

Payfort - Privacy policy

Introduction

Our privacy policy describes the ways in which we collect, store, use and protect your personal information and it is important for you to review this privacy policy. By “personal information” we mean information that can be associated with a specific person and can be used to identify that person. We do not consider anonymised information to constitute personal information, as it cannot be used to identify a specific person.

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 “Payfort Services”)

By providing us with your personal information you expressly consent to us processing your personal information in accordance with the terms of our privacy policy.

We may amend our privacy policy at any time by posting a revised version on www.Payfort.com. The revised version will be effective at the time we post it and, following such posting, your continued use of www.Payfort.com, your Payfort account and the related Payfort tools and services (collectively the “PAYFORT Service”) shall constitute your express consent to us continuing to process your personal information in accordance with the terms of our revised privacy policy. In addition, if the revised version includes a substantial change, we will provide you with 30 days’ prior notice by posting notice of the change on our website. After this 30-day notice period, you will be considered as having expressly consented to all amendments to this Privacy Policy.

We would encourage you to check www.Payfort.com regularly for the most up-to-date version of our privacy policy. If we are going to use your personal information in any way other than the way set out in our privacy policy or any from time to time amendments, we will notify you via email and you will have the choice of whether or not to allow us to use your personal information in such a way.

Our privacy policy will cover the following topics: our collection of your personal information, our use of your personal information accessing, reviewing and amending your personal information, our communications with you and third party website links cookies competitions protecting your personal information.

Our Collection of your personal Information

In order to open your Account and start using the Payfort Service, you will be asked to provide us with certain personal information, such as your name, your date of birth, address, email address, telephone number and other identifying information which we may combine with your personal information. Additionally, in order for us to verify your identity we may need to request from you valid proof of identification (e.g. in the form of a copy of your passport, certificate of registration, your resident’s visa/permit, your national ID card and/or your driver’s license).

You should ensure that the email address you have registered with us is always up-to-date so that we can always contact you with important information regarding your Account and the Payfort Service. We may also need to collect selected financial information from you, such as your credit card and/or bank account details.

Your Internet protocol (or IP) address (which is a unique number assigned to your computer server or your Internet service provider (or ISP), information about your computer (for example, browser type) and navigation information (for example, the pages you visit on www.Payfort.com), to improve the Payfort service for you and, more generally, better manage our users’ use of www.PAYFORT.com.

In order to help protect you from fraud and misuse of your personal information, we may collect information about you and your interactions with Payfort Services. We may also evaluate your computer, mobile phone or other access device to identify any malicious software or activity.



We may offer you the ability to connect with Payfort Services using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices.

Payfort may monitor or record its telephone conversations with you or anyone acting on your behalf. By communicating with Payfort, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team or store the results when you respond to a survey.

Our use of your personal information

We use your personal information to provide and improve the Payfort Service to you. We may also use your personal information to prevent illegal activities and implement our User Agreement with you.

For example, we may share some of the personal information you give us with banks (for example, to comply with our anti-money laundering obligations), to credit card authorization, processing and verification services or for fraud screening purposes. We may need, in such circumstances, to request proof of identification from you (e.g. in the form of a copy of your passport or national ID).

These entities may not use your personal information for any other secondary purposes beyond the purpose for which your personal information was provided to them by us, unless they are required to do so by law.

Though we make every effort to preserve your privacy, we may need to disclose your personal information to law enforcement agencies, government agencies or other third parties where we are compelled to by court order or similar legal procedure; where we are required so to do to comply with law; where we are cooperating with an ongoing law enforcement investigation; or where we have a good faith belief that such action is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate a possible violation of our User Agreement.

In the event of a sale of Payfort, its subsidiaries or affiliates or any assets of the Payfort business, your personal information may be disclosed to a potential purchaser for the purposes of the continued provision to you of the Payfort Service or otherwise in relation to the sale of Payfort, its subsidiaries or affiliates or any assets of the Payfort business.

We may share your personal information with other unaffiliated third parties, for the following purposes:

- **Fraud Prevention and Risk Management:** to help prevent fraud or assess and manage risk.
- **Customer Service:** for customer service purposes, including to help service your accounts or resolve disputes (e.g., billing or transactional).
- **Shipping:** in connection with shipping and related services for purchases made using Payfort.
- **Legal Compliance:** to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
- **Service Providers:** to enable service providers under contract with us to support our business operations, such as fraud prevention, bill collection, marketing, customer service 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.
- **Other third parties** with your consent or direction to do so.

Otherwise, we will only disclose your personal information to a third party with your permission.

We do not sell or rent any of your personal information to third parties in the normal course of doing business and will only share your personal information with third parties in accordance with this privacy policy.



Accessing, reviewing and amending your personal information

You can access and review your information under “Profile” when you log into your Account on www.Payfort.com.

If your personal information changes in any way, if it is incorrectly presented in your Customer Account or if you wish to amend it for any other reason, you should promptly update, amend or correct your personal information (as applicable) via www.Payfort.com.

Additionally, in order to deactivate your Account you will need to contact our customer support team via www.Payfort.com.

Following the deactivation of your Account we may need to retain your personal information to comply with law, for technical troubleshooting requirements, to prevent fraud, assist in any legal investigations and take any other actions otherwise permitted by law.

Our Communications with you

Upon registering your Account you will receive an email confirming your successful registration. Once registered, you may occasionally receive information on products, services and special deals from us.

Third Party Website links

www.Payfort.com may contain links to other websites. Payfort has no control over the practices of these other websites and is not responsible for the privacy practices of such other websites.

Please note that merchants, Buyers, and users you contract with have their own privacy policies, and although Payfort’s User Agreement does not allow the other transacting party to use this information for anything other than providing Payfort Services, Payfort is not responsible for their actions, including their information protection practices. 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.

We encourage you, when you leave www.Payfort.com, to read the privacy statements of each and every website you visit if you intend to provide personal information to such website. Payfort is not responsible for the content or information practices of such third parties.

Protecting your personal information

We hold your personal information on servers located in the USA.

If you choose to provide us with personal information, you consent to the transfer of your personal information to, and the storage of that personal information on our servers. We take reasonable measures to safeguard all your personal information from unauthorized access, use or disclosure. However, the Internet is not a secure medium and we cannot guarantee the privacy of your personal information. You must enter your username and password each time you want to use the Payfort Service. Never share your username and password or any details about your Account with anyone.

If you are concerned that your username, password or Account has been compromised, please contact our customer support team immediately.



In particular, if you are concerned that your password has been compromised, please ensure you change your password immediately by logging onto www.Payfort.com.

You are responsible for maintaining adequate security and control of your Payfort Account, email, mobile phone, any and all IDs, passwords, secret questions, personal identification numbers (PINs), or any other codes that you use to access Payfort Services.

You agree to immediately notify us of any unauthorized use of your login credentials or other breach of security, either by phone or by e-mail mentioned on www.Payfort.com

All Transactions are processed by automated methods, and anyone who obtains your access credentials and/ or mobile phone could use it your Account without your permission.

If you furnish your mobile phone and/or email and/or your Payfort Services access credentials to a third party, and the third party uses your login credentials, or you negligently make your mobile phone or access credentials available to a third party who then uses them, you will be liable for the Transactions conducted and other use or misuse of your Payfort Account until and unless Payfort has been notified otherwise. You are responsible for any use or misuse with respect to your login credentials. We may require you to close your Payfort Account and open a new one, and/ or change your Payfort Services access credentials.

Our Collection of your personal information

Our payment services are used through merchant websites. When you make a purchase through a website which uses our payment services we will collect your name and credit card details (card number, expiration date and card verification value) in order to complete that transaction.

Our Use of your personal information

Where you have made a transaction through one of our merchant websites, we will use your personal information to complete that transaction and will be retained in accordance with our data protection policy. We provide confirmation to the merchant that the transaction has been successful.

Accessing, Reviewing and Amending your Personal Information

If you do not have an Account with us, please contact support@payfort.com.

How you can contact us about privacy questions

If you have questions or concerns about our collection and use of your personal information, please contact our customer support team at our support page www.Payfort.com or send an email to support@payfort.com
Our working hours from 9am m to 6pm UAE Time

Office Address: Office 202, Level 2, BT Building, Internet City, Dubai, UAE
PAYFORT Cookie Policy

How do we use Cookie?

When you access our website or use Payfort Services, we (including companies we work with) may place small data files on your computer or 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 or visitor to our website; customize Payfort Services, content, and advertising to cater your needs; To measure promotional effectiveness; help ensure that your account security is not compromised; mitigate risk and preventing fraud; and to promote trust and safety across our sites and Payfort Services.

We use both session and persistent cookies. Session cookies expire and no longer have any effect when you log out of your account or close your browser. Persistent cookies remain on your browser until you erase them or they expire.

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 Payfort Services. Refer to the help section of your browser, browser extensions, or installed applications for instructions on blocking, deleting, or disabling Cookies.

Can I Delete Cookie?

Payfort cookies are in your best interest to promote trust and safety across our sites and Payfort Services. If you still intend to disable our cookies please feel free to refer help section of your browser, browser extensions, or installed applications for instructions on blocking, deleting, or disabling Cookies.

Email unsubscription for marketing and promotional emails

You can easily unsubscribe from most types of email Payfort sends you, but there are a few exceptions. The only types of email you can't opt out of contain important information that we must make sure you know about.

You can't unsubscribe from administrative announcements. These include:

- Notifications of terms of service changes
- Notifications of privacy policy changes
- Welcome messages you receive when you sign up for a Payfort product or service
- Billing statements
- Notifications about a discontinued service
- Updates on service outages
- Notifications related to account security, maintenance and other information deemed necessary to properly manage your customer account including its security and status
- Legal and dispute notifications

You can unsubscribe from all other types of email. These include:

- Marketing messages
- Newsletters
- Deals/ Promotional emails

You can unsubscribe when you open your Payfort account then click on profile then uncheck the box “Subscribe me to the PAYFORT newsletter” then click confirm.