

## PRIVACY POLICY

IN ORDER TO UNDERSTAND WHAT INFORMATION MAY BE COLLECTED AND HOW IT MAY BE USED PLEASE READ THIS PRIVACY POLICY CAREFULLY BEFORE ACCESSING THE CONTENT OF THIS WEBSITE [WWW.INVESTEX.COM](http://WWW.INVESTEX.COM) (HEREINAFTER REFERRED TO AS THE WEBSITE) OR USING ANY SERVICES OR PRODUCTS IT PROVIDES. IF YOU DO NOT AGREE WITH THIS PRIVACY POLICY (SUBJECT TO CHANGE WITHOUT NOTICE) PLEASE REFRAIN FROM ACCESSING THIS WEBSITE.

BY ACCESSING, USING, EXPLORING, CONSULTING THIS WEBSITE OR DOWNLOADING FILES YOU AGREE TO BE BOUND BY THE PRIVACY POLICY BELOW.

### 1. General

- 1.1. The Website's owner(s) and operator(s) collects and stores users' information when they visit/use the Website for statistical and communication purposes and for providing and improving the services offered on the Website. The use of the Website and its services shall constitute users' consent for collection and use of their personal information by the Website's owner(s) and operator(s) and their associated companies.
- 1.2. Users' personal information shall not be disclosed to any third party unless such disclosure is required by the competent authorities or permitted under the applicable law. The Website's owner(s) and operator(s) shall not share users' personal data with any third parties for the purposes other than the ones specified in this Policy.
- 1.3. Users' personal information shall only be used for purposes specified in this Policy. The Website's owner(s) and operator(s) shall not process personal data unless the user provided its consent or such processing is permitted by law.
- 1.4. Management and protection of users' personal information shall be governed by the applicable laws of St. Vincent and the Grenadines and these Terms. Users of the Website have the right to access their personal information and the right to object processing of such information.
- 1.5. This Privacy Policy may be changed or updated at any time at the sole discretion of the owner(s) and operator(s) of the Website. The current version shall be available on the Website at all times. Users are advised to check Privacy Policy for any updates.

### 2. Collecting, processing and using personal data of the Website's users

- 2.1. Visitors of the Website will have access to some web pages without having to register/login into their accounts. In such cases anonymous visitors will not have to provide the Website's owner(s) and operator(s) with any personal information, however automatically collected anonymous data shall be stored and used by the Website's owner(s) and operator(s) for statistical records, for improving the Website and services offered.
- 2.2. The Website's owner(s) and operator(s) may record and store non-personal information, transmitted automatically by users' browser whenever they visit the Website. Such non-personal information will be collected for security and statistical purposes and may include: user's IP address, visited pages, time and date of visit, user's browser and operating system, cookies, language, etc.

- 2.3. Some functions of the Website shall be available only upon registration/logging in to the account.
- 2.4. During registration process users will be required to provide their personal information. The Website's owner(s) and operator(s) collect and store users' personal data mainly for providing and developing its services, communicating with users and processing inquiries. The Website's owner(s) and operator(s) shall not use personal data for any other purpose without user's consent or unless it is permitted by law.
- 2.5. Each time registered user logs into the account, the Website's owner(s) and operator(s) collect login details and other identifying information in order to ensure security of the account.
- 2.6. For the purposes of processing inquiries, exchanging information with the user, improving products, services and usability of the Website, the Website's owner(s) and operator(s) shall collect and store information provided by users via "Contact us" forms. Such information shall not be shared with third parties.

### **3. Third parties' websites**

- 3.1. This website may contain links to third party internet sites. Under no circumstances the Website's owner(s) and operator(s) shall be responsible for collection, management and use of personal data by third party websites. Whenever Users choose to leave the Website and follow links of any third party websites, they are advised to consult such linked websites' terms and conditions regarding privacy and use of personal data.

### **4. Use of cookies**

- 4.1. The Website uses cookies to improve users' experience and ensure security and efficiency of the Website.
- 4.2. Cookies are small text files which are stored on the computer or other device used to access the Website. Cookies allow the Website to identify devices used by visitors, personalize Website functions and collect statistical data.
- 4.3. CardPay shall use cookies as necessary for provision of services, i.e. for authentication, enhancing website safety, analyzing users' behavior and trends, remembering users' settings, etc.
- 4.4. Normally, internet browsers have "cookies" enabled by default. Users can modify their cookie settings by limiting or disabling cookies. This, however, may affect users' ability to access and use the Website and certain services.

### **5. Users' right to access their information**

- 5.1. Users are entitled, upon request, to access and amend their personal information stored by the Website's owner(s) and operator(s).