

This privacy policy is about describing how to collect, store, use and protect your personal information. You accept this Policy by subscribing to our Terms of Service. This Policy may be amended at any time, and in future, the revised version will be posted on the company's website. The revised version will be valid at the time of its publication. If a major change is made to the revised version, we will notify you 30 days before we publish the change notice on the Wellcoinpay website.

In this Policy, we use the term “Personal Information” to describe information that can be associated with a particular person and can be used to identify that person. We do not consider personal information to include information that was impersonal so that it does not identify a specific user.

1. Collection of personal information

1.1 We always collect information about your IP address and a standard web log, for example, your browser type and the pages you choose on our website, during a visit to the WELLEX PAYMENT LTD website.

1.2 When you open an account, we collect the following information: Contact information, such as your name, address, telephone number, email address, instant messaging ID, and other information. Financial information, such as bank account numbers, that you associate with your account on a site that is owned by WELLEX PAYMENT LTD.

1.3 Before allowing you to use our Service, we may require you to provide additional information that we may use to verify your identity or address or manage risk, such as your date of birth, passport, or other information. We may also receive information about you from third parties, such as credit bureaus and identity verification services.

1.4 While you use our service, we collect information about your account transactions, and we may collect information about your computer or other access device for the purposes of fraud prevention.

1.5 We may also collect additional information from or about you in other ways not described here. For example, we may collect information related to your contact using our customer support group, or save the results after responding to a survey.

2. Protection of personal information

We store and process your personal information on specially protected dedicated servers, and we protect it by maintaining physical, electronic and procedural safeguards in accordance with applicable government regulations. We use computer security tools, such as firewalls and data encryption, we use physical control of access to our buildings and files and allow access to personal information only to those employees who need information to perform their official duties.

3. Use of personal information

Our main objection to collecting personal information is to provide you with a safe, smooth, efficient and personalized experience. Your personal information may be used to:

- Transaction processing and sending transaction notifications;
- Resolving disputes, collecting fees and troubleshooting;
- Send you targeted marketing, update notifications and promotional offers based on your communication preferences;
- Preventing potentially prohibited or unlawful actions and enforcing our Terms of Service;
- Providing services and customer support that you request;
- Customize, measure and improve our services, as well as the content and layout of our website;
- Comparing information for accuracy and checking it with third parties.

4. Exchange of information with resource users

4.1 To process your payments, we may share some of your personal data with a person or company that you pay or that pays you. Your contact information, registration date, the number of payments you received from verified users of the site, which belongs to WELLEX PAYMENT LTD are provided to other users of the site, which belongs to WELLEX PAYMENT LTD, with whom you conclude transactions on the Wellcoinpay site. In addition, you can provide site users with any information about your account by filling out a special form <https://pay.wellcoinpay.com/site/login>

4.2. If you buy goods or services and pay through a resource that belongs to WELLEX PAYMENT LTD, we can also provide your address to the Merchant to

help complete the transaction with the Merchant. The merchant has no right to use this information to sell his services to you if you have not agreed with it. If the attempt to transfer the payment to the Merchant failed or was later canceled, we can also provide the Merchant with the details of the unsuccessful payment. To facilitate the resolution of disputes, we can provide the buyer with the Merchant's address so that the goods can be returned to the Merchant.

4.3. We work with Merchants so that they can receive payments from you using the services of a site that is owned by WELLEX PAYMENT LTD. In this case, the Merchant may exchange your information with us, for example, an email address when you are trying to pay to the Merchant. We use this information to confirm to the Merchant that you are a Wellcoinpay customer and that the Merchant must approve Wellcoinpay as a payment method for the purchase. In addition, if you ask us to confirm your Wellcoinpay customer status with a third party, we will do it. Keep in mind that Merchants, from whom you buy and contract, have their own privacy policies, and Wellcoinpay may not be responsible for their actions, including, but not limited to, their information practices.

4.4. Despite this, we will not disclose your credit card number or bank account number to anyone you paid or who paid you through the Wellcoinpay website except with your permission or if we are obliged to do so in order to execute a subpoena or other legal process.

5. Sharing information with other parties

5.1 We may provide your personal information:

- Members of the WELLEX PAYMENT LTD corporate group — to provide shared content and services (such as registration, transactions, and customer support) to help identify and prevent potentially illegal actions and violations of our policies, as well as guide decisions about their products, services, and communications. Members of our corporate family will use this information to send you marketing messages only if you have made a request for their services.
- Bank partners, in accordance with the rules of the association of credit cards, to be included in the list of their terminated Merchants (if you meet their criteria, which include closing Wellcoinpay your Wellcoinpay account due to your violation of the Wellcoinpay Terms of Service).
- Contract service providers who assist with parts of our business operations; (Fraud prevention, bill collection, marketing, technology services). Our contracts

mean that these service providers use your information only in connection with the services they perform for us, and not for their own benefit.

- Companies with which we plan to merge or acquired. (In the event of such a combination, we will require the new united entity to adhere to this privacy policy regarding your personal information. If your personal information can be used as a violation of this policy, you will receive prior notice).
- Law enforcement, government officials or others:
- We are forced to do this through a summons, a court order or a similar legal procedure.
- We must do this to keep the law
- We firmly believe that disclosing personal information is necessary to prevent physical damage or financial loss, to report suspected illegal activities or to investigate violations of our Terms of Service.
- To other third parties with your consent or instructions to do so.

5.2. The site owned by WELLEX PAYMENT LTD will not sell or rent any of your personal information to third parties for marketing purposes and share your personal information with third parties as described in this policy.

5.3 If you open a Wellcoinpay account directly on a third-party website or in an application, any information that you enter on this website or in an application (and not directly on the Wellcoinpay website) will be provided to the owner of the website or application third party.

6. Restricting Access to Your Personal Information

6.1 Federal and state laws allow you to limit the sharing of your personal information in certain cases. However, these laws also state that you cannot restrict other types of sharing. Since we have decided to refrain from certain types of data sharing, you can restrict access to your personal information only as follows:

6.2 You can also control how we use your contact information and the services we offer you in the notification settings.

7. Change of personal information

You can view and edit your personal information in your account at any time. To do this you need to log in.

8. Cookies

8.1 When you visit our website, we or the companies we hire to monitor the use of our website may place on your computer small data files called cookies.

8.2. We send a “session cookie” to your computer when you log in to your account. This file helps us recognize you if you visit several pages on our site in one session, so we don’t need to ask you for a password on each page. When you exit the browser or close the browser, this cookie expires and no longer has any effect.

8.3 We also use longer cookies for other purposes, such as displaying your email address, in our login form so that you do not need to enter a new email address every time you log in to your account.

8.4 We encode our cookies so that only we can interpret the information stored in them. You may refuse our cookies if this is permitted by your browser, but this may prevent you from using our website. We may also collect information about your computer or other access device to reduce risk and prevent fraud.

9. Contact information

If you have questions regarding this Privacy Policy, please contact us.