**PRIVACY POLICY**

This Privacy Policy for personal data (hereinafter referred to as the Privacy Policy) applies to all information located on the domain name www.puzpays.com, can receive about the User while using the site, programs and products of the site.

**1. DEFINITION OF TERMS**

1.1 The following terms are used in this Privacy Policy:

1.1.1. "Site Administration (hereinafter referred to as the Site Administration)" - authorized employees to manage the site, acting on behalf of PUZPAYS LTD. who organize and (or) process personal data, and also determine the purposes of processing personal data, the composition of personal data to be processed, actions (operations) performed with personal data.

1.1.2. "Personal data" - any information relating directly or indirectly to a specific or identifiable individual (subject of personal data).

1.1.3. "Processing of personal data" - any action (operation) or a set of actions (operations) performed using automation tools or without using such tools with personal data, including collection, recording, systematization, accumulation, storage, clarification (update, change), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion, destruction of personal data.

1.1.4. "Confidentiality of personal data" is a mandatory requirement for the Operator or other person who has gained access to personal data to prevent their dissemination without the consent of the subject of personal data or other legal grounds.

1.1.5. "Site user (hereinafter referred to as the User)" - a person who has access to the Site via the Internet and uses the Site.

1.1.6. "Cookies" are a small piece of data sent by a web server and stored on the user's computer, which the web client or web browser sends to the web server each time in an HTTP request when trying to open the page of the corresponding site.

1.1.7. "IP-address" is a unique network address of a node in a computer network built using the IP protocol.

**2. GENERAL PROVISIONS**

2.1. The use of the site by the User means acceptance of this Privacy Policy and the terms of processing of the User's personal data.

2.2. In case of disagreement with the terms of the Privacy Policy, the User must stop using the site.

2.3 This Privacy Policy applies only to the PUZPAYS.COM website. The site does not control and is not responsible for third-party sites to which the User can click on the links available on the site.

2.4. The site administration does not verify the accuracy of the personal data provided by the Site User.

**3. SUBJECT OF THE PRIVACY POLICY**

3.1. This Privacy Policy establishes the obligations of the Site Administration to not disclose and ensure the protection of the confidentiality of personal data that the User provides at the request of the Site Administration when registering on the site or when placing an order to purchase the Service.

3.2. Personal data permitted for processing under this Privacy Policy is provided by the User by filling out the registration form on the website puzpays.com in the SETTING section and includes the following information:

3.2.1. Username;

3.2.2. e-mail address (e-mail);

3.2.3. place of residence of the User.

3.2.4. the specialty of the User.

3.2.5. User education.

3.3. The site administration protects the Data that is automatically transmitted during the viewing of ad units and when visiting pages on which the statistical system script ("pixel") is installed:

• IP address;

• information from cookies;

• information about the browser (or other program that provides access to the display of advertising);

• access time;

• address of the page on which the ad unit is located;

• referrer (address of the previous page).

3.3.1. Disabling cookies may result in the inability to access parts of the site that require authorization.

3.3.2. The site administration collects statistics on the IP addresses of its visitors. This information is used to identify and solve technical problems, to control the legality of financial payments.

3.4. Any other personal information not specified above (purchase history, browsers and operating systems used, etc.) is subject to reliable storage and non-proliferation, except as provided in clauses. 5.2. and 5.3. of this Privacy Policy.

**4. PURPOSES OF COLLECTING PERSONAL USER INFORMATION**

4.1. The User's personal data may be used by the Site Administration for the following purposes:

4.1.1. Identification of the User registered on the site.

4.1.2. Providing the User with access to the personalized resources of the Site.

4.1.3. Establishing feedback with the User, including sending notifications, requests regarding the use of the Site, the provision of services, processing requests and applications from the User.

4.1.4. Determining the location of the User to ensure security, prevent fraud.

4.1.5. Confirmation of the accuracy and completeness of personal data provided by the User.

4.1.6. Creating an account for making purchases, if the User has agreed to create an account.

4.1.7. Notifications of the Site User about the account status.

4.1.8. Processing and receiving payments, confirming tax or tax benefits, challenging a payment, determining the User's right to receive a credit line.

4.1.9. Providing the User with effective customer and technical support in case of problems related to the use of the Site.

4.1.10. Providing the User with his consent, product updates, special offers, pricing information, newsletters and other information on behalf of, or on behalf of the partners of the site.

4.1.11. Implementation of advertising activities with the consent of the User.

**5. METHODS AND TERMS OF PROCESSING PERSONAL INFORMATION**

5.1. The processing of the User's personal data is carried out without any time limit, in any legal way, including in personal data information systems using automation tools or without using such tools.

5.2. The user agrees that the Site Administration has the right to transfer personal data to third parties.

5.3. The User's personal data can be transferred to authorized state authorities only on the grounds and in the manner prescribed by law.

5.4. In case of loss or disclosure of personal data, the Site Administration informs the User about the loss or disclosure of personal data.

5.5. The site administration takes the necessary organizational and technical measures to protect the User's personal information from unauthorized or accidental access, destruction, modification, blocking, copying, distribution, as well as from other illegal actions of third parties.

5.6. The site administration, together with the User, takes all necessary measures to prevent losses or other negative consequences caused by the loss or disclosure of the User's personal data.

**6. OBLIGATIONS OF THE PARTIES**

6.1. The user is obliged:

6.1.1. Provide information about personal data necessary to use the Site.

6.1.2. Update, supplement the provided information about personal data in case of changes in this information.

6.2. The site administration is obliged to:

6.2.1. Use the information received solely for the purposes specified in clause 4 of this Privacy Policy.

6.2.2. Ensure the storage of confidential information in secret, do not disclose without the prior written permission of the User, and also do not sell, exchange, publish, or disclose in other possible ways the transferred personal data of the User, with the exception of cl. 5.2. and 5.3. of this Privacy Policy.

6.2.3. Take precautions to protect the confidentiality of the User's personal data in accordance with the procedure usually used to protect this kind of information in existing business transactions.

6.2.4. Block personal data related to the relevant User from the moment the User or his legal representative or the authorized body for the protection of the rights of personal data subjects apply or request for the verification period, in case of revealing inaccurate personal data or illegal actions.

**7. LIABILITY OF THE PARTIES**

7.1. The site administration, which has not fulfilled its obligations, is liable for losses incurred by the User in connection with the unlawful use of personal data, in accordance with the law, with the exception of cases provided for in cl. 5.2., 5.3. and 7.2. of this Privacy Policy.

7.2. In case of loss or disclosure of Confidential Information, the Site Administration is not responsible if this confidential information:

7.2.1. Became public domain before its loss or disclosure.

7.2.2. Was received from a third party before it was received by the Site Administration.

7.2.3. Was disclosed with the consent of the User.

**8. DISPUTE RESOLUTION**

8.1. Before going to court with a claim for disputes arising from the relationship between the Site User and the Site Administration, it is mandatory to submit a claim (a written proposal for a voluntary settlement of the dispute).

8.2. The recipient of the claim, within 30 calendar days from the date of receipt of the claim, notifies the applicant of the claim in writing about the results of the consideration of the claim.

8.3. If an agreement is not reached, the dispute will be referred to a judicial authority in accordance with applicable law.

8.4. The current legislation applies to this Privacy Policy and the relationship between the User and the Site Administration.

**9. ADDITIONAL TERMS**

9.1. The site administration has the right to make changes to this Privacy Policy without the consent of the User.

9.2. The new Privacy Policy comes into force from the moment it is posted on the Site, unless otherwise provided by the new edition of the Privacy Policy.

9.3. Any suggestions or questions about this Privacy Policy should be reported to the Contact section of the site.

9.4. The current Privacy Policy is posted on the page at www.puzpays.com