

Privacy Policy

PaisaPay respects each person's right to privacy. We value our relationship with you and take pride in our mutual loyalty and respect with every client. These provisions apply to both former and current clients. Please review the following information carefully.

1. General Provisions

1.1. This Privacy Policy is an integral part of the publicly declared documents based on which PaisaPay (hereinafter, the "Company") provides services to its Clients.

1.2. By choosing the Company's services, the Client fully agrees with all terms and conditions of the publicly declared documents. This also applies throughout the entire period in which the Client maintains any interaction with the Company, including trading or investment operations, use of informational materials, payments or money transfers, etc. If the Client disagrees with any provision of these documents, they must immediately cease all interaction with the Company.

1.3. One of the Company's top priorities is its relationship with Clients. The Company guarantees complete security and confidentiality for all Clients.

1.4. Key terms and definitions used in this Privacy Policy:

- Privacy is the legal right of a natural or legal person to prevent the dissemination of personal, private, or trade secret information. In relation to the Client, it refers to the Company's obligation to ensure the confidentiality and security of data obtained while providing services. - Client's Personal Information includes information that identifies, verifies, or characterizes the Client, such as personality, financial status, preferences, etc. - Privacy Policy is a set of measures aimed at ensuring the accurate collection, security, and lawful disclosure of Client information to regulatory authorities when required.

2. Personal Information

2.1. When opening and maintaining a real or demo account, the Company collects and processes various information about the Client to assess financial needs, handle requests, and provide high-quality services. This may include:

- Registration Info: Name, contact details, date of birth, occupation, assets, income, etc. - Operational Info: Transaction data, interactions with the Company or related parties, account balances, orders, and recorded communication. - Verification Info: Identity documents (passport, driver's license), credit or data agency checks. Anti-money laundering (AML) policies require source of funds verification. - Subscription Info: Alerts, notifications, price feeds, etc.

2.2. This list is not exhaustive. The Company may request additional information as required by law.

3. About Cookies

3.1. Cookies are small files that store data used by websites to track visitors. The Company may use cookies to analyze client interest and activity on its website. This data is anonymous and not linked to any specific user.

4. Security Technologies

4.1. The Company uses SSL (Secure Socket Layer) technology to protect transmitted information from third-party interception.

- 4.2. The Company chooses its data protection technologies and partners at its own discretion.
- 4.3. Following the Payment Card Industry Security Standards Council recommendations, TLS 1.2/1.3 encryption and AES-256 algorithm are used for payment data security.

5. Sharing Information with Related Parties

- 5.1. The Company may share Client information with related parties (affiliates) for business purposes such as account maintenance or new product offerings, in compliance with applicable law.
- 5.2. The Privacy Policy for mobile app users is published on paisa-gateway.com and is an integral part of this policy.

6. Sharing Information with Third Parties

- 6.1. The Company may disclose personal data to third parties only upon Client request. It explicitly states that it does not sell, rent, distribute, reproduce, or publish Client personal information under any circumstances.

7. Disclosure to Regulatory Authorities

- 7.1. In exceptional cases, the Company may disclose Client data to law enforcement or regulatory authorities as required by law or judicial order to protect its legitimate interests.
 - 7.2. The Company will not use Client personal data for any other purpose unless specified or with Client consent.
- ## 8. Refusal to Provide Information
- 8.1. Clients have the right to refuse to provide personal information. However, doing so may hinder the Company's ability to fully and efficiently deliver services.
 - 8.2. If the Client does not want their data shared with third parties, they should contact the Company at service@PaisaPay.com.

9. Changes and Additions

- 9.1. The Company may update this Privacy Policy, especially in response to legal changes.
- 9.2. Notification procedure:
 - Clients will be informed via a notice on the Company's website and/or email.
 - Changes become effective 5 calendar days after notice is published.
 - In case of legal mandates, changes take immediate effect.

10. Client Acceptance

- 10.1. By using the Company's services, software, or hardware, the Client accepts the terms of this Privacy Policy.
- 10.2. If the Client disagrees with any terms, they must notify the Company and cease using its services.