

FLEXPAY

FlexPay

Privacy Policy

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1. OVERVIEW

We are committed to maintaining the privacy and security of your personal information. This Privacy Policy is intended to provide you with information about our privacy practices and applies to all information collected. We may periodically change our Privacy Policy as we respond to evolving technology, changes in our products or services.

2. FLEXPAY SECURITY STANDARDS

We maintain strict physical, technical and administrative standards to protect the personal information we collect. Information is encrypted and transmitted via an industry standard Secure Socket Layer (SSL) encryption technology. Pages which use this technology can be identified by “https” at the beginning of the URL. Additional procedures are in place to protect your information from unauthorized access. This includes, but is not limited to, internal and external firewalls and physical security of the premises. Moreover, FlexPay (“FlexPay”) is committed to providing you with the highest standards of privacy and security.

The privacy practices of this statement apply to our services available under the domain and subdomains of this website (the “Site”). By visiting this website, you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree please do not use or access our Site. This Privacy Policy describes the information, as part of the normal operation of our services, we collect from you and what may happen to that information. Although this policy may seem long, we have prepared a detailed policy because we believe you should know as much as possible about our practices so that you can make informed decisions. By accepting the Privacy Policy and any other agreement presented to you on the Site, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy.

3. WHEN WE COLLECT INFORMATION AND WHAT WE DO WITH IT

The information that we collect is wholly dependent upon the nature of the activity and relationship that you have with our Company.

3.1 BROWSING

When you browse our Site, we may collect information including, but not limited to the domain and host from which you access the internet and the IP address of the computer or internet service provider you use. We may use this information to enhance site performance, gather demographic information, for security purposes and any other statistical analysis as we see fit. This information may be provided to third parties within our discretion.

3.2 INQUIRIES

Our Site contains various options for contacting us, including email addresses, phone numbers, facsimile numbers, etc. We may use or store the information provided by your inquiry, including your personally identifiable information for any purpose whatsoever, and you are providing us with said information, with your full knowledge and assent to participate. We will not disclose this information to any third parties, other than those parties specifically contracted by us and said parties would be bound to the confidentiality obligations prior to such disclosure.

3.3 MERCHANT INFORMATION

You may be required to provide certain personally identifiable information. We reserve the right to use or store that information and to collect other information about you from third parties, including credit reporting agencies, D&B or otherwise. We may also use this information to contact you whether directly or through a third-party vendor, related to the services that we provide. We may use this information for internal business analysis. If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities on the Site, we may collect such information into a file specific to you.

3.4 WRITTEN AGREEMENTS RELATED TO THE SERVICES PROVIDED BY US

In order to obtain the services that are provided on this Site, you will be required to enter into a written agreement with us. We will disclose your information to third party vendors who are contracted through us to provide the services requested by you. We will also disclose and exchange information with banks, processors, card associations, and other financial institutions that are involved in the course of providing services to you. We will also use your information for business analyses and for any means necessary to provide and procure services to you. Notwithstanding the foregoing, any written agreement that you enter into with us will govern the confidentiality of our relationship. If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities on the Site, we may collect such information into a file specific to you.

3.5 COOKIES

Cookies are small files of data that reside on your computer that allow us to recognize you as a previous visitor to our Site. We may use cookies to provide a personalized greeting when you return to the Site, gather data about the use of our Site, or store your preferences related to marketing offers. We use cookies to enhance the navigation of our Site and delivery of our services. We do not use cookies to collect information about your Internet activity on any web site other than on our Site. If you have chosen to reject cookies, you may not be able to use all features of our site.

3.6 CONFIDENTIALITY OBLIGATIONS

All contracts entered into between us and any vendor, customer or client will contain the express provisions governing the confidential treatment of any and all personally identifiable information.

4. COMMUNICATION FROM THE SITE

On occasion, it is necessary to send out a strictly service related announcement. For instance, for product updates, we might send users an email. Generally, users may not opt-out of these communications, though they can deactivate their account. However, these communications are not promotional in nature.

We communicate with users on a regular basis to provide requested services and in regards to issues relating to their account we reply via email or phone, in accordance with the user's wishes.

5. SHARING INFORMATION

Though we make every effort to preserve user privacy, we may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Web site.

Other Corporate Entities. We share much of our data, including personal information about you, with our partners that are committed to serving you throughout the world. To the extent that these entities have access to your information, they will treat it at least as protectively as they treat information they obtain from their other users.

Correcting/Updating/Deleting/Deactivating Personal Information

If a user's personally identifiable information changes (such as phone, email or postal address), or if a user no longer desires our service, we provide a way to correct, update or delete/deactivate users' personally identifiable information. This can usually be done by emailing our Customer Support or contact us by telephone or postal mail at the contact information listed below.

6. VENDORS, PARTNERS, SERVICE PROVIDERS

We may retain third party providers to assist in facilitating our services, to provide services on our behalf, to perform Site-related services or to assist us in analyzing how our Site and services are used. These third parties may have access to your information, but will be bound by this Privacy Policy.

7. LINKS

This Web site contains links to other sites. Please be aware that we are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web site.

8. FORMER CLIENTS

Even if you are no longer our merchant, client or customer, our Privacy Policy will apply to you.

9. NOTIFICATION OF CHANGES TO THIS PRIVACY POLICY

We may amend this Privacy Policy at any time, but will notify users in advance of any material change, by posting a notice of the change in a prominent position on the home page of our web site. If the amendment would permit us to share your personal information with third-parties in a manner materially different than described in this Privacy Statement, unless required by law or court order or in order to safeguard the operations of our site or our customers, you will be given an opportunity to inform us that you do not consent to such sharing of your personal information.

10. OPTING OUT

Our users are given the opportunity to 'opt-out' of having their information used for purposes not directly related to our Site at the point where we ask for information. Users who no longer

wish to receive communications may opt-out of receiving these communications by replying to unsubscribe in the subject line in the email or emailing us. Users of our site are always notified when their information is being collected by any outside parties. We do this so our users can make an informed choice as to whether or not they should proceed with services that require an outside party.

11. POSSIBLE MERGER OR ACQUISITION

In the event, we go through a business transition, such as a merger, acquisition by another company, or sale or disposal of all or a portion of our assets, your personally identifiable information will likely be among the assets transferred. The acquirer's privacy policy might be different than our privacy policy or the acquirer might choose to amend our privacy policy. You will be notified by means of notice on our Site of any such change in ownership or control of your personal information.

12. CONTACT US

You may contact us with comments or questions regarding our Privacy Policy via email at policies@flexpay.io.

Or, write to us at:

FlexPay

Re: Privacy Policy

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