

# Zoqq Privacy Policy

## Introduction:

Welcome to [www.zoqq.com](http://www.zoqq.com). Zoqq is a self-service platform for corporate expense management, facilitated by Stylopay Pte. Ltd. based in Singapore. In this privacy policy, "we" and "us" refer to Stylopay Pte. Ltd.. We prioritize your privacy, and this Privacy Policy outlines our efforts to maintain the security and confidentiality of information about you.

This policy provides insight into the personal data we gather from our customers and how we may utilize that information to enhance, personalize, and extend the services to you. We encourage visitors to our website to regularly review it for updates to our Privacy Policy. This Privacy Policy would apply to any visitor and/or user of [www.zoqq.com](http://www.zoqq.com).

## Declaration:

By accessing or using our website, you acknowledge that you have read and agreed to abide by this privacy policy, along with our terms of use posted on the site. Your use of this site is contingent upon your consent to the processing of your personal data as outlined in this privacy policy and your agreement to adhere to our terms of use and, where applicable, the Zoqq terms and conditions. If you have any inquiries about our Privacy Policy or its application to any particular data, please don't hesitate to contact us at [support@zoqq.com](mailto:support@zoqq.com). We are committed to addressing your concerns to maintain our relationship.

## Information We Collect:

### Personal Information:

We may collect personal information that you provide to us, such as your name, email address, postal address, phone number, and any other information you choose to provide. The Personal Data you provide directly to us through our Sites will be evident from the context in which you provide it. Specifically:

1. Upon registering for a Zoqq account, we collect your full name, email address, and account log-in credentials.
2. When completing our online form to contact our sales team, we collect your full name, work email, country, and any additional information you provide about your project, requirements, and timeline.
3. When you respond to Zoqq emails or surveys we collect your email address, name and any other information you choose to include in the body of your email or responses.

4. If you contact us by phone, we will collect the phone number you use to call us. If you contact us by phone as a Zoqq User, we may collect additional information in order to verify your identity.

### **Usage Information:**

We may automatically collect information about how you interact with the Site, including your IP address, browser type, operating system, pages visited, and referring/exit pages.

A Zoqq user in general already furnished contact details, such as name, postal address, telephone number, and email address. Furthermore, as part of the business relationship with us, financial and personal information about you, including your date of birth and government identifiers associated with you and your organization (such as your social security number, tax number, or Employer Identification Number), may also be received by our third-party service provider.

### **Information shared by Third Parties:**

We may also collect your personal information when you use related services. This information may be obtained directly from you, distributors, or other partners involved in distributing the current services or services that may be added going ahead. Additionally, Zoqq may collect information from third parties, such as credit bureaus, data providers, fraud detection services, and data analytics providers, to assist with customer authentication, credit-related agreements, and analytics.

### **How We Use Your Information:**

We may use the information we collect for various purposes, including:

- To provide, maintain, and improve the Site;
- To communicate with you, including responding to your inquiries;
- To personalize your experience on the Site;
- To analyze how the Site is used and to enhance user experience;
- To comply with legal obligations; and
- For any other purpose with your consent.

We will only use your personal data where the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- where we need to perform the contract, we have entered into with you;
- where we need to comply with a legal or regulatory obligation; or
- where it is necessary for our legitimate interests and only if your interests and rights do not override those legitimate interests.

## **Usage of Information shared by Third Parties:**

When you visit any website, and you provide your email address or mobile phone number. We may use these email addresses and mobile phone numbers to send promotional offers, free trials, card products and services purchased by others for your use and Zoqq promotional marketing information, all in accordance with applicable law. In case you wish to stop receiving marketing promotional information, kindly write to [support@zoqq.com](mailto:support@zoqq.com).

## **How We Share Your Information**

- We may share your information with third parties, including service providers, business partners, and affiliates, for the purposes outlined in this Privacy Policy.
- We may also disclose your information in response to a subpoena, court order, or other governmental request, or when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

## **Data Security**

We take reasonable measures to protect your information from unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

- We have implemented rigorous security measures in line with industry standards to safeguard your personal data against accidental loss, unauthorized access, alteration, or disclosure.
- Furthermore, access to your personal data is restricted to employees with legitimate reasons for processing it. All with access to your personal data are all subject to a strict duty of confidentiality.
- We have established protocols to address any suspected breaches of personal data and will inform you and the appropriate regulatory authorities, such as the relevant ICO (Information Commissioner's Office), if we are legally obligated to do so.
- Our servers securely store your personal data, safeguarding it against unauthorized access, use, or disclosure. Furthermore, when transmitting personal information to other websites, Secure Socket Layer (SSL) encryption is employed to enhance security.

**Data Storage & Retention:**

The Safety and Security of data is a must and thus we ensure that the data we have is encrypted in total compliance with the PDPA (Personal Data Protection Act) guidelines and standards.

**Data Encryption:**

Data encryption is implemented for both data at rest and data in transit. This security measure extends to public cloud storage, with a preference for user-managed encryption keys over those provided by the cloud provider.

**Data Retention:**

- We will retain your personal data only for the duration necessary to fulfil the purposes for which it was collected, including any legal, accounting, or reporting obligations. In certain cases, personal data may be retained for extended periods, such as for archiving in the public interest or for scientific or historical research. As outlined in PDPA, organizations are required to only retain personal data for as long as it is necessary to fulfil the purposes for which it was collected. Once the purpose is fulfilled, the data should be disposed of in a secure manner.
- Stylopay is required to retain your personal data for a duration of five years in accordance with the Money Laundering, Terrorist Financing and Transfer of Funds Regulations, even if you do not finalize your registration as a Zoqq customer. We will not retain any of your personal data for more than 5 years post the termination of our relationship.

**Your Choices**

You can opt-out of receiving promotional emails from us by following the instructions in those emails or by contacting us directly. Please note that even if you opt-out of receiving promotional emails, we may still send you non-promotional communications, such as those about your account or our ongoing business relations.

**Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date. Your continued use of the Site after we make changes is deemed to be acceptance of those changes.

## **Contact Us**

If you have any questions about this Privacy Policy, please contact us at [support@zoqq.com](mailto:support@zoqq.com).

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