees and account charges. Transaction details refer to the details of payments made such as details about the recipient of the payment, the amount paid, details of our services you have used previously and your transactions with third parties.
 - 1.6. **Employment Information.** We may collect and store your Employment Information that you and/or your employer provides us to avail/ use the Services through our Platforms. “Employment Information” means any and all information related to your employment, including, name of your employer, place of work, monthly income, date of joining, employment benefits, employment status, shifts and hours of duty etc.
2. If you submit your information, know that:
- 2.1. It must be accurate, complete, and current. It will be distributed to third parties in multiple formats (including online), and you will not be compensated by us in any way for its use.
 - 2.2. By submitting the information on our Platforms (and/or its social media pages/Platforms), you consent to the review of such information by our team members and by those who assist us in the provision of services to the users of our Platforms. We may take steps to inform all such people that such information should be treated as being confidential and should not be shared with anyone (unless required for the provision of any requested service).

3. If you choose to provide us with personal information, you consent to the transfer and storage of that information on our servers.

How we collect your Personal Information?

4. EZWAGE may collect your data and personal information through the following ways:
 - 4.1. Directly. We may collect and store information provided directly from you while using/accessing our Platforms. This may include the information you provide us when you enroll in our services, create a corporate account on the Platforms and register on the Platform, fill in forms, avail our Services, correspond with us by post, phone, email or otherwise, subscribe to marketing letters/ emails, enter a competition, promotion or survey; or provide us feedback or contact us.
 - 4.2. Automated Technologies or Interactions. As you interact with the Platform, we will automatically collect technical data about your equipment, browsing actions and patterns. We collect this Data by using cookies, server logs and other similar technologies.
 - 4.3. Third Parties. We may also collect and store information about you from third parties such as your employer (including their agents and service providers for example, workforce management systems providers) who will upload your information in the corporate web portal, analytics providers, your bank and other.

How We Use the Information You Provide Us?

5. You provide us with information when you sign up to EZWAGE. EZWAGE will also collect information from all of its users about their use of the Platforms. Any information on users or their use of the Platforms is subject to EZWAGE Privacy Policy. By using EZWAGE, you consent to the use of that information and warrant that all information provided by you is accurate.
 - 5.1. Optimization & Analytics. We use information other than Personal Information, including aggregated or anonymized information, for ad targeting, to analyse trends, administer the Services, improve customer service, diagnose problems with our servers, track user movement and gather demographic information for aggregate use. Third party ad platforms may use this information for a similar purpose, but you should follow up with third parties and confirm their information collection and usage practices directly. We may freely publish, disclose and use information other than Personal Information, including aggregated or anonymized Personal Information, to or with third parties.

- 5.2. **Performance of Contract.** We may use your personal information to facilitate the use of Platforms, carry out transactions, calculate the earned wages, verify the details and transaction, improve our products and services, connect with the users and send them the details about our services and promotions. EZWAGE understands your privacy needs and will not sell, trade, or share personal information collected online from customers with third parties. All personal information collected by EZWAGE will only be used internally and exclusively within our corporate group.
- 5.3. **Marketing & Promotions.** In the event that your name and address are passed on to a third party, this will only happen in an effort to make a transaction. When you use our Platforms, your personal information will also be automatically used for marketing and/or promotional purposes from time to time. However, you can choose to not receive marketing or promotional information/letters/emails from EZWAGE at any time by simply utilizing the unsubscribe function provided in the profile settings.
- 5.4. **Third Party Service Provider.** In the event that we engage with third party service providers in connection with our Services, EZWAGE may share Personal Information with such service providers who need access to such information to carry out their work for EZWAGE. Other than such service providers, EZWAGE does not share Personal Information with third parties unless (1) You have indicated to us that you wish to receive information from such parties; (2) You otherwise give us your consent to do so; or (3) in response to a request for information.
- 5.5. **Research and Statistical Purposes.** We may use certain information you provide for research and statistical purposes and in such cases we will take steps with an aim to protect your individual identity.

6. Transfers of Information

- 6.1. Information about our users, including Personal Information, may be disclosed as part of any merger, acquisition, debt financing, sale of company assets, as well as in the event of an insolvency, bankruptcy or receivership in which Personal Information could be transferred to third parties as one of our business assets. In such an event, EZWAGE will attempt to notify you before your Personal Information is transferred, but you may not have the right to opt out of any such transfer.

7. Cookies

- 7.1. The User is aware that a ‘Cookie’ is a small piece of information stored by a web server on a web browser so it can later be traced back from that particular browser,

and that cookies are useful for enabling the browser to remember information specific to a given user, including but not limited to a User's login identification, password, etc. The User is aware that the Platforms places both permanent and temporary cookies in the User's computer's hard drive and web browser, and does hereby expressly consent to the same.

- 7.2. The User is further aware that the Platforms use data collection devices such as cookies on certain pages of the Platforms to help analyze web page flow, measure promotional effectiveness, and promotes trust and safety, and that certain features of the Platforms are only available through the use of such cookies. While the User is free to decline the Platform's cookies if the User's browser permits, the User may consequently be unable to use certain features on the Platforms.
- 7.3. Additionally, the User is aware that they might encounter cookies or other similar devices on certain pages of the Platform that are placed by third parties or affiliates of the Platform. The User expressly agrees and acknowledges that the Platforms does not control the use of such cookies/other devices by third parties, that the Platforms is in no way responsible for the same, and that the User assumes any and all risks in this regard.

8. Security

- 8.1. EZWAGE endeavors to secure your Personal Information from unauthorized access, use or disclosure by putting into place reasonable physical, electronic and managerial procedures to safeguard the information we collect.
- 8.2. No security measures are perfect or impenetrable. To protect the confidentiality of your Personal Information, you must keep your password confidential and not disclose it to any other person. You are responsible for all use of the Services by any person using your password. Please advise us immediately by emailing us if you believe your password has been misused. You should also note that email is not secure, and you should not send any confidential or sensitive information to us via an unsecured email.

9. Lawful Use Only

- 9.1. User will not publish, upload, submit or distribute any posted materials on the EZWAGE Platforms which are unlawful, deceptive, misleading, or abusive in any way, including but not limited to posted materials that are defamatory, blasphemous, libelous, obscene, threatening, indecent, invasive of privacy or publicity rights, hateful, or would constitute or encourage a criminal offence, violate the rights of any party, contain any corrupted data or malicious code that may impair or alter the appearance or functionality of EZWAGE, or give rise to liability or violate any local, state, federal or international law or regulation.

9.2. On certain sections of the EZWAGE Platforms, posted materials submitted for publication on will be accompanied by User's name and shall not be submitted anonymously. User warrants that such posted materials will not misrepresent or obscure his or her identity or affiliation with any person or entity. Furthermore, User warrants that it will not, by any method or action, directly or through a third party seek to artificially enhance, degrade, or otherwise manipulate the recommendations or endorsements of any User, individual, or group on EZWAGE including User's own.

10. Your Rights

10.1. If you are concerned about your data, you have the right to request access to the personal data which we may hold or process about you. You have the right to require us to correct any inaccuracies in your data free of charge. At any stage, you also have the right to ask us to stop using your personal data for direct marketing purposes

11. Children

11.1. Our Services are not intended for use by children under the age of 18, and such use is prohibited by our Terms of Service. We do not knowingly collect Personal Information from people under 18. If you become aware that a child has provided us with Personal Information, please contact us as set forth in this Policy.

12. Questions

12.1. If you have any additional concerns related to this Policy and/or our practices, please email us at support@ezwage.com

We may make changes to this Privacy Policy at any time by posting the amended terms on the Platforms.

This Privacy Policy was last updated on 21st March, 2022.

