

PRIVACY POLICY

This privacy policy has been compiled to better serve those who are concerned with how their 'Personally identifiable information' (PII) is being used online. PII, as used in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our systems. By using our sites, app or other systems, you are agreeing to this Privacy Policy.

Data Collection

We collect information from you when you register on our site, place an order, subscribe to a newsletter, respond to a survey, fill out a form, enter information on our site or otherwise interact with our services. The information we collect is used to process orders, detect and prevent fraud, track trends and better understand how users interact with our services.

Information automatically collected when you browse or use our Site includes but is not limited to: device type, browser, operating system, IP address, Device geolocation, device ID, internet service provider, the search engine used, referring sites, social media accounts that may be linked to you, and the websites you have accessed before, during and immediately after visiting or using our services.

We can also ask you to provide additional information including:

- Contact information, such as name, email address, mailing billing and shipping addresses, fax or phone number
- Payment and financial information, such as credit or other payment card information, and bank account information.
- Social Security Number, tax ID or EIN number
- Unique identifiers such as user name, account number, or password; and,
- Preference information such as product wish lists, order history, or marketing preferences.
- Information about your business such as company name, company size, or business type.
- Demographic information, such as age, gender, interests and ZIP code;

We may also combine the information you provide with information from third-party sources. For example, we may confirm your address with the postal service or verify your

personal information with a credit-reporting agency or other fraud prevention methods or services. We will treat the combined information in accordance with the terms of this Policy.

We use "cookies" that collect non personal information for internal uses as described above. You have the option to delete and decline in your cookie setting, but please note that this may prevent you from using some features of our service.

Protecting your information

Our website, servers and systems are scanned on a regular basis for security holes and known vulnerabilities in order to make your visit to our site as safe as possible.

Your personal information is contained behind secured networks. We use encryption and other accepted industry standards to secure the transmission of data. All credit card transactions are processed through a gateway provider and are not stored or processed on our servers.

Request removal of your information

To have your data removed please contact us at support@vlinkpay.com.

To unsubscribe from our marketing email list please click on the unsubscribe link in any of our marketing emails or contact us at support@vlinkpay.com.

Third-party disclosure

We will not share Personal Information with third parties without your permission, except for the Permitted Purposes, as defined below. We may, however, use any information we have gathered from or about you, including but not limited to Personal Information, for our own internal business purposes, such as determining ways and methods of improving our services and Products.

"Permitted Purposes" shall mean any of the following:

- Complying with applicable laws and law enforcement requests, with regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests;
- In order to take action regarding illegal activities or suspected fraud or other abuses of our services.
- Investigating any disputed charges.
- Fulfilling your product or service request and providing you with a business or technical support function.
- Various methods of fraud detection and prevention.

- Hosting, developing, and maintaining our service, our database, and enhancing our network information.
- Creating and publishing reports on trend and patterns for business-related practices.
- Satisfying requirements for promotions and sweepstakes in which you have participated.
- The transfer of our assets in the event of sale, merger, acquisition by another company, or the sale of all or a portion of our assets. We may disclose or sell such information as an asset of the company in conjunction with the sale to a third party of our company or portion of our assets.

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide users with advance notice. This does not include website hosting partners and other parties who assist us in operating our website, conducting our business, or serving our users, so long as those parties agree to keep this information confidential. We may also release information when it's release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property or safety.

However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Google

We use Google Analytics on our website. Google uses DART cookies to enable it to serve ads to our users based on previous visits to our site and other sites on the Internet as well as provides us with demographics and interests reporting. You can set preferences for how Google advertises to you using the Google Ad Settings page. Alternatively, you can opt out by visiting the Network Advertising initiative opt out page or permanently using the Google Analytics Opt Out Browser add on.

Protecting Children's Online Privacy

We do not specifically market to children under 13. And request that such minors do not share personal information on our site.

Policy Changes

We will from time to time update, modify or amend our Privacy Policy with information that is necessary. It is your sole responsibility to fully read and understand our policy and all updates, modifications, and amendments. If we make any changes to our Privacy Policy, we will notify you either by amending this Agreement.

Third-party links

We do not include or offer third-party products or services on our website. However we may provide links that can take you to other websites that may be useful for you.

Contacting Us

If there are any questions regarding this privacy policy, you may contact us:

Support@vlinkpay.com

5444 Westheimer rd Suite 1000

Houston TX 77056

United States

Your California Privacy Rights

California Consumer Privacy Act

If you are a California resident, the information below also applies to you. Certain terms used in this section have the meanings given to them in the California Consumer Privacy Act of 2018 ("CCPA").

California Privacy Rights

California law permits customers in California to request certain details about how their "personal information" (as defined by California Civil Code Section 1798.83) is shared with third parties for direct marketing purposes. Under the law, a business must either provide this information or permit California customers to opt in to, or opt out of, this type of sharing.

Links to other sites

VLINKPAY Services may include links to other websites for your convenience and information. Websites that are operated by entities not affiliated with VLINKPAY may have their own privacy policies or notices, which we strongly suggest you review. VLINKPAY is not responsible for the content or privacy practices of any linked websites that we do not control.

Categories of Personal Information VLINKPAY has collected from or about its Members in the preceding 12 months

- Identifiers (e.g. name, mailing address, email address, phone number, credit/debit card number)
- Characteristics of protected classifications (e.g. gender, age)
- Commercial information (e.g. products or services purchased, purchase history)
- Internet or other electronic network activity (e.g. browse or search history)
- Geolocation data (e.g. latitude or longitude)
- Audio, electronic, visual, or similar information (e.g. recording of Members service calls)
- Inferences drawn from any of the above (e.g. preferences or characteristics)

Categories of Sources from which VLINKPAY has Collected Personal Information about Members

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services;
- Auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
- Short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity that violates our Terms of Use and prosecuting those responsible for that activity;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration; and
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us...

VLINKPAY may use the information collected for various purposes, including to

- Personalize and improve your online experience;
- Respond to emails or other requests, inquiries, comments, or questions;
- Provide customer support;
- Present you with offers tailored to your interests and past activities or usage of the Services;
- Monitor and analyze trends, usage, and activities of visitors to, and users of, the Services;
- Improve the Services, our marketing, and products or services we may offer;
- Contact you regarding your use of the Services or, in our discretion, changes to our policies;
- Verify and/or authenticate a user's identity;
- Provide users with information that we believe may be useful to them, such as information about products or services offered by us or by others;
- Prevent fraud or other misuse of the Services, including protecting our rights and the rights of affiliates or related third parties;
- Maintain records of our transactions and communications;
- Comply with applicable laws, regulations, or legal process as well as industry standards and our company policies;

- Prevent, investigate, identify, or take any other action with regard to any suspected or actual fraudulent or illegal activity or any activity; or that violates our terms of service

How We May Share Information

We may permit our agents, consultants, and other service providers to access information we collect about you through the Services to carry out work on our behalf. We also may use outside companies to help us send emails or text messages and manage email or text message campaigns, manage our careers page, or host or operate the Services. These third party service providers use the personal information to which they have access to carry out the purposes for which we shared the information.

We also may share your information: (1) if we are required to do so by law, regulation, or legal process (such as in response to a court order or subpoena or similar government request for information); (2) to fulfill requests by government agencies, including law enforcement authorities; (3) when we believe disclosure is necessary or appropriate to prevent financial loss, or in connection with an investigation of suspected or actual illegal activity; (4) to enforce our policies, or to protect legal rights, property, or safety; (5) with third parties, to investigate or address possible criminal or fraudulent activity; or (6) in the event of a joint venture, partnership, merger, or other collaboration with another organization.

We reserve the right to transfer any information we obtain through the Services in the event we sell or transfer all or a portion of our business or assets (e.g., further to a merger, reorganization, liquidation, or any other business transaction, including negotiations of such transactions).

Location Information

When you use our mobile applications, we may collect, use, and share precise location data about you to provide and improve our location-based products and services. Where available, location-based services may use technologies such as GPS, Bluetooth, crowd-sourced Wi-Fi hotspots, and cell tower locations to determine a mobile device's approximate location. You may use your device settings to restrict this type of location tracking generally, and/or to prevent a particular app from obtaining location data about your device in connection with the use of that app.

Information Security

We maintain appropriate administrative, technical, and physical safeguards designed to help protect personal information collected or received through the Services. Although we use reasonable efforts to safeguard information, transmission via the Internet is not completely secure and we cannot guarantee the security of your information collected through the Services.

California Shine the Light You Have the Following rights under the CCPA -

- Right to request VLINKPAY disclose Personal Information, or Categories of Personal Information, it collects & uses.
- Right to request VLINKPAY delete Personal Information we have collected from you

If you are a California resident and have an established business relationship with VLINKPAY, you can request a notice disclosing the categories of personal information we have collected/stored.

To request a notice, please submit your request to;

VLINKPAY LLC, Attn:Compliance/ California Shine the Light Inquiry,

support@vlinkpay.com

**990 CedarBridge Ave STE B7, RM 365
Brick NJ. 08723.**

Please allow 30 days for a response.

Note that fulfillment of the request may not ensure complete or comprehensive removal.