# **METTYAP Privacy Policy**

This privacy statement sets forth the principles for the collection, use, maintenance, and disclosure of personal and non-personal information that METTYAP (including its subsidiaries, affiliates, parent companies, affiliated service providers, and advisers) will employ when you use our website and mobile application. This privacy statement is applicable to all products and services provided by MettPay.com or under the brand names connected to or linked with METTYAP, as well as to the website and mobile application. METTYAP will constantly take reasonable precautions to protect and secure your privacy and will only use your personal information in ways that are permitted by this privacy statement. Please carefully read and comprehend this Policy to learn about our methods for gathering, storing, maintaining, disclosing, and using your personal data.

METTYAP reserves the right to make changes to this policy at any point in time at its sole discretion, in which case this page will be updated accordingly. Please check this page periodically to make sure you read and agree with the changes. By signing up to our website, mobile application and utilizing or accessing the features built in thereby, you accept and agree to adhere to the terms of our Privacy Policy.

## **Personal Information**

METTYAP may collect from you personal information including the following: (1) Name, designation, and contact information including email address, phone number; (2) Business information; (3) Demographic information like postcodes, preferences, and interests; and (4) Any other information related / relevant to our application process

We may collect, transfer, use, store your personal information when you use our website, mobile application, or services in the following manner:

1. Information you provide us when using our website or mobile application: when you create an account on our website / mobile application, we may ask you to provide personally identifiable information such as your full name, email address, phone number, address, your website and other personal information that may be required for creating account.

- Automated technologies: We will collect information from your browser such as your computer's internet protocol, browser type and version, length of the visit and the pages viewed.
- 3. Data collection from our payment services: the data collected from the merchants: we collect, store and process personal information related to you when you apply to become a merchant. In order to onboard you and comply with any legal and regulatory requirements, additional personal information may be needed, such your complete name, email address, date of birth, home address, proof of address, bank statement, personal identity card, or passport.
- 4. Data collected from cardholders/buyers: we collect, store, process financial and transaction related to personal data about the cardholders/buyers and their transaction, which may include, full name, email address, phone number, credit card number, expiry date, CVV, billing and shipping address, IP address, browser type and version, purchase amount, date of the purchase, and cart description.

## Why Does METTYAP Collect Your Personal Information?

- To personalize user experience: we may use information to understand how our users as a group/collectively use the services and resources provided on the website and Mobile application
- 2. To enhance customer care: Your information enables us to better address the service requests, questions, and support requirements of your customer(s).
- 3. To process your application, we might access it and utilize the personal data we've obtained to learn more about your company's nature and profile.
- 4. For marketing purposes: we may use your personal information for promotional activities of our new products and features, special offers and advertising our products.
- Periodic emails will be sent to the provided email address with information and updates about our website and our services. Additionally, it might be used to answer your questions and/or other requests.
- 6. To identify fraudulent activity: we may use your information to detect, prevent, mitigate fraudulent activities such as risks associated with transactions, our systems and to monitor illegitimate activities.

7. To comply with the law: we may use your information when it is required to comply with legal obligations, financial, regulatory and for audit purposes.

#### **Data Storage and Access**

We store the information we obtain from you on our system servers. We take steps that are reasonable to prevent unauthorized access, use, and/or disclosure of your personal information. Although we have implemented security measures that are acceptable and consistent with industry standards, there is no assurance that someone won't manage to go around or circumvent the security measures and access your personal information without your permission.

You should always ensure that your username and password are not shared with any third party to protect your personal information.

When the need arises for the verification of your data and other purposes, we could grant access to third party applications to your information. METTYAP guarantees that the verification procedures employed by third-party applications will contribute to safeguarding your account from being used for money laundering or any fraudulent activity. By giving us your personal information, you consent to its transfer to, storage in, and processing by a third party.

## **Disclosure of your Personal Information to Third Parties**

In situations where a requirement arises for the verification of your personal information and other validation purposes, METTYAP may permit third party applications to access your information. We guarantee that third-party applications' verification procedures will protect your account against fraud, money laundering, and other criminal acts that are related to our services. In order to provide payment services, promote the business, and/or for legal reasons, we may release personal information to third parties as follows: (1) Service Providers: When it's required to provide services like identity verification, infrastructure hosting, data analysis, payment processors, customer service, and email delivery, we may disclose your personal information to a select group of service providers. To deliver their services, these service providers might access the personal data. (2) Business Partners: In order to provide services to Users, such as acquiring banks, METTYAP may share personal information with its third-party business partners. (3) Legal

Claims: If necessary, METTYAP may use your personal information to protect the interests, rights, property, or safety of the Company, its employees, and affiliates in the event of a legal claim. We may also disclose your personal information to any third party if we believe, in good faith, that doing so is reasonably necessary to comply with any applicable law, regulation, legal process, or enforceable governmental request, as well as to enforce our Terms of Service.

#### **Retention of your Personal Information:**

METTYAP securely retains personal information in an identifiable format for the duration required by applicable laws and regulations in the jurisdiction where the service is being offered and business purposes. We may retain personal information for longer periods than required by law for business interests as long as it is not prohibited by applicable law or any regulatory agency/authority.

#### **Third Party Websites**

The websites and services of our partners, suppliers, advertisers, sponsors, and other third parties may be linked in advertising or other content on our website or mobile application. We have no control over the information or links that appear on these websites, and we disclaim all liability for anything posted on or processes / practices followed by those websites. Any other website you browse or engage with, including ones which links appear on our website or mobile application is governed by its own terms and regulations. We cannot guarantee the security or privacy of any information you might submit to such websites.

## **Internet Cookies**

Cookies are text files, used by your computer's browser, that store visitor session data. Cookies, by themselves, do not identify the individual user. Cookies are commonly used on the Internet and do not harm your system. Cookies are mainly used to measure web traffic, for keeping records and to let you know when you visit a particular site. But cookies never give us access to any other information other than what you chose to share with us. Cookies also helps us in analyzing data to be used in improving our website, eventually giving you a better user experience. Please note that we treat Internet Protocol (IP) addresses and other identifiers as personal information to the extent that local law permits us to do so. Similar to this, for the purposes of this Privacy Policy, we treat

information that is combined from non-personal and personal sources as personal information. By using the mettpay.ae site and accepting the cookie banner, you agree to be bound by our Cookie Policy.

# **Updating your Information**

If your personal or professional information (such as your name, address, or telephone number) needs change, you must update your details by contacting METTYAP on our Contact Us page. To avoid inconvenience to all, METTYAP strongly advices to keep all information up-to-date and correct. METTYAP will be exempt from any responsibility in the rare event where losses may arise from not updating your information.

# **Contact Us**

If you have questions, comments or complaints about this Privacy Policy or any action is required in relation to your personal information, please contact us at info@mettpay.ae