

Privacy Policy

General

1. BIZPAY ("our", "us", "we", "Website", " BIZPAY ", " BIZPAY's mobile applications") is committed to the protection of Information provided by the users ("you", "your", "users") to us. You agree that your use of BIZPAY's services or our interface implies your consent to the collection and use of your Information in accordance with the terms of this Privacy Policy ("Privacy Policy").
2. We take the privacy of our users seriously. We are committed to safeguarding the privacy of our users while providing personalized and valuable service. In addition to this Privacy Policy, we have taken the following steps to further safeguard your privacy:

Information Collected

1. Traffic Data Collected

We automatically track and collect the following categories of information when you visit our Wallet/Website:

1. IP addresses;
2. Domain servers;
3. Types of computers accessing the Website;
4. Types of web browsers used to access the Website;
5. Referring source which may have sent you to the Website; and
6. Other information associated with the interaction of your browser and the Website (collectively "Traffic Data").

2. Information Collected from You

In order for you to access certain areas of the Wallet/Website, we may require you to provide us with certain information ("Personal Information"). Personal Information includes the following information:

1. Your full name, address, e-mail address, telephone number, date of birth and bank or payment card details and any proof of your identity and/or address that we may request;
2. Details of any transactions you carry out through our Wallet/Website using your BIZPAY account and of the fulfilment of your requests;
3. Details of any bank account (including but not limited to, account holder, account name, account number, sort code, online banking PIN, Transaction Authentication Number "TAN" and password, available balance and transaction history of your bank account), ITR, TAX certificates or any other income documents as necessary by us;
4. Details of any credit, debit or other card used by you for transactions;
5. Your participation in any promotion sponsored by us;
6. Correspondence that you send us;
7. Calls that we make to you or you make to us;
8. Surveys that you complete through the Wallet/Website or based on our request;
9. Information collected through cookies. Please see Paragraph I (Cookies) of this Privacy Policy for more details;

10. Your IP address, location details, SMS, log-in times, operating system and browser type and
11. Your contact list information to detect fraud and assess risks and
12. Details of your visits to our Wallet/Website including, but not limited to, 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 whilst visiting our Web site.

3. In order to fulfill our legal obligations to prevent fraud and money laundering, we will obtain information about you from third-party agencies ("Third Party Information"), including your financial history, court judgements and bankruptcies, from credit reference and fraud prevention agencies when you open a BIZPAY account and at any time when we feel it is necessary to prevent fraud and minimise our financial risks. Please refer to paragraph on Anti-Money Laundering Policy of this Privacy Policy for further details.

Personal Information and Third Party Information are collectively referred to as "Information".

Use and Storage of Information

E-mail Read Functionality

Please review this Privacy Policy prior to giving consent for the integration of your email address with your BIZPAY. You can choose to de-link your Gmail account with BIZPAY at any time and/ or you can delete your information by raising a support ticket on BIZPAY helpdesk

You may additionally have to read and comply with Google's policies related to your Gmail email account.

Use and Storage of Information

We use and store your Information for the following purposes:

1. To operate and administer your BIZPAY account and to provide services that you have requested;
2. To carry out your instructions to make and receive payments and undertake transactions using our services, including verifying that you have sufficient funds in your BIZPAY wallet to make such payments;
3. To allow you to participate in interactive features of the Wallet/Website;
4. To notify you about changes to our service(s);
5. To improve our internal customer training,
6. To comply with financial services regulations including retention of financial information and transactions;
7. For financial and identity checks, fraud and risk assessment checks, anti-money laundering and credit checks;
8. For customer service, including answering questions and responding to feedback and complaints;
9. To enhance the security of our services;

10. To ensure that content on our Wallet/Website is presented in the most effective manner for you and for your Mobile/computer; and
11. To provide you with information, products, or services that you request from us or which we feel may interest you or to provide you with personalized offers.

Retention of Data.

1. We are required under applicable laws to retain certain records for a period of at least 10 (ten) years after the closure of your BIZPAY account, which will include your personal data such as your name, contact details, customer number, and transaction history, etc. ("Retained Data"). Other than the Retained Data, we will delete and destroy all Personal Information that we hold about you when you (or we) terminate your BIZPAY account. We do not store your online banking login PIN, TAN and/or password
2. Please note that we will not store your credit card information.
3. Upon receiving your explicit consent, BIZPAY will have access to, use, store and retain certain information including your contact list, SMS logs and data and location details.

Please note that we will never ask you to disclose your personal or security details by e-mail. If you receive any e-mail purportedly from BIZPAY requesting your personal or security details, please do not respond to it ("Such E-mail"). Please forward any Such E-mail to risk team and thereafter delete the e-mail immediately.

Disclosure of Information

1. We do not disclose your information to any third parties other than the Wallet/Website's affiliates and the following:
 - a. a prospective buyer of our business or a buyer of a substantial number of the shares in our business;
 - b. the police, other lawful enforcement body, regulatory body or court if we are under a duty or required by law to disclose or share your personal data, or to protect the rights, property, or safety of ourselves or our group companies, our customers, or others;
 - c. Financial institutions with whom we partner to jointly provide better services, facilities or products to you. These financial institutions may only use your information for providing to you their services and market BIZPAY related products without requiring your further consent.
 - d. third parties where you have expressed an interest in receiving information about their goods and services;
 - e. third parties who referred you to us initially and to whom we owe a commission payment as a result of the referral. Where the commission payment is based on transaction volumes, numbers or types of transactions, we may share that information with that third party, but we will not disclose the full details of each of your transactions without your further written consent; and
 - f. third parties we may occasionally use to provide you with the services that you have requested. We require these third parties to not use your personal information for any other purpose.

- g. third parties with whom we have legal and contractual obligations
2. We reserve the right to disclose Information if required to do so by law or if we believe that it is necessary to do so to protect and defend the rights, property or personal safety of the Wallet/Website, or its users.
3. For the purpose of UPI and other transactions, the customer shall be bound by the Privacy Policy of the PSP Bank.

Fraud and Credit Agencies.

1. When you open a BIZPAY account, at intervals of up to every 3 (three) months and at any other time we feel it is necessary to do so to protect our financial interests and prevent money-laundering or fraud, we share certain information about you and your BIZPAY account, financial history and transactions as part of our normal business operations with banks, payment facilitator partners, credit/debit card processing services, identity verification service providers and credit reference agencies (including, but not limited to) to identify and verify users, to limit our exposure to fraud and other criminal activities and to manage our financial risk. We can provide you with a list of the credit reference agencies we use upon your written request to BIZPAY helpdesk. When conducting identification or fraud prevention checks, the relevant parties may retain a record of our query along with your information and may share this information with other fraud prevention agencies. If you want to know what information these companies hold about you, you can write to them to request access to your information.

2. Anti-Money Laundering Policy

In order to comply with anti-money laundering laws that exist in various jurisdictions, we reserve the right to report suspicious transactions to federal, state, provincial or local authorities and law enforcement agencies within those jurisdictions. In exchange for us permitting you to participate in, use and access our Wallet/Website and services you hereby grant us the right to report any transactions which we deem suspicious, as determined solely by BIZPAY acting in its sole discretion. Examples of a suspicious transaction include but are not limited to use of funds suspected to be derived from illegal activities, any suspected intention to conceal or disguise funds derived from illegal activities, or suspicion that the involvement of our Wallet/Website and services is in any manner intended to facilitate criminal activity. If for any reason we are of the belief or become aware of any transaction which we deem suspicious in nature, we may without prior notice or explanation to you take the following actions, which are in addition to all other rights and remedies available to us under this Privacy Policy, at law or in equity:

1. report such transaction to the applicable central, state, provincial or local authorities and law enforcement agencies;
2. de-activate or terminate your BIZPAY account forthwith;

3. withhold any funds held in your BIZPAY wallet; and/or
4. restrict you from registering a BIZPAY account on or with our Wallet/Website or any of our affiliated websites.

Communications

1. We may contact you via the e-mail address and phone number registered with your BIZPAY account. You may also receive system-generated transactional e-mails such as confirmations, notification of receipt of payments, notification of password changes etc. which are necessary for the proper operation and administration of your BIZPAY account. You expressly consent to receive such communications from us, irrespective of whether your phone number is registered on the National Do Not Call Registry.
2. As a BIZPAY account holder, you will occasionally receive information by e-mail from us, unless you have expressly chosen not to receive such communication, about products, services, and special deals which we think will be of interest to you via our newsletter. You can change whether or not you receive newsletters from us. However please note that you will still receive communication regarding your BIZPAY account such as transactional e-mails or other notifications affecting the operation of your BIZPAY account or our legal relationship.

Phishing

1. Phishing is the name given to attempts to steal personal details and financial account details from a website user. "Phishers" use fake or "spoof" emails to lead users to counterfeit websites where the user is tricked into entering their personal details, such as credit card numbers, user names, and passwords.
2. If you receive such an e-mail or are asked for your password by anyone claiming to work for us, please forward the e-mail or report the incident by e-mail to our risk team/ data protection team.

Links to Our Wallet/Website and to Other Websites

1. Our Wallet/Website may, from time to time, contain links to and from the websites of our partner networks, advertisers, and affiliates. If you follow a link to any of these websites, please note that these websites have their own terms of use and privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites. Please also note that the products and services offered on these websites may be limited to persons located or residing in only that particular jurisdiction. In addition, the content on these linked websites may not be intended for persons located or residing in jurisdictions that restrict the distribution of such content.

2. Our Wallet/Website also includes social media features, such as the Facebook Like button, and widgets, such as the "Share this" button or interactive mini-programs that run on our site. These features may collect your IP address, which page you are visiting on our Wallet/Website, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our Wallet/Website. Your interactions with these features are governed by the privacy policy of the company providing it.
3. You must always obtain the prior written approval of BIZPAY before creating a hyperlink in any form from a third-party website to any webpage on the BIZPAY Wallet/Website. BIZPAY may or may not give such approval at its absolute discretion. In normal circumstances, we may only approve a hyperlink which displays plainly our name or Wallet/website address. Any use or display of our logos, trade names and trademarks as a hyperlink will not be approved unless in very exceptional circumstances and may be subject to a fee as BIZPAY may determine at its absolute discretion. BIZPAY is not responsible for the setup of any hyperlink from a third-party website to any BIZPAY wallet/website. Any links so set up shall not constitute any form of co-operation with, or endorsement by, BIZPAY of such third party website. Any link to our website shall always be an active and direct link to our wallet/website and shall be made directly to the home or front page of our Wallet/website only and no "framing" or "deep-linking" of any webpage of our Wallet/Website or content is allowed. Please contact the BIZPAY helpdesk if you wish to create a hyperlink to any page of our Website on a third-party website.

Cookies

1. "Cookies" are small computer files that are transferred to your computer's hard drive that contain information such as user ID, user preferences, lists of pages visited and activities conducted while browsing the Website. At your option, expense and responsibility, you may block cookies or delete cookies from your hard drive. However, by disabling cookies, you may not have access to the entire set of features of the Wallet/Website.
2. Generally, we use Cookies to customize your experience on our Wallet/Website and to store your password so you do not have to re-enter it each time you visit the Wallet/Website.
3. In addition, our business partners may use cookies to provide us with anonymous data and information regarding the use of our Wallet/Website. Specifically, some of our business partners use Cookies to show the Website's ads on other websites on the internet as a result of you using the Website. Such Cookies do not contain any Information. You may opt-out of receiving Cookies placed by such third-party vendors by visiting the opt-out page.
4. Other Cookies used by our business partners may collect other non-personally-identifying information, such as the computer's IP address, type of operating system, type of internet browsing software, what web pages were viewed at what time, the geographic location of your internet service provider and demographic information, such as gender and age range. This information is used to provide the Wallet/Website with more information about our user's demographics and internet behaviours. You may find out more about the

information collected and how to opt-out of receiving these Cookies by visiting our partner's website.

5. We do not link the information stored in these Cookies directly to any of the Information you submit while on the Wallet/Website.
6. In order to comply with legislation, we have reviewed the use of Cookies on our Wallet/Website and set out the information below. This is to ensure that you are aware of these cookies and are able to give your consent for the placing of some or all of these cookies on your device when you use our Wallet/Website. In summary, we use the following types of cookies:

1. Strictly Necessary Cookies

These are cookies which are essential for our Wallet/Website to operate such as those which identify you so you can log into your BIZPAY account. They allow you to move around our Wallet/Website and use the services you have requested. These Cookies will be activated when you enter our Wallet/Website and as you use our Wallet/Website.

2. Compliance Cookies

These include Cookies which are necessary to assist in meeting our regulatory compliance obligations, such as anti-money laundering and anti-fraud obligations, and prevent your BIZPAY account from being hijacked. These cookies will be activated when you enter our Wallet/Website and as you use our Wallet/Website.

3. Performance Cookies

These are Cookies that help us to improve how our Wallet/Website works and to deliver a better service to you. For example, they will assess which pages you visit most often or if you get an error message. They also allow us to see if you have used the Wallet/Website of one of our group or affiliated companies. All information collected by these Cookies is aggregated and therefore anonymous.

4. Functionality Cookies

These Cookies allow us to deliver a more personalised service to you and allow our Wallet/Website to remember choices you have made such as the language you prefer or the region you are in. They may also be used to provide services you have requested such as being able to comment on one of our blogs.

5. Third Party Cookies

When you visit a page on our Wallet/Website with content embedded from third parties, for example, YouTube or Twitter, Cookies may be downloaded onto your device. We do not set or control these Cookies. If you are concerned about the types of Cookies that may be downloaded you check the third-party websites for more information about these Cookies.

We may use other Cookies from time to time in accordance with this Privacy Policy. By using our Wallet/Website and other online services, you acknowledge that we may use some or all of the Cookies set out in this Privacy Policy and you agree that we can place performance and functionality Cookies on your device when you use our Wallet/Website. If you do not agree to this you should cease using our Wallet/Website and online services or adjust your browser settings.

4. Blocking Cookies

Should you want to continue using our services but restrict our use of Cookies, you can block Cookies by activating the setting on your browser which allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all Cookies (including Strictly Necessary and/or Compliance Cookies, as described above) you may not be able to access all or parts of our Wallet/Website. Our Wallet/Website may issue some of the Cookies described above as soon as you visit our Wallet/Website unless you have adjusted your browser setting so that it will refuse Cookies.

Web Beacons

1. In limited circumstances we also may use "Web Beacons" to collect anonymous, non-Information about your use of our Wallet/Website and the websites of selected sponsors and advertisers, and your use of e-mails, special promotions or newsletters we send to you. Web Beacons are tiny graphic image files embedded in a web page or email that provide a presence on the web page or e-mail and send back to its home server information from the user's browser. The information collected by web beacons allows us to statistically monitor how many people are using the Wallet/Website and selected sponsors' and advertisers' websites, or opening our e-mails, and for what purposes.

Website Analytics

1. We may use third-party website analytics services in connection with the Wallet/Website. These website analytics services do not collect information that you do not voluntarily enter into the Website. These services do not track your browsing habits across websites that do not use their services. We are using the information collected from these services to find usability problems to make the Wallet/Website easier to use. The recordings will never identify you or your account.

Security Checks, Review and Releases

1. To maintain a high level of security, we reserve the right to conduct a security review at any time to validate your identity, verify your financial transactions and further document your consent to this Privacy Policy. To facilitate these security checks, you agree to provide such identification or other information or documentation as we, in our sole and unfettered discretion, deem necessary. If you fail to comply with any security request, we reserve the right to void your

BIZPAY account. You will be notified of such verification request by e-mail or telephone and your BIZPAY account balances will be forfeited if you fail to provide us with such requested documentation and information within the time period reasonably specified by us. Such request for documentation and information may include a sworn affidavit of identity and eligibility, release of liability in favour of us and publicity authorization

User Choice

1. You may choose not to provide us with any Information while accessing the Wallet/Website. In such an event, you can still access much of the Wallet/Website; however, you will not be able to access and use those portions of the Wallet/Website that require your Information.

Confidentiality and Security

1. Except as otherwise provided in this Privacy Policy, we will keep your information private and will not share it with third parties, unless we believe in good faith that disclosure of your Information or any other information that we collect about you is necessary to:
 1. comply with a court order or other legal process;
 2. Protect the rights, property or safety of BIZPAY or another party.
 3. I give consent to BIZPAY to collect KYC documents from PSUs and Government agencies on my behalf.
 4. Enforce our Terms of Use or
 5. Respond to claims that any posting or other content violates the rights of third parties.

Public Information

1. Any information that you may reveal in a review posting or other online discussion or forum is intentionally open to the public and is not in any way private. You should think carefully before disclosing any personally identifiable information in any public forum. What you have written may be seen and/or collected by third parties and may be used by others in ways we are unable to control or predict.

Security

1. We are committed to ensuring that your information is secure. To prevent unauthorized access or disclosure of Information we have physical, electronic, and managerial procedures in place to keep your information safe. Once logged into your BIZPAY account, all internet communication is secured using SSL Encryption.

However, this high level of protection can only be effective if you follow certain security practices yourself. You must never share your BIZPAY account or login details with anyone. If you are concerned that any of your login details have been compromised, you can change them any time once you are logged on but

you should always also immediately contact customer services at the BIZPAY helpdesk and tell us why you think your login details have been compromised. Please read our **Terms of Use** for further information on how to keep your BIZPAY account safe.

2. Although we make good faith efforts to store information in a secure operating environment that is not open to the public, you should understand that there is no such thing as complete security, and we do not guarantee that there will be no unintended disclosures of your Information. If we become aware that your information has been disclosed in a manner not in accordance with this Privacy Policy, we will use reasonable efforts to notify you of the nature and extent of the disclosure (to the extent we know that information) as soon as reasonably possible and as permitted by law.

Updates and Changes to Privacy Policy

1. We reserve the right, at any time, to add to, change, update, or modify this Privacy Policy so please review it frequently. If we do, then we will notify you here, as well as by posting a notice on our Wallet/Website and, where appropriate, a link to the modified policy so that you can review it. In all cases, the use of the information we collect is subject to the Privacy Policy in effect at the time such information is collected.

Your Rights

1. You have a legal right to a copy of any information about you held by us. You also have a right to correct any errors in that Information. As mentioned above, you have a right to request that we cease to use your Information for direct marketing purposes.
2. You shall, at any time while availing the services or otherwise from us, also have an option to withdraw your consent given earlier to BIZPAY. You shall inform us regarding such withdrawal of the consent in writing.

Restriction of Liability

1. We make no claims, promises or guarantees about the accuracy, completeness, or adequacy of the contents of this Wallet/Website and expressly disclaim liability for errors and omissions in the contents of this Wallet/Website.
2. No warranty of any kind, implied, expressed or statutory, including but not limited to the warranties of non-infringement of third-party rights, title, merchantability, fitness for a particular purpose, and freedom from computer virus, is given with respect to the contents of the wallet/Website or its hyperlinks to other internet resources.
3. Reference in this Website to any specific commercial products, processes, or services, or the use of any trade, firm, or corporation name is for the information and convenience of the public, and does not constitute an endorsement, recommendation, or favouring by us.

4. The contents of this Wallet/website are under copyright and/or trademark of their original author(s) unless otherwise noted on the page itself.

If you have questions or concerns, feel free to e-mail us or to correspond at care@bizpay.co.in and we will attempt to address your issue.