

PRIVACY POLICY

Your Privacy Rights

This Privacy Policy describes your privacy rights regarding our collection, use, storage, sharing and protection of your personal information. It applies to the World Global Money website and all related sites, applications, services and tools regardless of how you access or use them.

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively “World Global Money Services”). We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

In addition to the privacy practices set out in this Privacy Policy, we invite you to inspect the Privacy Policy from the Merchants’ websites too.

How we collect information about you

When you visit the World Global Money website or use World Global Money Services, we collect information sent to us by your computer or other access device. The information sent to us includes data on the pages you access, your computer IP address, device identifiers, the type of operating system you’re using, your location, and other information. When you visit the World Global Money website or use World Global Money Services, we also collect information about your transactions and your activities.

In addition, if you open a World Global Money account or use World Global Money Services, we may collect the following types of information:

- Contact information, such as your name, address, phone, email and other similar information.
- Financial information, such as the full bank account numbers and/or credit card numbers that you link to your World Global Money account or give us when you use World Global Money Services.
- Detailed personal information such as your date of birth or national ID number.

We may also obtain information about you from third parties such as credit bureaus and identity verification services.

You may choose to provide us with access to certain personal information stored by third parties. By associating an account managed by a third party with your World Global Money account and authorizing World Global Money to have access to this information, you agree that World Global Money may collect, store and use this information in accordance with this Privacy Policy. In order to help protect you from fraud and misuse of your personal information, we may collect information about your use and interaction with our website or World Global Money Services.

We may also collect additional information from or about you in other ways, such as through contact with our customer support team.

How we use Cookies

When you access our website or use World Global Money Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, “Flash cookies,” or other local storage provided by your browser or associated applications (collectively “Cookies”). We use these technologies to; recognize you as a customer; customize World Global Money Services, content, and advertising; measure promotional effectiveness; help ensure that your account security is not compromised; mitigate risk and prevent fraud; and to promote trust and safety across our sites and World Global Money Services.

We encode our cookies so that we can interpret the information stored in them. You are free to decline our Cookies if your browser or browser add-on permits, but doing so may interfere with your use of our website and World Global Money Services. Refer to the help section of your browser, browser extensions, or installed applications for instructions on blocking, deleting, or disabling Cookies.

You may encounter World Global Money cookies or pixel tags on websites that we do not control. For example, if you view a web page created by a third party or use an application developed by a third party, there may be a cookie or pixel tag placed by the web page or application. Likewise, these third parties may place their own cookies or pixel tags that are not subject to our control and the World Global Money Privacy Policy does not cover their use.

How we protect and store personal information

Throughout this policy, we use the term “personal information” to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific user.

We store and process your personal information on our computers where our facilities are located. We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centers, and information access authorization controls.

How we use the personal information we collect

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience. We may use your personal information to:

- provide World Global Money Services and customer support;
- process transactions and send notices about your transactions;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially prohibited or illegal activities, and enforce our User Agreement;
- customize, measure, and improve World Global Money Services and the content, layout, and operation of our websites and applications;
- deliver targeted marketing, service update notices, and promotional offers based on your communication preferences;
- contact you via any way of communication as authorized by our User Agreement;
- compare information for accuracy and verify it with third parties.
- any purpose connected with the services offered by World Global Money.

Marketing

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize World Global Money Services, content, and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customization programs, simply communicate us via the support link.

We respect your communication preferences. We may contact you at email address that you have provided to us.

How we share personal information with other World Global Money users

To process your payments, we may share some of your personal information with the person or company that you are paying or that is paying you. Your contact information, date of sign-up, the number of payments you have received from verified World Global Money users, and whether you have verified control of a bank account are provided to other World Global Money users with whom you transact through World Global Money. In addition, this and other information may also be shared with third parties when you use these third parties to access World Global Money Services. Unless you have agreed to it, these third parties are not allowed to use this information for any purpose other than to enable World Global Money Services.

If you are buying goods or services and pay through World Global Money, we may also provide the seller with your shipping and billing address to help complete your transaction. The seller is not allowed to use this information to market their services to you unless you have agreed to it. If an attempt to pay your seller fails, or is later invalidated, we may also provide your seller with details of the unsuccessful payment. We will use your information to facilitate dispute resolution.

We could work with third parties, including merchants, to enable them to accept or send payments from or to you using World Global Money. In doing so, a third party may share information about you with us, such as your email address, to inform you that a payment has been sent to you or when you attempt to pay a merchant or third party. We use this information to confirm that you are a World Global Money customer and that World Global Money as a form of payment can be enabled, or to send you notification of payment status.

Please note that other parties that you can contact or contract with have their own privacy policies, and although World Global Money's user agreement does not allow the other transacting party to use this information for anything other than providing World Global Money Services, World Global Money is not responsible for their actions, including their information protection practices.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you using World Global Money, or with the third parties that offer or use World Global Money Services, except with your express permission or if we are required to do so to comply with credit card rules, a subpoena, or other legal process.

How we share personal information with other parties

We may share your personal information with:

- Members of the merchants to provide joint content, products, and services (like registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services, and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.
- potential service providers under contract who help with our business operations such as fraud prevention, bill collection, marketing, and technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Financial institutions that we partner with to jointly create and offer a product. These financial institutions may only use this information to market World Global Money-related products, unless you have given consent for other uses.
- Credit bureaus
- Banking partners (in the event that you meet their criteria which includes having World Global Money close your World Global Money Account due to your breach of the World Global Money User Agreement).
- Companies that we plan to merge with or be acquired by. (Should such a combination occur, we will require that the new combined entity follow this privacy policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice).
- Law enforcement, government officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to World Global Money or one of its affiliates; 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 violations of our User Agreement.
- Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

World Global Money will not sell or rent any of your personal information to third parties for their marketing purposes and only shares your personal information with third parties as described in this policy.

If you open a World Global Money account directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on a World Global Money website) will be shared with the owner of the third party website or application. These sites are governed by their own privacy policies and you are

encouraged to review their privacy policies before providing them with personal information. World Global Money is not responsible for the content or information practices of such third parties.

How you can access or change your personal information.

You can review and edit your personal information at any time by logging in to your account. You can also close your account through the World Global Money website. If you close your World Global Money account, we will mark your account in our database as “Closed,” but may retain personal information from your account to collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud, enforce our User Agreement, or take other actions as required or permitted by law.

How you can contact us about privacy questions

If you have questions or concerns regarding this policy, you should contact to the support department.