

PRIVACY POLICY

BRICS PAY APPLICATION

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This Privacy Policy (hereinafter referred to as the Policy) defines the policy regarding the processing of personal data of Users. By installing and/or activating the BRICS Pay mobile application, the User agrees to this policy and consents to the processing, transfer of information provided by the User (including personal data) and other actions with it under the terms of the Policy. In case of disagreement with these terms, the User must refuse to use the BRICS Pay mobile application.

1. SCOPE OF POLICY

This privacy policy applies to your use of:

- BRICS Pay mobile application, once you have downloaded onto your mobile telephone or handheld device (Device); and
- Any of the services accessible through BRICS Pay mobile application (the Services).

This privacy policy describes how BRICS Pay mobile application collects and uses the personal information you provide. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

2. COLLECTION AND USE

We collect the following information from you:

Information you give us (Submitted information) You may give us information about you by filling in forms on the BRICS Pay mobile application, or by corresponding with us (for example, by e-mail). This includes information you provide when you register to use the BRICS Pay mobile application, make an in-app payment, and when you report a problem with BRICS Pay mobile application, or our Services. The information you give us may include your name, address, e-mail address and phone number, password and other registration information, financial and credit card information and personal description.

Information we collect about you and your device

Each time you use BRICS Pay mobile application we may automatically collect the following information: technical information, including the type of mobile device you use, a unique device identifier (for example, the MAC address of the Device's wireless network interface, or the mobile phone number used by the Device), mobile network information, your mobile operating system, the type of mobile browser you use, time zone setting, IP address and referring/exit pages (Device Information); details of your use of BRICS Pay

mobile application, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise) and the resources that you access (Log Information).

We use information collected to: Improve the security of services; Fulfil your requests; Send you a request confirmation; Send you requested product or service information; Send product updates or warranty information; Respond to customer service requests; Administer your account; Send you push notifications when you are using BRICS Pay mobile application. Improve our BRICS Pay mobile application and marketing efforts; Conduct research and analysis; Respond to your questions and concerns.

3. CHOOSING NOT TO SHARE YOUR PERSONAL INFORMATION

Where we are required by law to collect your personal information, or where we need your personal information in order to provide the BRICS Pay mobile application Services to you, if you do not provide this information when requested (or you later ask to delete it), we may not be able to provide you with our services. We will tell you what information you must provide to use the BRICS Pay mobile application by designating it as required at the time of collection or through other appropriate means.

4. COOKIES

We use cookies to distinguish you from other users of BRICS Pay mobile application. This helps us to provide you with a good experience when you use BRICS Pay mobile application and also allows us to improve BRICS Pay mobile application and Our Services.

5. SHARING YOUR INFORMATION

We will share your information with third parties only in the ways that are described in this privacy policy. We may provide your personal information to companies whose services BRICS Pay uses for the purpose of providing payment services to users of the BRICS Pay application, including companies registered in foreign countries (cross-border transfer). These countries have special legislation for the protection of personal data, partner companies will use your data only to provide you with services when you use the BRICS Pay mobile application. These third parties are authorized to use your personal information only as necessary to provide these Services to us. We may disclose your personal information as required by United Arab Emirates law, such as to comply with a

court order or any other legal process; 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 United Arab Emirates government request; and/or to any other third party with your prior consent to do so. Our BRICS Pay mobile application is integrated with a third party payment gateways service providers, whereby your billing information may be collected directly from you for the purpose of processing your payment transaction by such third party service provider accordingly.

6. SECURITY

The security of your personal information is important to us. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to BRICS Pay mobile application; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access. We will retain your information for as long as your account is active or as needed to provide you with Services.

If you wish to deactivate your account or request that we no longer use your information to provide you with Services, please navigate to profile section and follow the deactivation process. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. Where we have given you a password that enables you to access BRICS Pay mobile application, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

7. APPLICABLE LAW

We use cookies to distinguish you from other users of BRICS Pay mobile application. This helps us to provide you with a good experience when you use BRICS Pay mobile application and also allows us to improve BRICS Pay mobile application and Our Services.

8. CHANGES TO THE PRIVACY POLICY

We reserve the right to modify this Privacy Policy at any time. If we make material changes to this Privacy Policy, we will notify you by updating the date of this Privacy Policy and posting it on the App. We may, and if required by law, will, provide notification of changes in another way that we believe is reasonably likely to reach you, such as through the BRICS Pay mobile application. Any modifications to this Privacy Policy will be effective upon our posting the new terms and/or upon implementation of the new changes on the BRICS Pay mobile application (or as otherwise indicated at the time of posting). In all cases, your continued use of the App after the posting of any modified Privacy Policy indicates your acceptance of the terms of the modified Privacy Policy.

9. OTHER INFORMATION

Correcting and Updating Your Personal Information To review and update your personal information to ensure it is accurate, contact us at support@brics-pay.com

Notification of Privacy Policy Changes We may update this privacy policy to reflect changes to our information practices or any relevant statute, regulations and/or policy. We encourage you to periodically review this page for the latest information on our privacy practices.

10. HOW TO CONTACT US

You can contact us about this privacy policy by email us at the address below:

support@brics-pay.com

