

# Privacy Policy

## General provisions

This Privacy Policy (hereinafter referred to as the “Policy”) has been developed by PAYOLI FINANCE LTD, company registration number BC1320264, whose registered office address is 5307 Victoria Drive #632 Vancouver, BC, Canada, V5P3V6 (hereinafter – “Company”, “We”), to ensure security of personal data of <https://payoli-finance.com> website visitors (hereinafter – “User/Users”) and ensuring confidentiality of information.

We keep confidential information during the period necessary to perform the actions in connection with which such information was collected, except in cases where the current legislation of Canada does not provide otherwise. At the end of this period, confidential information is subject to destruction or transformation to a state of anonymity, which involves the loss of information of a personal nature.

Please note that switching from <https://payoli-finance.com> to another website, visiting other websites, incl. those that have a link to <https://payoli-finance.com> not governed by this Policy. Browsing and interaction with any other website is governed by the terms and conditions of that website.

We reserve the right to periodically and without prior notice make changes to the Policy in order to strengthen measures to protect the personal data of Users.

By visiting the website <https://payoli-finance.com> (hereinafter referred to as the "Website"), the Website visitor provides access to personal information, so please read our privacy policy carefully.

## Use of private information about Users

Collection and storage of information while visiting the Website is carried out for the purpose of:

1. Evaluation and improvement of activities (creation of new products, services and services; improvement of the quality of services provided thanks to interactive communication with Users; determination of effectiveness and optimization of advertising; analysis of products and services of the Website; establishment of operational communication with Users in case of technical problems; creation of mobile applications and any other digital assets);

2. Providing the opportunity to subscribe to the newsletter of special messages and offers;

3. Communication with Users, partners regarding products, services, promotions, programs and informational and advertising activities (including contests, raffles and any other marketing activities);

We have the right to use the specified data for other purposes, which we will separately notify in advance at the time of their collection.

At the time of visiting the Website, the domain name of your provider and the country (region) are determined, the information received from the User's browser, including the IP address and information from cookies, as well as the route of visitors to the Website and transitions from one page of the Website to another, are automatically recorded. the other (hereinafter referred to as transition flow activity). These parameters are fixed exclusively for the identification of the User while preserving his anonymity.

We collect and store personal information that can identify Users and that may be supplemented or changed during the use of the Website services and may include, in particular, but not exclusively, surname, first name, contact phone number, email address and other information (age, gender, marital status, language, etc.).

The website collects and stores only the personal information that you voluntarily provide during your visit. Personal information means information that identifies the User as a specific person.

## Use of e-mail, mailing and other services

Contact data provided by the User (phone number, email address) can be used for:

- thanks for the comments made and/or answers to the questions asked (the User's message and answer are saved in case the correspondence is continued);

- notification of changes in the Website's settings, shortcomings in the Website's operation, new services and services, other information related to the services;

- providing support to Users;

- prevention of fraud.

We do not use on our own, and also undertake not to use together with any third party the contact data of Users for the purpose of sending spam or messages of an unethical nature and not to sell such data.

We will use your contact data until we receive an email to [info@payoli-finance.com](mailto:info@payoli-finance.com) and/or a notification by other means of a request to stop using the contact data.

## **Promotions, marketing activities and surveys**

From time to time, we may conduct various promotions, marketing events, send offers to participate in programs or information and advertising events or surveys on the Website. The User's participation in such events gives us the opportunity to use the information received to send an individual offer, select a winner, determine the results of a quiz or survey, and sometimes - to publish the entire set of answers or results on the Website or in the mass media. In addition to the stated purpose, we undertake not to record and not to take into account on a permanent basis the answers provided by Users and not to give links to the User's personal data. We treat the responses obtained as a result of such measures as statistical data of an anonymous origin, and undertake not to sell or transfer this information to any third party.

## **Information sharing**

We do not under any circumstances disclose or transfer personal information of Users to any third parties.

However, we may use the services of other companies in order to develop new additional services for the Website, publish materials, conduct marketing research, administer and maintain the Website. Such companies get access only to the information that is necessary to perform the tasks assigned to them and related to the service provided.

We may partner with other companies to run joint promotions and events. In this regard, we may need to transfer the confidential information of Users to partner companies, while we guarantee the use of the transferred information exclusively for the provision of specifically defined services or in statistical reports.

Exceptions: we reserve the right to transfer personal information to third parties if necessary in connection with:

- by the decision/decision of the court and other state bodies in the cases stipulated by the current legislation;
- protecting the rights and property of our Users or protecting our rights;
- measures to prevent crimes, cases of fraud, etc.

## **Security guarantees**

We guarantee the protection of the User's confidential information. For this, administrative, technical and physical security measures are used to protect confidential information collected or transmitted from accidental, illegal or unauthorized deletion, loss, alteration, access, disclosure or improper use.

The Website directly uses technology to protect against unauthorized access with the help of a firewall and a security tool at the physical location of the Website.

In the case of complaints and proposals regarding the protection of personal data, please indicate complete information about the problematic issue. Such information is necessary for the formation of a well-founded and meaningful answer, which will be provided in a reasonable time.

If you have any questions, you can contact us by email at [info@payoli-finance.com](mailto:info@payoli-finance.com).