

PRIVACY POLICY:

This IPercash Privacy Notice describes our data privacy practices and policies when you interact with us. In the event of a change in our practices and policies, we will update this privacy notice. Here you will find information on how we use cookies.

This privacy notice applies when you interact with IPercash anywhere in the world. For example, this privacy notice applies when you:

- Use the services of IPercash, mobile applications or websites;
- Interact with IPercash on social media;
- Contact the IPercash call center.

This privacy notice does not apply to policies and practices of companies that are not related to IPercash. We are not responsible for the privacy policies and practices of other companies. We do not endorse the policies and practices of other companies when we provide a link to a website. We do not knowingly attempt to solicit or receive information from children or minors in accordance with applicable law.

We collect and process personal information so that we can interact with you. We collect and process personal and other information in order to be able to operate our business and provide our services, interact with our consumers, employees and agents, respond to inquiries and process applications.

When you interact with us, we may collect personal information that identifies you as a person or that relates to you as an identifiable person. The personal information we collect may include your:

- First and last name ;
- Address ;
- Telephone number;
- Date of Birth ;
- Information to confirm your identity.

Depending on how you interact with us, we may collect additional information, such as your country of birth or government identification. Unless we specifically request it, please do not provide us with sensitive personal information (for example, racial or ethnic origin information, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal history or belonging) to a union).

With our service providers, we collect personal information in a number of ways, including:

- Directly to you: when you interact with us. For example, we collect personal information from you if you use our services, call our call center. If you provide information about a third party, you declare that you have permission to do so.

- Indirectly from other sources: public databases, joint marketing partners, social media platforms (including people with whom you are friends or connected) and other third parties. If you connect your IPercash profile to your social media accounts, some personal information from your social media account will be shared with us, which may include personal information that is part of your profile or your friends' profiles.

We may also collect other information which in itself does not identify you. The other information we collect may include:

- Browser and device information

- Mobile application usage data;

- Information collected through cookies, web beacons and other technologies;

- Demographic and other information provided by you that does not reveal your specific identity;

- Information that has been aggregated in a way that no longer reveals your specific identity. We may merge personal information and other information. We will treat this information as personal information if required by applicable law.

We collect other information in different ways, including:

- By your browser or device: most browsers automatically collect certain information via your device, such as your MAC address, type of computer (Windows or Macintosh), screen resolution, name and version of the operating system, manufacturer and device model, language, or internet browser. We use this information to ensure that the services we provide are functioning properly.

- From your IP address: An Internet Protocol (IP) address is a unique identifier that electronic devices use to identify and communicate with each other on the Internet. We may identify your IP address and store it in our server log files when you access our application, as well as the time and pages you visit. When you visit our application, we may display the IP address of the computer or device that you use to connect to the Internet. The collection of IP addresses is standard practice and is done automatically by many websites, applications and other services. We use IP addresses for a variety of reasons, such as calculating usage levels, diagnosing server problems, and administering services.

- Thanks to the IPercash mobile application: if you download and use an IPercash mobile application, we can track and collect usage data, such as the date and time when your device accesses our servers and what information and files have been downloaded.

- From your physical location: we can collect the physical location of your device, for example, using satellite signals, a cell phone tower or Wi-Fi. We can use the physical location of your device to provide you with personalized location-based services and content. We may also share the physical location of your device, combined with information about the advertisements you see and other information that we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. You can allow or deny such uses and / or share the location of your device, but if this is the case, we and / or our marketing partners may not be able to provide you with personalized content and services.

We use personal and other information for our legitimate business interests, including to:

- Complete your transactions, answer your questions and provide customer service;
- Send you transactional messages and other administrative messages;
- Personalize your experience when you use our services;
- Invite you to participate in sweepstakes, contests and similar promotions, and to administer these activities, which may contain additional notices about how we use and disclose your information;
- Operate and develop our business (for example, perform data analysis, audit our activities, develop new products, enhance, improve and modify our services, identify usage trends, determine the effectiveness of our promotional campaigns);
- Monitor and prevent fraud, money laundering, abuse and other prohibited or illegal activities, actual or potential;
- Meet legal, audit, regulatory, insurance, security and processing requirements;
- Make reports to the credit bureaus;
- Respond to legal orders and judicial inquiries;
- Provide you with marketing communications about our services and the services of other companies, including offers, coupons or incentives that may be of interest to you. These marketing communications may come from us directly, or through our affiliates or third parties, including our agents who facilitate transactions on our behalf;
- Comply with applicable law, which may include laws applicable outside your country of residence;
- Respond to requests from public and government authorities, which may include competent authorities outside your country of residence;
- Cooperate with law enforcement, or for other legal reasons
- Apply our terms and conditions; and
- Protect our rights, privacy, security or property, and / or those of our affiliates, you or others.

We may also use the information in other ways with your consent or as permitted by law or required by applicable law.

We share and disclose information with:

- Our subsidiaries and affiliated entities for the purposes described in this Privacy Notice (IPercash S.A.S. is the party responsible for managing personal information used jointly);
- Our suppliers who provide information technology services to us, such as website hosting, data analysis, payment processing, order fulfilment, information technology and related infrastructure, customer service and email delivery;
- Our suppliers who offer us services related to our communications and marketing campaigns, in accordance with your choices, including the applicable choices that we provide to you in choosing such sharing;
- Our suppliers who help us during sweepstakes, contests and other promotions;

- Your social media connections, other website users, and your social media account providers if you connect your IPercash profile to your social media account; and
- Other third parties in the event of a reorganization, a merger, a sale, a joint venture, a transfer, a transfer or any other disposition of our company, our assets or of our actions or any bankruptcy or similar proceeding.

We can rely on third parties to broadcast advertisements on goods and services that may be of interest to you. These companies may place or recognize a unique cookie on your browser (including pixel tags). They may also use these technologies, as well as the information they collect about your online usage, to recognize you on all the devices you use, such as a cell phone and laptop. For more information and how to disable these technologies, see http://www.networkadvertising.org/managing/opt_out.asp and <http://www.aboutads.info/>. You can download the AppChoices app from www.aboutads.info/appchoices to unsubscribe from mobile apps.

We use reasonable organizational, technical and administrative measures to protect personal and other information. Be aware, however, that no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please contact us immediately.

You can opt out of receiving marketing communications from us by:

- Updating your choices on your IPercash profile;
- Clicking on the "unsubscribe" link at the bottom of an IPercash marketing email;
- Responding "STOP" to a text or SMS message; or
- By contacting us at: info@ipercash.net

We will respond to your request as soon as possible. Please note that if you refuse to receive marketing-related emails from us, we may continue to send you transactional or administrative messages.

You can view, correct, update, delete, restrict or delete the personal information you have provided to us or receive an electronic copy of your personal information for transmission to another company (as far as this has been authorized to you via applicable law), by contacting us at: confidentialite@ipercash.net. We will respond to your request without undue delay. For your protection, we may need to verify your identity before processing your request. Please note that we may need to keep certain information for archival or regulatory compliance purposes. There may also be residual information that will remain in our databases and other records, which will not be deleted.

We retain information if necessary for the purposes for which it was collected, or for a longer retention period, as required or permitted by law. Once the information is no longer needed for its original purpose, it is deleted in accordance with our policies and procedures.

IPercash is based in France and operates there. When you interact with us, you understand and agree that our information may be transferred to a country other than your own, including the United States, for processing and storage. You also understand and agree that the data protection rules of other countries may be different from

those of your country. In certain circumstances, your courts, law enforcement, regulatory or security authorities in these other countries may have access to your information. Personal information collected in the European Economic Area is controlled by IPercash. IPercash maintains adequate measures, such as standard contractual clauses approved by the European Commission, for the international transfer of personal information collected in the EEA and in Switzerland. Please contact us if you would like more information.

Generally: IPercash S.A.S is the company responsible for the collection, use and disclosure of your personal information under this privacy notice. If you have any questions regarding this privacy notice or our privacy practices, or would like to access your information, please contact our Data Protection Officer at the following address: confidentialite@ipercash.net or:

IPercash S.A.S; 17 rue Pache 75011 Paris;

email: info@ipercash.fr

Phone. : +33 9 70 46 04 46

Whatsapp: +33 7 56 92 26 96

In the EEA: If you reside in the EEA and have questions about this privacy notice or our privacy practices, or if you want to access your information, please contact our data protection officer at following address: info@ipercash.fr or:

You also have the right to lodge a complaint with a supervisory authority competent for your country or region.