

These terms and conditions outline the rules and regulations for the use of KYC PAY LTD Website.

KYC PAY Limited is located at: 91 Battersea Park Road, London, England, SW8 4DU, UK. By accessing this website, we assume you accept these terms and conditions in full. Do not continue to use KYC PAY Limited's website if you do not accept all of the terms and conditions stated on this page. The following terminology applies to these Terms and Conditions, Privacy Statement and Disclaimer Notice and any or all Agreements: "Client", "You" and "Your" refers to you, the person accessing this website and accepting the Company's terms and conditions. "The Company", "Ourselves", "We", "Our" and "Us", refers to our Company. "Party", "Parties", or "Us", refers to both the Client and ourselves, or either the Client or ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner, whether by formal meetings of a fixed duration, or any other means, for the express purpose of meeting the Client's needs in respect of provision of the Company's stated services/products, in accordance with and subject to, prevailing law of UK. Any use of the above terminology or other words in the singular, plural, capitalization and/or he/she or they, are taken as interchangeable and therefore as referring to same.

Cookies

We employ the use of cookies. By using KYC PAY LTD website you consent to the use of cookies in accordance with KYC PAY LTD privacy policy. Most of the modern-day interactive web sites use cookies to enable us to retrieve user details for each visit. Cookies are used in some areas of our site to enable the functionality of this area and ease of use for those people visiting. Some of our affiliate / advertising partners may also use cookies.

License

Unless otherwise stated, KYC PAY LTD and/or it's licensors own the intellectual property rights for all material on KYC PAY LTD. All intellectual property rights are reserved. You may view and/or print pages from <https://kyc-pay.com/> for your own personal use subject to restrictions set in these terms and conditions.

You must not:

- Republish material from <https://kyc-pay.com/>
- Reproduce, duplicate or copy material from <https://kyc-pay.com/>
- Redistribute content from KYC PAY Limited (unless content is specifically made for redistribution). Hyperlinking to our Content

The following organizations may link to our Web site without prior written approval:

- Government agencies
- Search engines
- News organizations

- Online directory distributors when they list us in the directory may link to our Web site in the same manner as they hyperlink to the Web sites of other listed businesses
- Systemwide Accredited Businesses except soliciting non-profit organizations, charity shopping malls, and charity fundraising groups which may not hyperlink to our Web site.

These organizations may link to our home page, to publications or to other Web site information so long as the link:

(a) is not in any way misleading; (b) does not falsely imply sponsorship, endorsement or approval of the linking party and its products or services; and (c) fits within the context of the linking party's site. We may consider and approve in our sole discretion other link requests from the following types of organizations:

- commonly-known consumer and/or business information sources such as Chambers of Commerce, AARP and Consumers Union; dot.com community sites;
- associations or other groups representing charities, including charity giving sites, online directory distributors; internet portals;
- accounting, law and consulting firms whose primary clients are businesses; and educational institutions and trade associations.

We will approve link requests from these organizations if we determine that:

- (a) the link would not reflect unfavorably on us or our accredited businesses (for example, trade associations or other organizations representing inherently suspect types of business, such as work-at-home opportunities, shall not be allowed to link);
- (b) the organization does not have an unsatisfactory record with us;
- (c) the benefit to us from the visibility associated with the hyperlink outweighs the absence of ; and (d) where the link is in the context of general resource information or is otherwise consistent with editorial content in a newsletter or similar product furthering the mission of the organization.

These organizations may link to our home page, to publications or to other Web site information so long as the link:

- (a) is not in any way misleading;
- (b) does not falsely imply sponsorship, endorsement or approval of the linking party and its products or services;
- (c) fits within the context of the linking party's site.

If you are among the organizations listed in paragraph 2 above and are interested in linking to our website, you must notify us by sending an e-mail to support@kyc-pay.com. Please include your name, your organization name, contact information (such as a phone number and/or e-mail address) as well

as the URL of your site, a list of any URLs from which you intend to link to our Web site, and a list of the URL(s) on our site to which you would like to link. Allow 2-3 weeks for a response.

Approved organizations may hyperlink to our Web site as follows:

- By use of our corporate name; or
- By use of the uniform resource locator (Web address) being linked to; or
- By use of any other description of our Web site or material being linked to that makes sense within the context and format of content on the linking party's site.
- No use of KYC PAY LTD logo or other artwork will be allowed for linking absent a trademark license agreement.

Iframes

Without prior approval and express written permission, you may not create frames around our Web pages or use other techniques that alter in any way the visual presentation or appearance of our Web site.

Reservation of Rights

We reserve the right at any time and in its sole discretion to request that you remove all links or any particular link to our Web site. You agree to immediately remove all links to our Web site upon such request. We also reserve the right to amend these terms and conditions and its linking policy at any time. By continuing to link to our Web site, you agree to be bound to and abide by these linking terms and conditions.

Removal of links from our website

If you find any link on our Web site or any linked web site objectionable for any reason, you may contact us about this. We will consider requests to remove links but will have no obligation to do so or to respond directly to you. Whilst we endeavor to ensure that the information on this website is correct, we do not warrant its completeness or accuracy; nor do we commit to ensuring that the website remains available or that the material on the website is kept up to date.

Content Liability

We shall have no responsibility or liability for any content appearing on your Web site. You agree to indemnify and defend us against all claims arising out of or based upon your Website. No link(s) may appear on any page on your Web site or within any context containing content or materials that may be interpreted as libelous, obscene or criminal, or which infringes, otherwise violates, or advocates the infringement or other violation of, any third party rights.

Disclaimer

To the maximum extent permitted by applicable law, we exclude all representations, warranties and conditions relating to our website and the use of this website (including, without limitation, any warranties implied by law in respect of satisfactory quality, fitness for purpose and/or the use of reasonable care and skill). Nothing in this disclaimer will:

- limit or exclude our or your liability for death or personal injury resulting from negligence;
- limit or exclude our or your liability for fraud or fraudulent misrepresentation;
- limit any of our or your liabilities in any way that is not permitted under applicable law; OR
- exclude any of our or your liabilities that may not be excluded under applicable law

The limitations and exclusions of liability set out in this Section and elsewhere in this disclaimer:

- (a) are subject to the preceding paragraph; and
- (b) govern all liabilities arising under the disclaimer or in relation to the subject matter of this disclaimer, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty.

To the extent that the website and the information and services on the website are provided free of charge, we will not be liable for any loss or damage of any nature.

By visiting our website www.kyc-pay.com (our “WebSite”), you accept and consent to the practices set out below.

1 Personal data - what we collect and what we use it for

1.1 Master data

When you access our Website, we will automatically generate a personal portfolio for you on KYC PAY (“Account”) and collect the following personal data about you (the “Master Data”):

- Your username
- Your securely encrypted password, and
- Your email address.

If you transact with us we add further personal data to your profile comprising name, gender, city, country, address, bank account and language. This additional information will be part of the Master Data.

KYC PAY is a secure platform all data collected ad Amazona service with encrypting

1.2 Information collected

When you transact on our Website, we collect the information you put in your transaction. This includes:

- The date of your transaction
- A reference number or order ID

Please don't share any sensitive personal documents or information with us, either concerning yourself or others.

1.3 Notifications

If you notify us about a transaction that you believe violates our User Guidelines, then we collect the information you provide in your notification to us. This can include which transaction you notified us about, the reason for your notification, the date of your notification, etc.

1.4 Information from other services, including social networks like Facebook

You can connect your KYC PAY profile with your profile on social networks, e.g. Facebook, and Google+ ("Social Network(s)"). When you use this option we automatically collect selected information about you from your Social Networks. The information we collect depends on what information you have made available on those Social Networks and your privacy settings for sharing such information on the Social Networks. Depending on your settings and selection, we will collect the following information:

- Name and/or username
- Email address

When you make a request to connect your KYC PAY Limited profile with a Social Network profile, you will be informed about which information we will collect from the Social Network in question. You will receive this information before your request is carried out.

You can choose to disconnect your Social Network profile from your KYC PAY Limited profile via your Account. At this point, KYC PAY Limited will remove your Social Network unique ID, and disconnect/revoke KYC PAY Limited from your Social Network.

1.6 Cookies

Our Website uses cookies. Cookies identify your computer or device rather than you as an individual user, and are used for different purposes.

Read more about which cookies the Website uses and for which purposes below (in 8).

1.7 Your IP address, browser settings and location

When you visit the Website, we register your computer's IP address and browser settings. The IP address is the numerical address of the computer used to visit the Website. Browser settings can

include the type of browser you use, browser language, and time zone. We collect this information so that we can trace the computer used in cases of misuse or unlawful actions in connection with visits to or use of the Website. We also use the IP address to approximate your location (at city level) and so that we know which sets of our Terms & Conditions apply to your use of our Website.

1.8 Newsletters and digest emails

We collect the information you provide us with when you subscribe to receive our newsletters, digest emails or similar (we collect your name, email address and newsletter preferences). If you no longer wish to receive our newsletters, digest emails or similar, you can unsubscribe by logging into your Account and changing your settings.

1.9 For what purposes do we use your personal information?

We will use the information you provide to us to:

- Provide our services to you, including displaying your transactions, and providing you with access to your profile and our Website
- Identify you as a registered user when you log in to the Website and re-visit the Website
- Verify the legitimacy of your transactions
- Improve the Website and our services
- Invite you to leave more transactions
- Respond to your questions and provide related customer service
- Pass on a message from the company you transacted via the Website
- Contact you if your transaction is flagged by companies and, if necessary, ask you to provide documentation to verify your transaction or experience
- Send you our newsletters
- Engage in various internal business purposes, i.e data analysis, audits, fraud monitoring and prevention, developing new products and services, improving or modifying the Website, or our services identifying usage trends, determining the effectiveness of our promotional campaigns and operating and expanding our business activities
- Comply with legal requirements and legal process, requests from public and governmental authorities, relevant industry standards and our internal policies
- Enforce our Terms & Conditions
- Protect our operations or those of any of our affiliates
- Protect our rights, privacy, safety or property and/or that of our affiliates, you or others
- Allow us to pursue available remedies or limit any damages that we sustain
- We will also use the information in other ways for which we provide specific notice at the time of collection.

1.10 On what legal basis do we process your personal data?

We need to process your personal information in order to:

- Perform our contract with you (see Article 6.1.b of the GDPR)
- Comply with our legal obligations (see Article 6.1.c of the GDPR) and operate an online transaction platform in compliance with these.
- Pursue legitimate business interests of our own related to operating the Website and providing our services to you, or to pursue the legitimate interests of third parties as long as your interests and fundamental rights do not override those interests (see Article 6.1.f of the GDPR).
- For the establishment, exercise or defence of legal claims, where necessary (see Article 9.2.f of the GDPR)
- Some of these grounds for processing your personal data overlap, so there may be several reasons which justify us processing your personal information.

In those limited circumstances where you have expressly given your consent to us to process your personal data (see Article 6.1.a of the GDPR), for example, when subscribing to our newsletters, you are free to revoke your consent at any time. However, please be aware that we may have the right to continue to process your information if it can be justified on one of the other legal bases mentioned above.

You have the right to object to how we process your personal information, or ask us to restrict the processing. Please see below, at 13, for more details.

If you would like more information about our legal basis for processing your personal information, please contact our Data Protection Officer (DPO) - see 14, below.

2 Disclosure of personal information

2.1 Disclosure of personal information on the Website

Master Data and other information

When you transact, the companies you transact with receive information about your transaction.

Geo-location

When you transact on the Website, we use your computer's IP address (see 1.7 of this Policy, above) to approximate your location to the nearest city.

Social Networks

If you connect to a Social Network, information such as your name, birth year and approximate location will be collected from your Social Network profile and used to identify you on the Website.

Subject to your privacy settings and the level of information available from the Social Network, companies you transact with can use this information to identify which transactions you have written.

2.2 Disclosure on services to which you connect your profile

If you choose to connect your KYC PAY Limited profile with your profile on a Social Network, information and transactions provided by you on the Website or data compiled by us about your use of the service on the Website (e.g. the number of transactions you have written) will be shared with and displayed in connection with your profile on the Social Network and will be subject to the privacy policy of the Social Network.

2.3 Disclosure to other services, websites and companies

One of KYC PAY Limited's main goals is to increase the availability of transactions on the Website. We therefore permit other services to show transactions created on the Website. This increases the potential audience for your transactions.

The categories of third party services and companies who you transact with can see your transaction(s):

Your name and any additional data you choose to add to your profile, such as your gender, address including city/country, and language.

2.4 Other disclosures

In addition to the above, we disclose your personal information to the following parties and in the following circumstances:

- To allow third party vendors, consultants and other service providers to perform services on our behalf
- To KYC PAY Limited subsidiaries and other companies within the KYC PAY Limited group of companies
- To comply with laws or to respond to claims, legal process (including but not limited to subpoenas and court orders) and requests from public and government authorities
- To cooperate with regulatory bodies and government authorities, including but not limited to Trading Standards, The Competition and Markets Authority, and the Danish Consumer Ombudsman, in connection with investigations or case referrals
- To third parties in connection with enforcement of our Terms & Conditions and Guidelines
- To third parties in order for us to protect our operations or those of our affiliates
- To third parties in order for us to pursue available remedies, or limit damages that we may sustain
- To third parties in order for us to investigate, prevent or take action regarding suspected or actual prohibited activities, including but not limited to fraud and misuse of our Website

- To a third party in the event of any reorganization, merger, acquisition, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business or assets (including in connection with any bankruptcy or similar proceedings).

3 Data controller

3.1 Information for which we are the data controller

We are the data controller of the Master Data you enter to create and maintain your profile, which includes but is not limited to your name, password and email address, as well as the registration of your IP address.

We are also the data controller of the information which is disclosed to other services (see 2.3). UK's data protection laws govern our collection of your data.

3.2 Information for which you are the data controller

You are the data controller for the content you choose to disclose on the Website, and for the personal data disclosed when you connect your Social Network profile(s) with your profile on the Website.

4 Links to websites

Our Website contains links to other websites. Our inclusion of such links does not imply that we endorse those websites. We do not control the content of those third party websites, and assume no responsibility for the third party or their policies or practices.

We encourage you to transaction the privacy policies for these third party websites because their procedures for collecting, handling and processing personal data will be different from ours.

5 Data processors and transfer of personal information outside the EU

We use external companies to maintain the technical operation of the Website and our services. These companies are data processors for the personal data for which we are the data controller. By accepting this Policy, you agree that we may also allow the data for which you are the data controller to be processed by these data processors.

We have data processing agreements in place with the data processors and it follows from these agreements that they must act solely in accordance with our instructions. By accepting this Policy, you authorize us to instruct the data processors to process data in accordance with the Policy and for the purposes of using the Website.

The data processors have taken reasonable technical and organizational measures to protect against the information being accidentally or illegally destroyed, becoming lost or deteriorating, and to protect against the information being disclosed to unauthorized persons, being misused, or in other ways being processed in violation of data protection laws.

On your request – and possibly in return for remuneration at the data processors' applicable hourly rates at any time for such work – the data processors must supply you with sufficient information to demonstrate that the above-mentioned technical and organizational safety measures have been taken.

Some of these data processors and third party services are located outside of the European Union, such as in the US. You consent to us using data processors in unsecure third countries provided that there is a legal framework governing the transfer of your personal data and ensuring adequate protection of it, for example if the data processor is part of the EU-US Privacy Shield framework.

6 Data retention

We keep the Master Data and other personal data you provide, including your transactions, for as long as you have an Account or as needed to provide you with our services. If you choose to delete your Account please note that all your transactions will also be deleted. We will delete this information upon your request and we will only save a log with the following information: your name, email address and the date of the deletion of your Account. We will keep the log for 3 years. All other information will be deleted.

If you only use our Website to open an account, we will retain your information and keep your Account open until you decide to close your Account. In some cases, even if you close your account, we then choose to retain certain information (e.g. visits to our Website) in an anonymized or aggregated form.

7 Security measures

We use reasonable organizational, technical and administrative measures to protect your personal information within our organization and we regularly audit our system for vulnerabilities. However, since the internet is not a 100% secure environment, we cannot ensure or warrant the security of the information you transmit to us. Emails sent via the Website may not be encrypted, and we therefore advise you not to include any confidential information in your emails to us.

To learn more about our current practices and policies regarding security and other information, please see [??](#). We are always working to improve our security practices and we will update this information as these practices evolve over time.

8 Cookies

The Website uses cookies and similar technologies (“Cookies”). By using our Website, you accept that we use Cookies as described below.

8.1 What types of Cookies do we use?

Cookies are small pieces of information that the Website places on your computer's hard disk, on your tablet or on your smartphone. Note that HTML5 introduced Web Storage that has a similar nature to Cookies, and that we therefore consider that as a Cookie in the following.

Cookies contain information that the Website uses to make the communication between you and your web browser more efficient. Cookies identify your computer or device rather than you as an individual user.

We use session cookies, persistent cookies, HTML5 sessionStorage and HTML5 localStorage session cookies and HTML5 sessionStorage objects are temporary in nature and are deleted when you exit your web browser. Persistent cookies are permanent in nature and are stored and remain on your computer until they are deleted. Persistent cookies expire or auto delete after a certain period of time, which is set per cookie, but are renewed each time you visit the Website. HTML5 localStorage objects are permanent in nature and remain on your computer until they are deleted.

8.2 What do we use Cookies for?

We use Cookies for:

- Generating statistics
- Measuring Website traffic such as the number of visits to the Website, which domains the visitors come from, which pages they visit on the Website and in which overall geographical areas the visitors are located.
- Monitoring Website performance and your use of our Website
- Monitoring the performance of the Website, our applications and how you use our Website, applications.
- Authentication and improving the functionality of our Website
- Optimizing your experience with the Website, which includes remembering your username and password when you return to the Website, and remembering information about your browser and preferences (e.g. which language you prefer).
- Quality assurance
- Ensuring the quality of transactions and to prevent misuse or irregularities in connection with writing transactions and using the Website.
- Targeted advertisements
- Displaying relevant advertisements on the Website, including interest-based advertisements, which we believe are of interest to you. We use third parties to provide these advertisements when you visit the Website and other websites. These third parties may use Cookies alone or in conjunction with web beacons or other tracking technologies to collect information about your use of our Website and other websites.

8.3 Third party Cookies

Third party Cookies are set by third party websites – not our Website. When you visit our Website, the following third party Cookies may be set:

Facebook cookies, set when you log in to our Website with Facebook

Google cookies, set when you log in to our Website with Google

Google AdSense cookies, set when displaying relevant targeted advertisements on our Website. Some cookies may be set as DoubleClick, which is part of Google

8.4 Deletion of cookies

You can delete the cookies already on your device. You can typically delete cookies from the Privacy or History area, available from the Settings or Options menu in the browser. In most browsers, the same menu can be reached through the Ctrl+Shift+Del keyboard shortcut or Command+Shift+Del if you're on a Mac.

If you do not accept Cookies from our Website, you may experience inconvenience in your use of the Website, and you may be prevented from accessing some of its features.

9 Access and insights into the personal data we have about you

If you have an Account on KYC PAY Limited, you can log in to your Account and see what information we have about you, including your transactions, and why we have that information.

If you don't have an Account, you can email: support@kyc-pay.com and request information about your personal data. Upon receiving your request, we will let you know what personal information we have about you, how we collect the information, the purpose for which we process your personal data, and who we share your personal information with.

10 Download your personal data (data portability)

If you have a user profile on KYC PAY Limited, you can download the personal data that you have provided to us, including your transactions. You can read more about how to download your personal data [here](#).

11 Correction and deletion of your personal data

If any of the Master Data or other personal information that we have about you in our capacity as a data controller is incorrect or misleading, you can correct most of the information yourself via your Account. We recommend that you make any the correction(s) yourself. Otherwise, you are welcome to ask us to assist with correcting your information.

You may at any time correct or delete any content and personal information on the Website for which you are the data controller (see 3.2). If your personal information changes, or if you no longer wish to appear on the Website, you can update or delete the information by logging in to your Account.

If your Account is deleted, all the data associated with your Account will be deleted, including your Master Data and transactions on the Website.

We reserve the right to block access to your Account and/or delete it if the Account or the content associated with your Account or your transaction(s) on the Website is, in our assessment, discriminating, racist, sexually oriented, unethical, threatening, offensive, harassing or otherwise violates applicable laws, third party rights or our User Guidelines, or is inconsistent with the purpose of the Website. If we block access to or delete your Account, we will inform you of the reason for blocking or deleting your Account by sending an email to the address you provided when you created your Account.

12 Other rights

In addition to the rights set out above concerning your personal data, you also have the following rights:

- You also have the right to object to the processing of your personal data and have the processing of your personal data restricted.
- In particular, you have an unconditional right to object to the processing of your personal data for direct marketing purposes.
- If our processing of your personal information is based on your consent, you have the right to withdraw your consent at any time. Your withdrawal will not affect the lawfulness of the processing of data carried out before you withdrew your consent. You may withdraw your consent by emailing us at support@kyc-pay.com.

In some circumstances, these rights may be limited or conditional. For example, whether or not you have the right to data portability in a particular case depends on the specific circumstances of the processing activity.

13 Our Data Protection Officer

We have a Data Protection Officer (DPO). If you have any questions about the data processing activities performed by us, you are welcome to contact our DPO by email at: support@kyc-pay.com.

14 Changes to this Policy

We reserve the right to make changes to this Policy. The date shown at the start of this Policy indicates when it was last revised. If we make material changes to it, we will provide notice through our Website, or by other means, to give you the opportunity to transaction the changes before they come into effect. If you object to our changes, you can close your account. Your continued use of our Website after we publish or send a notice about the changes to the Policy will mean that you accept and agree to the updated Policy.

15 Contact information and where to send questions or complaints

If you have questions or concerns about our Policy, how we process your personal information, or would like us to correct your personal information, feel free to contact us at: support@kyc-pay.com

You can also reach us by post.

If contacting us does not resolve your complaint, you have further options, for example you may always lodge a complaint with a data protection supervisory authority, e.g. The Information Commissioner.

Our contact details are:

KYC PAY Limited Ltd,