



WuloPay Privacy Policy

Date of Last Update: 22 June 2023

❖ Introduction

This Privacy policy explains how WuloPay ("we", "our" or "us") collect, store, use, and disclose your business and personal information. This policy applies to information collected through our website www.wulopay.com as well as through our services provided to merchants.

We are committed to protecting your privacy and safeguarding your personal information, regardless of where you access or use our services.

By using our website or services, including when making a payment via WuloPay, you agree to the collection and use of your information in accordance with this Policy. If you are a merchant, this policy complements your contractual agreement with us, and the collection of your customers' personal information will be governed by that agreement. This Policy also applies to individuals making payments to merchants using WuloPay' services ("customers"). By completing a transaction through WuloPay, you, as a customer, consent to the collection, use, and disclosure of your personal information as outlined in this Policy.

This Policy does not apply to third-party websites, products, or services, even if they are linked from or to our website. Please review the privacy policies of third parties separately.

Policy Changes

We may update this Policy from time to time. We will post any changes on this page, and they will be effective immediately upon publication. Your continued use of our website and services indicates your acceptance of any changes

❖ Information We Collect

We collect personal information directly from you in several ways:

1. From Merchants or Visitors

When you register as a merchant or contact us for information about our services, we collect information such as your name, contact details, business details, and other information necessary for providing our services.

If you participate in promotions, surveys, or submit content via our website, we may collect additional personal details you provide

2. From Payers

When you make payments using WuloPay services, we collect necessary information to process transactions, including payment card details, billing address, and contact details.

3. Automatically Collected Data

We use cookies and other tracking technologies to collect information about your interactions with our website and services. This includes details about your device, browser type, IP address, and page visits. You can control cookie storage in your browser settings.



❖ How We Use Your Personal Data

We use your personal information for several purposes, including:

- to provide our products and services, including processing payments and managing merchant accounts.
- to communicate with you about our services, promotions, and updates, unless you opt-out of marketing communications.
- to comply with legal and regulatory obligations, such as Know Your Customer (KYC) requirements and fraud prevention.
- to improve our website and services by analysing usage patterns and preferences.
- to personalize our offerings and ensure the security of transactions.

❖ Disclosure of Personal Information

We may share your personal information with the following parties:

- *Affiliates and Service Providers:* We may share information with companies that help us with operations like website hosting, payment processing, fraud detection, and customer support.
- *Legal Requirements:* We may disclose personal information if required by law, such as in response to a subpoena or court order, or to protect against fraud or illegal activity.
- *Business Transactions:* In the event of a business transfer (e.g., merger or acquisition), personal information may be shared as part of the transaction.
- *Third Parties with Consent:* We may share your information with your consent or as directed by you.
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❖ International Transfers of Your Personal Information

Our services may involve transferring personal information to locations outside your country. These locations may have different data protection laws. By using our services, you consent to such transfers, and we will take appropriate measures to ensure compliance with applicable laws.

❖ Data Security

We implement industry-standard security measures to protect your personal information. This includes using firewalls, encryption, and secure access protocols. However, it is important that you keep your account credentials secure, as we are not responsible for unauthorized access resulting from your failure to protect your login details.



❖ **Retention of Personal Information**

We retain personal information only for as long as necessary to fulfil the purposes outlined in this policy, including any legal or regulatory obligations. After this period, we securely delete or anonymize the information.

❖ **Your Rights and Choices**

Depending on the applicable laws in your jurisdiction, you may have the following rights regarding your personal information:

- *Access*: You may request access to the personal information we hold about you.
- *Rectification*: You can request corrections to any inaccurate or incomplete information.
- *Deletion*: You may request the deletion of your personal information in certain cases, though we may retain information for legal or business purposes.
- *Opt-Out*: You can opt out of marketing communications at any time.
- *Withdraw Consent*: If you provided consent for specific uses of your information, you can withdraw it at any time.

For merchants' customers, data rights requests should be directed to the merchant, who can coordinate with us if necessary.

❖ **Children Privacy Policy**

Our services are not directed at children, and we do not knowingly collect personal information from anyone under 18. If you believe we have unintentionally collected information from a child, please contact us, and we will promptly delete it.

❖ **Contact Us**

If you have any questions or concerns about this Privacy Policy or how we handle your personal information, please contact us at support@wulopay.com.