

Privacy Policy

This Privacy Policy explains our actions for your personal information when you use or access Piastrix application or service ("Piastrix Services or Piastrix").

Piastrix is deeply concerned about the protection of its users' personal information and only uses the information submitted by users in accordance with the terms of this Privacy Policy. In order to access various Piastrix services and prevent fraud and theft, our system requires you to provide personal information as well as card information the first time you make a card payment via Piastrix.

By using the Piastrix Services, you are giving your consent to the collection, storage and transfer of your personal data, as well as transaction information, payment data and other information provided.

We reserve the right to update this Privacy Policy at any time by publishing a new version on our website. If we make substantial changes to this Privacy Policy, we will notify you by publishing a notice on our website prior to the change effective date, and we may also send you an email notifying you of the policy changes. Your use of Piastrix Services, as well as the submitting of data to us, defines your acceptance of this Privacy Policy and permission to use data according to this Privacy policy.

1. What information we collect?

- **Identification Information**, such as a full name, full address of residence, phone number, date of birth, email address, account name, device identifier, online identifier, signature, username, log-in credentials, or other similar identifiers.
- **Government Issued Identifiers**, such as your passport, driver's license, state identification card, or other documents provided for identification purpose.
- **Payment data**, including details of the payee, account and card details and other payment information required to make the payment, including third-party payment services.
- **Geolocation Data**, including information that permits us to determine your location, such as if you manually provide location information or if you use a device (based on a browser or device's IP address) to access the Piastrix Services.
- **Preferences** from cookies and site usage, including those used to gauge interest in obtaining Piastrix Services. We may also collect inferences drawn from the other listed categories of information that we collect.

- **Transactional Information**, such as your transaction history and details.
- **Audio, Electronic, Visual, or Similar Information** when you use the Piastrix Services. This may include communications, recordings, and images that you provide to Piastrix via phone, email, video, online form, or to Piastrix Support.
- **Internet activity**, when you use a device to access the Piastrix Services, we may collect your IP address, the type of device you use, your device identifier, your operating system version, the type of browser you use, your location, and the URL that you came from and the next URL that you visit and similar data. Piastrix uses analytics software to allow us to better understand the functionality of the Piastrix and for marketing and advertising purposes. We may record information such as how often you use the Piastrix, the events that occur with such use, aggregated usage, and performance data.

2. How do we get your personal information?

We collect your personal information from various sources. For example, we collect and acquire the following data:

- **Directly from you.** We collect personal information that you provide, when you register an account, complete the identification procedures, contact us through any form, or in any other way related to Piastrix Services.
- **Third-party sources.** We collect personal information that you send to Piastrix via third parties, such as information you may have supplied to a third party application that you allowed to transmit information to Piastrix. By linking your third-party accounts, you provide Piastrix access to this information and agree that Piastrix may collect and use it in accordance with this Privacy Policy. We may also obtain personal information about you from third-party sources such as financial institutions, data aggregators, credit bureaus, law enforcement, identity verification and fraud prevention services, pre-employment background check companies, social media platforms, and advertising, marketing, and analytics firms.
- **When visiting the Piastrix Sites.** When you visit the Piastrix Sites, we use analytics software. Our analytics suppliers may also gather information on our behalf using analytics software. See below for additional information on how Piastrix utilizes cookies, web beacons, and other tracking technologies.

3. How does Piastrix use the collected personal information?

We may use the information we collect in the ways mentioned below.

- Provide you with Piastrix Services.
- Validate your account.
- Notify you of account-related activities.
- Perform transactions and charge fees.
- User help and dispute resolution.
- Verify your identification, contact information, and other account details.
- To investigate, develop, personalize, and improve your experience with Piastrix Services, as well as to expand our client database to assess user needs.
- Recognize, prevent, and report possibly unlawful, fraudulent, or forbidden acts.
- Notify you of significant modifications to the Piastrix Terms of Service and other agreements between us.
- To sell, advertise, and promote the Piastrix Services.
- To inform you about your payment and/or payment request.
- Depending on your contact options, we may also send you Piastrix-related news, special offers, and other information.
- Comply with legal and regulatory duties under relevant legislation or for any other reason that we reveal to you throughout the provision of Piastrix Services.

We may also mix or combine your data in furtherance of the aforementioned reasons.

You authorize Piastrix to transfer, for the purposes of the above actions, to third parties who have a contractual relationship with Piastrix.

4. How does Piastrix disclose my confidential information?

For the following business reasons, we may share information, including commercial, financial information, audio- and visual information, and internet activity data:

- When you transfer or receive funds using the Piastrix Services, we shall give the other party with relevant details on the transaction.
- If your payment to another Piastrix user fails, we may inform the recipient of the payment failure.
- With banking institutions and other payment-processing partners.
- With our service providers in order to provide, maintain, and enhance Piastrix Services, including fraud protection, identity verification, auditing, marketing, advertising, analytics, maintenance, and security, as well as for other business objectives deemed acceptable by Piastrix. We make every effort to contractually restrict these service providers from keeping, using, or disclosing your personal information for any reason other than providing the agreed-upon services.
- To the extent that analytics software is used to optimize the functioning of the Piastrix website, analytics providers may receive information about your usage

and interactions with the software to assist Piastrix in providing and improving the Piastrix Services.

Other than as specified in this Privacy policy, Piastrix does not publish, distribute, or sell your personal information without your agreement. Please be aware that third parties, including merchants you pay and websites you visit, have their own privacy rules. These third parties' policies and practices are not the responsibility of Piastrix, and we urge you to study their privacy policies.

5. More situations when Piastrix may release your personal information

- Upon your request, Piastrix may provide information to other parties. You may provide a Piastrix integrating partner access to your personal and business data.
- If we believe disclosure is necessary to comply with any applicable law, legal process, or government request; to investigate or carry legal action against someone who may be violating our rights, our Terms of Use, or the rights of somebody else; or to protect the safety and security of Piastrix, our users, or the public, we may disclose your information.
- Piastrix may also share personally identifiable information and combined, non-personally identifiable information with third parties who offer analytics, marketing, and advertising services. See how Piastrix utilizes cookies, web beacons, and other tracking technologies for additional information.

6. Your rights to your transferred personal data.

According to applicable law, you have the following rights:

- Right to be informed. The right to be informed about how Piastrix collects and uses your personal data.
- Right to access. You have the right to know what information Piastrix collects, how it stores and processes.
- Right to correction. You have the right to update or correct data on your own initiative.
- Right to erasure. As a data subject, you have the right to irrevocable deletion of personal data. Please note that if the processing is necessary for the fulfillment of Piastrix's legal obligations or to prevent fraud, Piastrix has the right to continue to store and use personal data.

- Right to receive data. You may request that your personal data be provided to you electronically. Please contact Piastrix support for more information.

7. Does Piastrix sell or share my personal information?

Your personal information will never be "sold" or "shared" by Piastrix under any circumstances. It will only be used by Piastrix insofar as is required in order to provide you with Piastrix Services.

Cookies and other tracking technologies allow us and our partners in social media, marketing, analytics, and advertising to collect certain personal information, such as identifiers, inferences, and internet activity, about visitors to the Site. This information can be collected by us and our third party providers through the use of cookies and other tracking technologies. This information may be used for a variety of reasons, including analytics, marketing, advertising, and the provision of content and experiences that are tailored specifically to you. According to the applicable law of Poland, some transfers of such personal information are considered to be "selling" or "sharing." This may include the use of cookies and other tracking methods of a similar type.

8. Will Piastrix refuse service, charge me a different rate, or provide different quality service if I decline to provide certain data?

Any user of Piastrix Services who wants to send or receive money using Piastrix Service must provide certain data in accordance with all applicable regulations. Information about the identities of those who send and receive money may need to be disclosed and stored in accordance with the relevant legal requirements.

Piastrix will not strike back against you if you use a legal or regulatory protection. Piastrix does not fine or base its fees on your decision to apply their legal right to privacy.

9. How does Piastrix use cookies?

Piastrix and its advertising, marketing, analytics, and fraud prevention providers use technologies like cookies, beacons, tags, and scripts to analyze trends, administer the website, track users' movements around the website, and gather information about Piastrix's user base. We may receive information from such providers.

Cookies let us recognize you when you return to the Piastrix, understand our users, optimize the design of our websites, and detect and prevent fraud.

We may obtain some information about our website users automatically and keep it in log files. IP addresses, browser type, ISP, referring/exit sites, operating system, date/time stamp, and clickstream data may be collected. To improve the Piastrix Services, we may combine this automatically gathered log information with other information about you.

We may outsource advertising on other sites. Our third-party partners may use cookies to collect information about your activity on this website and other sites to provide you targeted advertising. Contact Piastrix Support to opt-out of interest-based advertisements. You will still get generic advertising.

10. What security precautions does Piastrix take to protect me?

We have implemented security measures to secure your personal information, such as the use of industry-standard data encryption technologies, as well as internal regulations and limits on the access to your personal information. Please keep in mind that no method of data collection or digital storage can be guaranteed to be completely secure. You may contact Piastrix Support if you have any concerns regarding the security of your personal information.

11. Do I need to update my personal information?

Our provision of services depends directly on the validity and accuracy of the information you provide. If any of your Piastrix User Account information changes, please contact Piastrix Support as soon as possible. Due to regulatory requirements, Piastrix is unable to accept direct requests to modify your data related to your Piastrix account.

12. How long does Piastrix maintain my personal information?

We keep your data for as long as we are providing you with Piastrix Services or for as long as we have a legitimate business need to keep using such data. We keep some of your personal information in order to comply with the legal and regulatory requirements of Piastrix and its partners even after we stop offering Piastrix Services directly to you and even if you close your Piastrix account. We may also keep this information to use in fraud prevention, detection, and monitoring. In certain cases, such as when we have made a contractual commitment to our financial partners or when your payment you made oblige us to do so, we are also legally required to keep your personal information for tax, accounting, and financial reporting purposes.