

## **@Pay Privacy Policy**

### **Our Privacy Policy**

@Pay Pty Ltd ACN 644 546 770 (“@Pay”) values your privacy and recognises the importance of privacy and we are committed to protecting your personal information and data. As a provider of Buy Now Pay Later (“BNPL”) products and services that has a global reach, we are required to comply with various laws which provides for the fair handling of personal information and data, and sets standards for the collection, access, storage and use of personal information and data. Our policy for dealing with any personal information that you disclose to us and data that we collect is explained below. This Privacy Policy applies to all of our products, services, features, apps, @Pay rewards tokens, technologies and software, functions or **purchase of goods and services offered on our Websites and App (“Services”)** or when you otherwise interact with @Pay and it governs the manner in which @Pay collects, uses, maintains and discloses information and data collected from users (each, a “User”) of the [www.atpay.io](http://www.atpay.io) website (“Platform”).

@Pay is committed to respecting the privacy of your Personal Information. We appreciate that individuals are concerned about the security of their Personal Information and we are committed to protecting any Personal Information in our custody or control. @Pay is subject to various laws and regulations including the Privacy Act 1988 (Cth) and the Australian Privacy Principles (“APPs”).

This Privacy Policy also reflects the rules set by the European Union’s General Data Protection Regulation (“GDPR”).

### **About this Privacy Policy**

This Privacy Policy outlines how we manage your personal information and data. It also describes generally the sorts of personal information and data held and for what purposes, and how that information is collected, held, used and disclosed.

This Privacy Policy applies to all your dealings with @Pay whether using the Platform, in writing or in person. By dealing with @Pay, you consent to our use and disclosure of your personal information in the manner described in this Privacy Policy. We encourage you to check our website regularly for any updates to our Privacy Policy.

### **What is personal information?**

When we refer to “personal information”, we mean information that includes a broad range of information, or an opinion, that could reasonably identify an individual. What is personal information will vary, depending on whether a person can be identified or is reasonably identifiable in the circumstances. Personal information does not include information that has been made anonymous, and

cannot reasonably identify a specific person. It covers how we collect, use, and share that personal information in accordance with our Privacy Policy.

### **What personal information and data does @Pay collect?**

The type of personal information @Pay collects depends on the nature of your dealings with us and the reason for collecting it. Primarily we collect personal information and data that you provide whilst you use the @Pay Platform and its Services.

### ***Your use of @Pay and the Platform***

@Pay collects personal information, data and other content from you when you use the Platform. This may include the following:

- personal information to create your account such as your name, address including the City and Country you live in, email address, username, password, areas of interest, telephone number, your credit card, debit card or bank account information, drivers' licence number/information or other identification information or documents;
- account preferences;
- financial information, such as the full bank account numbers and/or credit or debit card numbers that you link to your @Pay account or provide to us when you use @Pay services;
- obtaining information about you from third parties including our partners and related entities, as well as credit reporting bodies and identify verification services, and publicly or commercially available sources for the purposes of complying with relevant legislation;
- choosing to provide us with access to certain personal information stored by third parties such as social media sites (eg: Facebook, Twitter and The LoveChain). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your @Pay account and authorising @Pay to have access to this information, you agree that @Pay may collect, store and use this information in accordance with this Privacy Policy;
- details of your dealings with us and on the Platform;
- collecting your personal information if you enter a competition or promotion we run (either directly or through our marketing agents or our partners), or if you apply for employment with us directly or through a recruitment or employment agency;
- collecting personal information about our partners' staff directly from those staff or from our partners. The information we collect about our partners' staff may include your name, position, contact details and training records;
- collecting the personal Information of our suppliers and service providers' staff during the course of our business activities. This

information may include your name, contact details and position. We will collect this information directly from you, or from the applicable supplier or service provider.

- collecting personal information from you about the recipient of third-party supplier gift cards purchased by you through our websites using the @Pay services. This information may include the recipient's name, email address and phone number. It is your responsibility to ensure that you have that person's consent to provide us and our third party supplier with this information;
- collecting and handling sensitive personal information about you, such as your health information, to deliver our products or services. We will only collect this information where it is reasonably necessary and we have your consent, or where it is required by law;
- helping to protect you from fraud and misuse of your Personal Information, we may collect information about your use and interaction with the @Pay Website or Services. For example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity;
- collecting additional information from or about you in other ways, such as through contact with our customer support team, suppliers or service providers (whether via mail, email or through telephone enquiries), your responses to a market survey, and from interactions with @Pay's partners or as otherwise notified to you at the time;
- any other information reasonably necessary to provide you with our Services and for you to use the Platform sufficiently.

***Information regarding your purchase of products or services***

If you purchase products or services from us, we will collect certain information from you such as:

- your name;
- address including the City and Country the products are to be delivered to;
- email address;
- financial information, such as the full bank account numbers and/or credit or debit card numbers that you link to your @Pay account or provide to us when you use @Pay services;
- information about you from third parties including our partners and related entities, as well as credit reporting bodies and identify verification services, and publicly or commercially available sources for the purposes of complying with relevant legislation;
- Drivers' Licence number and information or other identification information or documents we may require; or
- information about the product or service you are purchasing.

If you purchase products or services from one of our merchant partners you will need to refer to their terms and privacy policy as to the information and data that they collect, use and store, but generally this will be information from you such as, but not limited to:

- your name;
- address the City and Country the products are to be delivered to;
- email address; and

- information about the product or service you are purchasing from the merchant partner.

If payments are processed by third-party payment processors, you will need to refer to the applicable payment processors terms and privacy policy for more information about how payment information is collected, processed and stored.

***You actively provide information and data to @Pay***

You may choose to provide other information directly to us. For example, we may collect information when you fill out a form, participate in contests, promotions, apply for a job, communicate with us via third-party sites and services, request customer support or otherwise communicate with us.

If you apply for a job with @Pay, you may provide us with certain information, including your name, employment and educational background, and other personal information which we may require you to provide, or which you choose to provide us, in relation to your job application.

If you are a subscriber to our mailing list or newsletter, or attended an event or seminar organised by @Pay, we may collect your name, contact details, job title, areas of interest and details of your dealings with us.

If you have expressed an interest in our Whitepaper, or to become involved in @Pay or acquire tokens, then we will collect the following information from you so we are able to contact you and discuss these opportunities further with you:

- your name;
- address including the City and Country you live in;
- email address; and
- telephone number.

Generally @Pay does not collect sensitive information about you, such as health records, unless it is reasonably necessary for the purpose of providing you with legal advice or is otherwise permitted by law.

**Information that @Pay may collect automatically**

@Pay may collect non-personal identification information about users of the Platform. The information that may be collected is information about users whenever they interact with the Platform.

***Usage***

@Pay collects information about how you use our Platform and/or Services, such as the types of content that you view or engage with, the features you use, the actions you take, the people or accounts you interact with and the time, frequency and duration of your activities. For example, we log when you're using and have last used our Platform, and what posts, videos and

other content you upload, view or post on the Platform. We also collect information about how you use features of the Platform and/or Services.

### ***Device information***

@Pay may collect information from and about the computers, laptops, phones, tablets, connected TVs, watches and other web-connected devices you use that integrate with our Platform, and we combine this information across different devices that you use. For example, we use information collected about your use of our Platform and Services on your phone to better personalise the content (including advertisements) or features that you see when you use our Platform and Services on another device, such as your laptop or tablet, or to measure whether you took an action in response to an advertisement @Pay showed you on your phone on a different device.

Information @Pay may obtain from these devices includes:

- **Device attributes:** information such as the operating system, hardware and software versions, battery level, signal strength, available storage space, browser type, app and file names and types, and plugins.
- **Device operations:** information about operations and behaviours performed on the device, such as whether a window is foregrounded or backgrounded, or mouse movements (which can help distinguish humans from bots).
- **Identifiers:** unique identifiers, device IDs and other identifiers, such as from games, apps or accounts that you use, and Family Device IDs (or other identifiers unique to the @Pay Platform associated with the same device or account).
- **Device signals:** Bluetooth signals, information about nearby Wi-Fi access points, beacons and mobile phone masts.
- **Data from device settings:** information that you allow us to receive through device settings that you turn on, such as access to your GPS location, camera or photos.
- **Network and connections:** information such as the name of your mobile operator or ISP, language, time zone, mobile phone number, IP address, connection speed and, in some cases, information about other devices that are nearby or on your network, so we can do things such as help you stream a video from your phone to your television.
- **Cookie data:** data from cookies stored on your device, including cookie IDs and settings. Learn more about how @Pay uses cookies.

### ***Information from our merchant partners and other partners***

Advertisers, app developers and publishers can send us information through the @Pay Platform that they use or through other means such as

data services and e-mail. These partners provide information about your activities on @Pay– including information about your device, websites you visit, purchases you make, the ads you see and how you use their services – whether or not you have an @Pay account or are logged in to @Pay. We also receive information about your online and offline actions and purchases from third-party data providers who have the rights to provide us with your information.

Merchant Partners and advertisers receive your data when you visit or use their services, or through third parties that they work with. We require each of these partners to have lawful rights to collect, use and share your data before providing us with any data. [Learn more](#) about the types of partners we receive data from.

@Pay shares data about you and your activity on the @Pay App with advertisers so they can tailor their advertising and marketing to meet the needs and interests of the users on the @Pay App.

### ***Cookies and other related technologies***

Cookies are small pieces of text used to store information on web browsers. Cookies are used to store and receive identifiers and other information on computers, phones and other devices. Other technologies, including data we store on your web browser or device, identifiers associated with your device, and other software, are used for similar purposes.

User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them.

@Pay uses cookies to collect information about users and their visit to the Platform such as their Internet protocol (IP) address, how they arrived on the Platform (for example, through a search engine or a link from another website) and how they navigate within the Platform or app. @Pay uses cookies and other technologies to facilitate your internet sessions and use of the Platform and app, offer you products and/or services according to your preferred settings, track use of our Platform and apps and to compile statistics about activities carried out on the @Pay Platform.

As a user you may set up your web browser to block cookies from monitoring your visits to the Platform. You may also remove cookies stored from your computer, laptop, tablet, or mobile device. However, if you do block cookies you may not be able to use certain features and functions of the @Pay Platform.

### **How does the @Pay record personal information and data to the blockchain?**

@Pay records your personal information and data to the blockchain. To understand more on how this works visit [How @Pay records data to the blockchain](#).

### **Can I use @Pay without providing my personal information?**

Users may, however, visit the @Pay Platform anonymously. We will collect personal identification information from users only if they voluntarily submit such information to us. Users can always refuse to supply personal information and data that identifies them, except that it may prevent them from engaging in certain Platform related activities.

### **Why does @Pay collect your personal information?**

@Pay will only collect personal information and data in connection with your use of the @Pay Platform.

Generally, the purpose for which @Pay collects personal information will be apparent from the way in which we collect it, or will be disclosed at the time of collection. If at any time the purpose for which we are collecting your personal information is unclear, please raise your concerns with the person you are dealing with or contact us using the contact details below.

### **How does @Pay use your personal information?**

@Pay may collect and use your personal information and data for the following purposes:

- To run and operate our Platform as we may need your information to display content on the Platform correctly.
  - To assess and review your application for an @Pay account and determine whether to approve or deny your application.
  - To improve user service as information you provide helps us respond to your user requests and support needs more efficiently.
  - To personalise user experience @Pay may use information in the aggregate to understand how our users as a group use the services and resources provided on the Platform.
  - We may use feedback you provide to improve our products and services and the @Pay platform generally.
  - @Pay may use the email address you provide to respond to your inquiries, questions, and/or other requests.
  - To help protect the safety of @Pay and its users, which includes blocking suspected spammers and enforcing our Terms of Use – General, Terms of Service and any other of @Pay’s terms and conditions or policies;
  - To send you technical notices, updates, security alerts, invoices and other support and administrative messages;
  - To communicate and share advertising/marketing with you about products, services, offers, promotions, and events, and provide other news and information the @Pay thinks will be of interest to you (for information about how to opt out of these communications, see “Your Choices” below);
  - To monitor and analyse trends, usage, and activities in connection with our Platform.
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- To assist @Pay in developing and providing facilities, products or services (whether made available by us or through us), including but not limited to:
    - transactions and clearing or reporting on these transactions;
    - carrying out research, planning and statistical analysis; or

- analytics for the purposes of developing or improving our products, services, security, service quality, and advertising strategies;
- communicating with you, including providing you with updates on changes to products, services and banking facilities (whether made available by us or through us) including any additions, expansions, suspensions and replacements of or to such products, services and banking facilities and their terms and conditions;
- managing our infrastructure and business operations and complying with internal policies and procedures;
- addressing or investigating any complaints, claims or disputes;
- verifying your identity for the purposes of providing facilities, products or services;
- complying with all applicable laws, regulations, rules, directives, orders, instructions and requests from any local or foreign authorities, including regulatory, governmental, tax and law enforcement authorities or other authorities;
- enforcing obligations owed to us;
- monitoring products and services provided by or made available through us or our merchant partners;
- financial reporting, regulatory reporting, management reporting, risk management (including monitoring credit exposures), audit and record keeping purposes;
- enabling any actual or proposed assignee or transferee, participant or sub-participant of @Pay's rights or obligations to evaluate any proposed transaction;
- enforcing obligations owed to us; and/or
- seeking professional advice, including legal advice.

**Does @Pay use your personal information and data for and business development purposes?**

If a user has decided to 'opt-in' to receive marketing material from @Pay, then @Pay may use your personal information and data to offer you products or services, including special offers, preferred retailers, promotions, contests or entitlements, that may be of interest to you, that align with your purchase and spending habits or for which you may be eligible. Such marketing messages may be sent to you in various modes including but not limited to electronic messages through your @Pay account, electronic mail, direct mailers, short message service, telephone calls, facsimile and other mobile messaging services. In doing so, we will comply with the Privacy Act 1988 (Cth) of Australia ("**Privacy Act**"), Do Not Call Register Act 2006 (Cth) of Australia, Australian Communications and Media Authority Act 2005 (Cth), the Spam Act 2003 (Cth) of Australia, Personal Data Protection Act of Singapore ("**PDPA**"), the European Union General Data Protection Regulation ("**EUGDPR**") and other applicable data protection and privacy laws.



In respect of sending telemarketing messages to your telephone number via short message service, telephone calls, facsimile and other mobile messaging services, please be assured that we shall only do so if we have your clear and unambiguous consent in writing or other recorded form to do so or if you have not otherwise made the appropriate registration of that number with the Do Not Call Registry (where applicable). If we have an ongoing relationship with you and you have not indicated to us that you do not wish to receive telemarketing messages sent to your telephone number, we may send you telemarketing messages to that number related to the subject of our ongoing relationship via short message service, facsimile and other mobile messaging services (other than a voice or video call).

You may at any time request that we stop contacting you for marketing purposes via selected or all modes. This can include selecting “unsubscribe” from receiving emails and other digital notifications from @Pay. Even after you’ve opt-out of receiving marketing communications from us, we may still contact you for transactional or informational purposes. These include, for example, customer service issues, returns or product-related inquiries, outstanding payment inquiries, surveys or recalls, or any questions regarding a specific order.

To find out more on how you can change the way we use your personal data for marketing purposes, please contact us.

Nothing in this section shall vary or supersede the terms and conditions that govern our relationship with you.

**When does @Pay disclose your personal information and data?**

@Pay may from time to time and in compliance with all applicable laws on data privacy, disclose your personal information to related @Pay service entities or third party service providers and contractors who assist in our internal business and administrative operations. When @Pay engages the services of a third party, we take reasonable steps to ensure they comply with the relevant privacy laws and maintain confidentiality of any personal information to which they have access.

Unless we disclose otherwise, @Pay does not sell, trade, or rent users personal identification information to others. @Pay may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with @Pay’s business partners, merchant partners, trusted affiliates and advertisers for the purposes outlined in this Privacy Policy. @Pay will only share, sell or give away users’ personal information in the following circumstances:

- Except as it relates to products and services offered by our merchant partners, we may share information with our merchant partners who need access to such information to provide products and services to users of the Platform;

- Except as it relates to advertisers and the @Pay's advertising partners, @Pay may share information with vendors, consultants, and other service providers who need access to such information to carry out work for @Pay;
- Financial institutions that we may partner with to jointly create and offer a product;
- Credit reporting bodies and collection agencies, including to report account information, as permitted by law. When we share your Personal Information with credit reporting bodies we authorise them to use that information for the purposes of providing their credit reporting services. To request a credit report, we will provide information to the credit reporting body that identifies you;
- Banking partners as may be required by credit card association rules for inclusion on their list of terminated merchants;
- Companies that we plan to merge with or be acquired by or who may invest in us;
- enforcement, government agencies or officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to @Pay; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of Personal Information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate suspected violations of our User Agreement;
- Your nominated referees so that we may check your references if you are applying for a position with @Pay;
- If you participate in contests, sweepstakes, promotions, special offers, or other events or activities in connection with @Pay, we may share information with entities that partner with @Pay to provide these offerings;
- @Pay may share information (and will attempt to provide you with prior notice, to the extent legally permissible) in response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, regulation, legal process or governmental request, including, but not limited to, meeting national security or law enforcement requirements;
- @Pay may share information in response to an emergency if we believe it's necessary to prevent imminent and serious bodily harm to a person;
- @Pay may share information if we believe your actions are inconsistent with our Terms of Use – General, Terms of Service – Image Content or any other of @Pay's terms of use, or other @Pay policies, or to protect the rights, property, and safety of ourselves and others;
- @Pay may share information between and among @Pay, and its current and future parents, affiliates, subsidiaries, and other companies under common control and ownership; and
- We may share information with other third parties with your consent or at your direction.

@Pay may transfer, store, process and/or deal with your personal data outside of Australia, Singapore and the European Union. In doing so, we will comply with the Privacy Act, the PDPA and the EUGDPR and other applicable data protection and privacy laws. However, some third parties may be in other countries where the laws on processing personal information may be less stringent than in your jurisdiction. When we disclose your personal information overseas, we will take all reasonable measures to ensure that your information is held, managed and accessed in accordance with appropriate standards for the handling of personal information.

Additionally, you should note that merchant partners, retailers and third party suppliers that you buy goods or services from or contract with (even if such goods or services are purchased using @Pay Services) have their own privacy policies, and @Pay is not responsible for their actions, including their information protection practices.

**What should I be aware of when visiting the websites of third parties, partners or those of @Pay's merchant partners?**

Users may find advertising or other content on the @Pay Platform that link to the sites and services of our partners, merchant partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Platform. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service terms of use and policies. Browsing and interaction on any other website, including websites which have a link to our Platform, is subject to that website's own terms and policies and you should read those terms and policies to satisfy yourself as to how your interaction with that website is being monitored, what information is being collected and how the information collected is being used.

@Pay may partner with third-party advertisers, advertising networks, and analytics providers to deliver advertising and content targeted to your interests and to better understand your use of the Platform and all that the Platform offers. These third parties may collect information sent by your computer, browser, or mobile device in response to a request for content, such as unique identifiers, your IP address, or other information about your computer or device. For example:

**Advertisers and Advertisement networks:** Our advertising partners and advertising networks may use cookies and use related technologies to collect information when advertisements are delivered to you on our Platform, but @Pay does not link to or provide them with your actual @Pay account details. This means that @Pay does not share your individual account browsing habits with advertisers. @Pay cannot see advertisers' cookies and advertisers will not see @Pay cookies.

***Analytics partners:*** @Pay uses analytics partners (such as Google Analytics or Mixpanel) to help analyse usage and traffic on our Platform. As an example, we may use analytics partners to analyse and measure, in the aggregate, the number of unique visitors to our Platform.

For more information about how you may control the collection and/or use of information for advertising and analytics purposes, please see “How do I protect and limit my personal information collected?”

### **How do I protect and limit my personal information collected?**

As an @Pay user, you have choices about how to protect and limit the collection, use, and disclosure of your personal information and data.

@Pay stores data until it is no longer necessary to provide the services of the @Pay Platform to you or until your account is deleted – whichever comes first. This is a case-by-case determination that depends on things such as the nature of the data, why it is collected and processed, and relevant legal or operational retention needs. For example, when you search for something on @Pay, you can access and delete that query from within your search history at any time, but the log of that search is deleted after six months.

Some ways in which you can protect and limit the collection, use, and disclosure of your personal information and data includes:

***Account Settings*** @Pay may provide you with tools and preference settings that allow you to access, correct, delete, and modify information associated with your account.

When you choose to delete something you shared on the @Pay Platform, we remove it from the Platform. Some of this information is permanently deleted from our servers; however, some of your information and transaction history will need to be retained for legal and compliance purposes.

To delete your account at any time, please visit @Pay settings page.

***Account Information*** You may delete your account information at any time by logging into your account and following the steps under “Settings”. When you delete your account, your profile is no longer visible to other users and disassociated from content you posted under that account. Please note, however, that the posts, comments, and messages you submitted prior to deleting your account will still be visible to others, unless you delete such content. Your account information may be retained on our servers or on a blockchain after you delete your account. We may also retain certain information about you as required by law or for legitimate business purposes after you delete your account.

**Analytics** In the Settings section, you can opt-in to allow @Pay to collect anonymous user data to improve our Platform and the services @Pay offers through the Platform.

Some analytics providers we may partner with may provide specific opt-out mechanisms and we may provide, as needed and as available, additional tools and third-party services that allow you to better understand cookies and how you can opt- out.

You may also generally opt-out of receiving personalised advertisements from certain third-party advertisers and advertisement networks.

**Promotional Communications** You may opt out of receiving promotional communications from @Pay by following the instructions in those communications. If you opt out, @Pay may still send you non- promotional communications, such as information about your account or your use of our Platform.

**Mobile Notifications** With your consent, @Pay may send promotional and non-promotional push notifications or alerts to your mobile device. You can deactivate these messages at any time by changing the notification settings on your mobile device.

### **Where does @Pay store the personal information collected?**

Safeguarding the privacy of your information and data is important to @Pay, whether you interact with us personally, through the Platform, by phone, mail, over the internet or any other electronic medium.

To operate our global service, we need to store and distribute content and data in our data centres and systems around the world, including outside your country of residence. This infrastructure may be operated or controlled by @Pay or its affiliates.

@Pay stores its documents and personal information collected from those sources on:

- secure computer storage facilities;
- on a blockchain;
- paper-based files and other records;
- servers located in jurisdictions such as Australia, Singapore, USA, South Korea and Japan that are managed by either us or third party service providers;
- a single cloud platform operated by third party providers located in jurisdictions such as that stores our emails and manages our email system.

@Pay engages IT specialists located in Australia, India and South Korea to provide us with IT services. These IT specialists have remote access to our servers located in Australia, Singapore, USA, South Korea and Japan in which they can access your personal information. In these circumstances

personal information or data may be transferred overseas.

For more information on the transfer of your information and data from one country to another, please see “How does @Pay handle the transborder and international transfer of personal information and data?”.

@Pay may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

### **How does @Pay ensure your personal information is correct?**

@Pay takes all reasonable steps to ensure that your personal information and data is accurate, complete and up to date. To assist, please update the details in your profile and account on the Platform or contact @Pay if any of the details you have provided are incorrect or have changed.

### **How does @Pay keep your personal information secure?**

@Pay is committed to keeping your personal information and data secure. @Pay takes reasonable steps to protect your personal information and data from misuse, loss and from unauthorised access, modification or disclosure.

While @Pay uses all reasonable endeavours to ensure that you provide personal information and data in a secure environment, no data transmission over the internet can be guaranteed as totally secure. @Pay does not accept responsibility of information transmitted to us over the internet.

The @Pay Platform may contain links or plug-ins to other sites. @Pay is not responsible for the content of, the privacy practice or policies of, those sites.

### **How can you access your personal information?**

You have the right to access your personal information and data held by @Pay. @Pay provides you with the ability to access, rectify, port and delete your data. This can be done by accessing your account on the Platform and updating, rectifying or deleting your data.

@Pay stores information and data until it is no longer necessary to provide our services through the @Pay Platform or until your account is deleted – whichever comes first. This is a case-by-case determination that depends on things such as the nature of the data, why it is collected and processed, and relevant legal or operational retention needs.

You can also make a request for us to correct any inaccurate, incomplete or out-of-date personal information.

In some regions, such as Australia, Singapore, New Zealand, Canada, United States of America and the European Economic Area (“**EEA**”), you may have

certain rights in relation to your personal information, including the right to access, correct, update, or request deletion of your personal information. @Pay takes reasonable steps to ensure that the data we collect is reliable for its intended use, accurate, complete, and up to date. You also can manage your profile and settings within our Platform. However, if you are not a user of our Platform and you want to contact us directly about accessing, correcting, updating, or deleting your personal information, or altering your data or marketing preferences, you can do so at any time by contacting @Pay as set out in the Contact us about privacy section of this Privacy Policy. @Pay will consider your request in accordance with applicable laws.

Similarly, if @Pay has collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing @Pay conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. However, it will affect your ability to use @Pay's Services moving forward.

@Pay responds to all requests it receives from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws. For security reasons, a written request may be required to access your information verifying your identity and specifying what information you require.

We may charge a small fee for the retrieval of your information. We are committed to granting you access to your personal information within a reasonable time frame if it is reasonable and practicable to do so. There may be some circumstances where we are not required to give you access to or correct your personal information. There may also be legal reasons for not granting you access. In such circumstances, we will explain those reasons to you.

### **How does @Pay respond to legal requests or prevent harm?**

@Pay accesses, preserves and shares your information with regulators, law enforcement or others:

- In response to a legal request (e.g. a search warrant, court order or subpoena) if we have a good-faith belief that the law requires us to do so. This may include responding to legal requests from jurisdictions outside of Australia or Singapore when we have a good-faith belief that the response is required by law in that jurisdiction, affects users in that jurisdiction and is consistent with internationally recognised standards.
- When we have a good-faith belief that it is necessary to: detect, prevent and address fraud, unauthorised use of the Platform, breaches of our Terms of Use – General, Terms of Service – Image Content or any other of @Pay's terms or policies, or other harmful or illegal activity; to protect ourselves (including our rights, property, products or services, or Platform), you or others, including as part of investigations or regulatory enquiries; or to prevent death or imminent bodily harm. For example, if relevant, we provide information to and receive information from third-party partners

about the reliability of your account to prevent fraud, abuse and other harmful activity on and off our Platform.

Information we receive about you (including financial transaction data related to purchases made through the Platform) can be accessed and preserved for an extended period when it is the subject of a legal request or obligation, governmental investigation or investigations of possible violations of our terms or policies, or otherwise to prevent harm. @Pay also retains information from accounts disabled for term breaches for at least a year to prevent repeat abuse or other term breaches.

### **How does @Pay handle the transborder and international transfer of personal information and data?**

@Pay shares information globally, both internally within its related entities and businesses, and externally with our merchant partners and other partners and with those you connect and share with around the world in accordance with this Policy. In order to provide you with the services you sign up for by creating an @Pay account or visiting the @Pay website, your personal information will be transferred to and processed in Australia, Singapore (or any other country where we, our corporate affiliates, agents, and service providers operate). Your information may, for example, be transferred or transmitted to, or stored and processed in Australia, Singapore USA, South Korea and Japan or other countries outside of where you live for the purposes as described in this Privacy Policy. These data transfers are necessary to provide the services set forth in the @Pay Terms of Use – General, and to globally operate and provide our Platform to you. @Pay utilises standard contract clauses as directed by the European Commission Directive 95/46/EC, rely on the European Commission's adequacy decisions about certain countries, as applicable, and obtain your consent for these data transfers to Australia, Singapore and other countries.

#### ***Legal Basis for Processing Personal Information (European Economic Area)***

Data protection laws differ among jurisdictions, and Australia and Singapore and these other jurisdictions may not provide the same level of protection for personal information as your jurisdiction of residence. If you are from the European Economic Area ("**EEA**") our legal basis for collecting and using the personal information described in this Privacy Policy will depend on the personal information concerned and the specific context in which we collect it. @Pay collects and uses your information for a variety of business purposes that are in our legitimate interests, to allow to use the Platform or to comply with our legal obligations. @Pay transfers your personal information to countries outside of the EEA such as Australia or Singapore, @Pay will take appropriate steps to ensure your personal information is afforded the same level of protection as described in this Privacy Policy.

### **Updates to @Pay's Privacy Policy**

This Privacy Policy will be reviewed and updated by @Pay from time to time. Updated versions of this policy will be published on this website.



The updated Privacy Policy will apply whether or not specific notice of any change has been given. However, if @Pay makes a change to this Privacy Policy that, in our sole discretion, is material, @Pay will provide you with additional notice. @Pay encourages all users of the Platform to review the Privacy Policy whenever you access or use the Platform or otherwise interact with us to stay informed about our information practices and the ways you can help protect your privacy. If you continue to use the Platform after Privacy Policy changes go into effect, you consent to the revised policy.

### **How does @Pay deal with privacy complaints?**

Your privacy is important to @Pay and we will make every effort to resolve your concerns. To assist us in helping you, we ask you to follow a simple three-step process.

1. Gather all supporting documents about the matter of complaint, think about the questions you want answered and decide on what you want us to do.
2. Telephone us on +61 450 552 116, and we will review your situation and if possible, resolve it straight away.
3. If you are not satisfied with our response, @Pay may require you to submit your complaint in writing by email at [info@atpay.io](mailto:info@atpay.io) with your contact details. @Pay will then investigate your complaint and endeavor to respond to you in writing within 30 days of receipt of your written complaint.

If at this stage the matter has not been resolved to your satisfaction, you can telephone either:

- the Australian Information Commissioner's hotline on 1300 363 992 or, if calling from outside Australia, +61 2 9284 9749; or
- the Singaporean Personal Data Protection Commission on +65 6377 3131.

### **Contact us about privacy**

Please direct your privacy related questions and feedback to @Pay's CEO at [info@atpay.io](mailto:info@atpay.io).

### **Further information on privacy**

Further information may be obtained on privacy issues in:

- Australia by visiting the Australian Information Commissioner's website at <http://www.privacy.gov.au>.
- Singapore by visiting the Singaporean Personal Data Protection Commission's website at <https://www.pdpc.gov.sg>.

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