**PRIVACY POLICY**

*Last Updated: September 25, 2023*

This Privacy Policy (“Policy”) governs the collection, processing, and disclosure of personal data and other information when you access and utilize the services available on<https://mikepay.net>, operated by MikePay LTD, a company duly incorporated under the laws of the Republic of Seychelles (Company Number 238574). It establishes the legal framework concerning the protection of personal data between you ("Data Subject") and MikePay LTD (collectively referred to as "we," "us," or "the Company").

**We are dedicated to protecting the privacy of individuals who access our Website or utilize our services, and we manage personal data in compliance with relevant data protection regulations. By using our services, you acknowledge and accept the terms outlined in this Policy. If you do not agree with any aspect of this Policy, you should stop using our services immediately.**

This Privacy Policy is part of the Terms of Use. Unless stated otherwise in this Privacy Policy, the terms used here carry the same meanings as those defined in our Terms of Use. If you do not agree with this Privacy Policy, you are not permitted to use our services.

By using our services, you confirm your consent to this Privacy Policy and accept the Terms of Use. By providing your personal information, you also agree to our collection, storage, use, and disclosure of your Personal Data in accordance with this Privacy Policy.

## **Definitions**

1. **Data Controller** refers to an individual or entity that determines the purposes and means of processing personal information. For the purposes of this Privacy Policy, we act as the Data Controller of your Personal Data. If you have any inquiries, please contact us at: mikepay@mikepay.net.
2. **Data Subject** (or "You") is any living individual who uses our services and is the subject of Personal Data.
3. **Personal Data** means any information relating to a living individual who can be identified from that information.
4. **Processing** encompasses any operation or set of operations performed on Personal Data or sets of Personal Data, whether automated or not. This includes activities such as collection, recording, organization, structuring, storage, modification, retrieval, consultation, use, disclosure through transmission, dissemination, or any other method of making available, alignment or combination, restriction, erasure, or destruction.
5. **Third Party** refers to any natural or legal person, public authority, agency, or body other than the Data Subject, Data Controller, Data Processor, or individuals authorized to process Personal Data under the direct authority of the Data Controller or Data Processor.
6. **Website** refers to the website located at<https://mikepay.net>.

## **Legal grounds for the processing of Your Personal Data**

1. The processing of your Personal Data is essential for fulfilling our contract with you, the user of our Website and Services, in accordance with GDPR Article 6(1)(b).
2. Additionally, processing your Personal Data is necessary for complying with legal obligations, as outlined in GDPR Article 6(1)(c).
3. Furthermore, processing your Personal Data is required to serve the legitimate interests of both our organization and you as the user and data subject, in line with GDPR Article 6(1)(f). This includes:
   1. Ensuring the security of our Services and facilitating performance, error monitoring, and incident response.
   2. Enhancing the performance and user experience of our Services.

## **Purposes of collecting Personal Data**

1. Managing and delivering the Website and our Services to You.
2. Maintaining, delivering, and enhancing our Website and the Services provided through our software.
3. Expanding the availability of these Services to You where applicable and feasible.
4. Complying with our legal or regulatory duties, as well as adhering to our internal policies, including any required disclosures or responses to requests from law enforcement authorities and regulators, as required by applicable laws, rules, regulations, or judicial or governmental orders.
5. Supplying You with the information or Services that You have requested.
6. Executing any actions for which we have obtained Your consent, as well as any other purposes for which the data was originally collected.

| **Personal Data Type** | **Time and manner of receipt** | **Purpose and/or activity** | **Lawful basis for processing** |
| --- | --- | --- | --- |
| Telephone number | During registration procedure/ log in procedure/ verification procedure | To register You as a new customer/  To protect Your Account with 2FA | Consent/  Performance of a contract |
| Email | During registration procedure/ log in procedure/ verification procedure | To register You as a new customer/  To protect Your Account with 2FA | Consent/  Performance of a contract |
| Documents for natural persons, if You decide to provide them to us:   1. government-issued ID (passport, or driver's license, or national identity card, or passport number, or driver's license details, tax ID number); 2. proof of address; 3. photos and videos. | During verification process | To fulfill KYC requirements, for the verification purposes of the individual | Consent/ Compliance with a legal obligation |
| Device and website usage data:   1. Information transmitted by your browser each time you access our Services or Website. 2. Details regarding your usage of the Services or Website, including the type and version of the browser you are using. 3. Information about your device, such as the hardware model, operating system, version, unique device identifiers, and other related data. 4. The IP address used to access our Website. 5. The website address from which you linked to our Website and the address of the website you visit after leaving our Website. 6. Public addresses of the blockchain systems. 7. A unique user hash. 8. Other non-personified traffic data. | During using Services / Website our / Services | We use this data to safeguard users' accounts and comply with the requirements of our Anti-Money Laundering (AML) Policy. Additionally, this information helps protect users from automated abuses, including spam, phishing, and Distributed Denial of Service (DDoS) attacks. | Consent/  Performance of a contract |
| Account activity:  1. trade activity;  2. transaction history;  3. orders terms;  4. orders created;  5. account status and notifications;  6. default currency, default language, time zone. | During using Website / our Services | To protect the security of users' accounts and comply with the requirements of our Anti-Money Laundering (AML) Policy. | Compliance with a legal obligation /  Performance of a contract |
| Cookies | During using Services / Website | To enhance the quality of our Services, you have the option to easily delete any cookies stored in the cookie folder of your browser settings.  You can also configure your browser to reject all cookies or to notify you when a cookie is being sent. | Consent/ Performance of a contract |
| The information You voluntarily provide to us when You contact the Support. | During using Services and in the process of providing You with support | To respond to your inquiries, comments, and suggestions and to improve our Services, we will retain this information for as long as necessary to provide you with technical support. | Consent/ Performance of a contract |

## **KYC Ecosystem Database. Disclosure of Personal Data**

1. As a general principle, we collect and process Personal Data to facilitate and enhance our Services and offerings.
2. To streamline your use of all features, we have established the KYC Ecosystem Database, which is created and operated in full compliance with GDPR and other personal data protection regulations.
3. We safeguard the KYC Ecosystem Database and your Personal Data with appropriate physical, technological, and organizational security measures. Access to the KYC Ecosystem Database and Personal Data is restricted, and specific access rights are implemented.
4. We do not sell or share your Personal Data with Third Parties, except as outlined in this Privacy Policy. Personal Data may only be disclosed to the extent explicitly permitted by applicable law and this Privacy Policy.
5. We engage qualified Third Party providers under contract to ensure the security and legality of the collection and processing of Personal Data included in the KYC Ecosystem Database.
6. The inclusion of your Personal Data in the KYC Ecosystem Database and its transfer to Third Parties is based solely on your consent, which we will request from you. By providing this consent, you allow the transfer of your data to Third Parties as specified in agreements with those service providers. If you do not provide such consent, you will not be permitted to use our Services.
7. We may share your Personal Data with the following Third Parties:
   1. External services or authorities when such disclosure is necessary to comply with legal obligations to which we are subject or to protect your vital interests.
   2. Other Third Parties, including foreign entities, to facilitate the provision of services to you.
8. When disclosing your Personal Data to a Third Party, we take all reasonable steps to ensure that these parties are bound by confidentiality and privacy obligations regarding the protection of your Personal Data. Such disclosures are conducted in compliance with legal requirements, including entering into data processing agreements with the relevant Third Parties, to ensure that your Personal Data is processed only according to our instructions, applicable laws and regulations, and for the purposes specified by us while maintaining adequate security measures.
9. Your information, whether public or private, will not be sold, exchanged, transferred, or provided to any other company for any reason without your consent, except for the purpose of delivering the requested Services and enhancing our Services.

## **Storage / Retention / Deletion of Your Personal Data**

1. We retain your information only for as long as necessary, in line with the purpose for which the data was collected and as required by law. Once your Personal Data and other information are no longer needed, we have procedures in place to either destroy, delete, erase, or convert it to an anonymous form.
2. You have the right to remove any Personal Data at your discretion. You can revoke your consent and/or request the deletion of your Personal Data at any time by contacting us at mikepay@mikepay.net.
3. We reserve the right to store or process your Personal Data in accordance with the specific purpose of storage or processing without limitation on the duration, in cases permitted by law.
4. Withdrawing your consent and/or deleting your Personal Data may restrict your access to certain features of our Services.
5. We will erase your Personal Data without undue delay if any of the following conditions apply:
   1. The Personal Data is no longer necessary for the purposes for which it was collected or processed.
   2. You withdraw your consent on which the processing is based and there is no other legal ground for processing.
   3. You object to the processing, and there are no overriding legitimate grounds for continuing the processing.
   4. The Personal Data has been unlawfully processed.
   5. The Personal Data needs to be erased to comply with a legal obligation under Union or Member State law to which the Data Controller is subject.
6. We may retain your Personal Data if such retention is necessary for compliance with a legal obligation to which we are subject or to protect your vital interests or the vital interests of another individual, in accordance with GDPR Article 6(1)(c).

## **Security of Personal Data**

1. Data security is a top priority for us, and we have implemented appropriate physical, electronic, and managerial measures to protect your Personal Data collected through our Websites and mobile application. The steps we take to secure and safeguard your data include:
   1. Two-Factor Authentication (2FA)
   2. Access control
   3. Ensuring the ongoing confidentiality, integrity, availability, and resilience of our Services
   4. The ability to promptly restore access to Personal Data in the event of a physical or technical incident
2. If you suspect that your Personal Data or User Account has been compromised, particularly your account or password information, please lock your User Account and contact us immediately at [mikepay@mikepay.net](mailto:mikepay@mikepay.net)

## **International transfer of Personal Data**

1. Certain features and requirements of our service involve transferring your information to Third Party service providers located outside the EEA. When these service providers operate in countries that do not guarantee an adequate level of protection as defined by the GDPR, the transfers will be governed by the standard data protection clauses adopted by the European Commission or by another appropriate safeguard mechanism.

## **Data Subject’s rights**

1. You have the right to:
   1. Obtain confirmation regarding whether we process your Personal Data and, if we do, to access that data. We will provide you with a copy of your Personal Data.
   2. Modify and correct your Personal Data at any time; you are responsible for ensuring its accuracy.
   3. Request information about your Personal Data for data portability, as well as the right to request restrictions on the processing of your Personal Data and/or its deletion when there is no legal obligation to retain the data.
   4. Object to the processing of your Personal Data and/or withdraw your consent at any time, without affecting the legality of processing based on your consent prior to its withdrawal.
   5. Request the erasure of your Personal Data.
2. The legal basis for processing Personal Data in the European Economic Area (EEA) is outlined in the General Data Protection Regulation (GDPR). We strive to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.
3. If you are a resident of the EEA, you have certain data protection rights as stated in the GDPR:
   1. The right to access: You can access, update, or request the deletion of the information we hold about you. Whenever possible, you can manage these actions directly. If you are unable to do so, please contact us for assistance.
   2. The right of rectification: You have the right to have your information corrected if it is inaccurate or incomplete.
   3. The right to object: You have the right to object to our processing of your Personal Data.
   4. The right of restriction: You have the right to request that we limit the processing of your Personal Data.
   5. The right to withdraw consent: You can withdraw your consent at any time if we relied on your consent to process your Personal Data.
4. You can exercise your rights by contacting us at mikepay@mikepay.net.
5. If you wish to know what Personal Data we hold about you and would like it to be removed from our systems, please reach out to us at mikepay@mikepay.net.
6. You also have the right to lodge a complaint with a Data Protection Authority regarding our collection and use of your Personal Data. For further information, please contact your local data protection authority in the European Economic Area (EEA).

## **Children's Privacy**

1. Our Service does not target anyone under the age of 16 ("Children").
2. We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you believe your child has provided us with Personal Data, please contact us at mikepay@mikepay.net.
3. If we discover that we have collected Personal Data from children without verifying parental consent, we will take appropriate measures to remove that information.

## **Amendments**

1. We may modify, update, delete, or add to this Privacy Policy at any time.
2. Any changes will take effect once they are posted on our Website or mobile application. The effective date at the top of the Privacy Policy indicates the most recent version.
3. Your continued use of the Wallet and/or Website signifies your acceptance of these changes and your consent to the processing of your Personal Data in accordance with the latest version. If you do not agree with any of these changes, please refrain from using the Services and/or Website.

## **Questions and Complaints**

1. For any questions regarding this Policy, the collection, use, and disclosure of Personal Data, or to access your Personal Data as required by law (or as would be required if the data were stored in a relevant EU member state), please direct your inquiries to [mikepay@mikepay.net](mailto:mikepay@mikepay.net)
2. If you wish to file a complaint about how we process your Personal Data, please first contact us at [mikepay@mikepay.net](mailto:mikepay@mikepay.net) , and we will strive to address your request as promptly as possible.