

PayMaster Privacy Policy

This Privacy Policy sets out your rights regarding the collection, use, storage, sharing and protection of your personal information. It applies to the PayMaster website [www.paymasterapp.com] and all related sites, applications, services and tools regardless of how you access or use them.

Scope and Consent

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively "PayMaster Services"). This laws of the Republic of Sri Lanka apply to this Privacy Policy and is intended to govern the use of PayMaster Services by our users. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30-day notice period, you will be considered as having expressly consented to all amendments to this

Collection of Personal Information

We collect the following types of personal information in order to provide you with the use of PayMaster Services, and to help us personalize and improve your experience. Information we collect automatically: When you use PayMaster Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes, but is not limited to, the following: data about the pages you access, computer IP address, device ID or unique identifier, device type, geo-location information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral URL, ad data, and standard web log data and other information. We also collect anonymous information through our use of cookies and web beacons.

Information you provide to us: We may collect and store any information you provide us when you use PayMaster Services. including when you add you use PayMaster Services, including when you add information on a web form, add or update your

account information, participate in community discussions, chats, or dispute resolutions, or when you otherwise correspond with us regarding PayMaster Services.

When you use PayMaster Services, we also collect information about your transactions and your activities. In addition, if you open a PayMaster account or use PayMaster Services, we may collect the following types of information:

- Contact information, such as your name, address, phone, email and other similar information.
- Financial information, such as the full bank account numbers and/or credit card numbers that you link to your PayMaster account or give us when you use PayMaster Services.
- Detailed personal information such as your date of birth or national ID number.

We may also collect information from or about you from other sources, such as through your contact with us, including our customer support team, your results when you respond to a survey, your interactions with members of the PayMaster corporate family or other companies (subject to their privacy policies and applicable law), and from other accounts we have reason to believe you control (whether in part or in whole).

Additionally, for quality and training purposes or for its own protection, PayMaster may monitor or record its telephone conversations with you or anyone acting on your behalf. By communicating with PayMaster, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Information from other sources: We may also obtain information about you from third parties such as credit bureaus and identity verification services.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayMaster account and authorizing PayMaster to have access to this information, you agree that PayMaster may collect, store and use this information in accordance with this Privacy Policy.

Authentication and Fraud Detection: In order to help protect you from fraud and misuse of your personal information, we may collect information about you and your interactions with PayMaster Services. We may also evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

Using Your Mobile Device: We may offer you the ability to connect with PayMaster Services using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacturer of your particular device.

How We Use the Personal Information We Collect

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience.

We may use your personal information to:

- provide PayMaster Services and customer support;
- process transactions and send notices about your transactions;
- verify your identity, including during account creation and password reset processes;
- resolve disputes, collect fees, and troubleshoot problems;
- manage risk, or to detect and/or prevent and/or take remedial measures in respect of fraud or other potentially prohibited or illegal activities;
- detect, prevent or take remedial action in respect of violations of policies or applicable user agreements;
- improve the PayMaster Services by customizing your user experience;
- measure the performance of the PayMaster Services and improve their content and layout;
- manage and protect our information technology infrastructure;

- provide targeted marketing and advertising, provide service update notices, and deliver promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging;
- perform creditworthiness and solvency checks, compare information for accuracy and verify it with third parties.

We may contact you via electronic means or postal mail to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees, to poll your views and opinions through surveys or questionnaires, or as otherwise necessary to provide you with the PayMaster Services. We may also contact you to offer discounts and promotions, and inform you about PayMaster Services and the services of our affiliates.

Marketing

We do not sell or otherwise provide your personal information or access thereto to third parties for their marketing purposes or otherwise without your express consent. We may combine your personal information with information we collect from other companies and use it to improve and personalize PayMaster Services, content, and advertising. If you do not wish to receive marketing communications from us or participate in our advertisement customization programs, please indicate your preference by logging into your account and going to the Notifications section and updating your preferences, or by following the directions that may be provided within the communication or advertisement.

We respect your communication preferences. If you no longer wish to receive notifications via our application, you can adjust your preferences by visiting the settings page of the application.

How We Use Cookies and Similar Technologies

When you access our website or use PayMaster Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, e-tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies").

We use these technologies to recognize you as a customer; customize PayMaster Services, content, and advertising; measure promotional effectiveness; help ensure that your account security is not compromised; mitigate risk and prevent fraud; and to promote trust and safety across our sites and PayMaster Services.

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and PayMaster Services.

Do Not Track: Do Not Track (DNT) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not currently respond to DNT signals. We do, however, provide you notice of the tracking by advertisers and other third parties in our Privacy and Cookies policies.

For more detailed information on our use of these technologies, please see our policy on Cookies, Web Beacons, and Similar Technologies

How We Protect and Store Personal Information

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific user.

Our operations are supported by a network of computers, cloud-based servers, and other infrastructure and information technology, including, but not limited to, the use of third-party service providers. We, and third-party service providers on our behalf, store and process your personal information. If your information is transferred to other countries, including countries which may not have data protection laws that provide the same level of protection that exists in your country, we will protect the information as described in this Privacy Policy.

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to data centres, and information access authorization controls.

How We Share Personal Information with Other PayMaster Users

When you transact with others through the PayMaster Services, we may provide those parties with information about you necessary to complete the transaction, such as your name, account ID, contact details, billing address, or other information needed to promote the reliability and security of the transaction. If a transaction is held, fails, or is later invalidated, we may also provide details of the unsuccessful transaction. To facilitate dispute resolution, we may provide a buyer with the seller's address so that goods can be returned to the seller. The receiving party is not allowed to use this information for unrelated purposes, such as to directly market to you, unless you have agreed to it.

Please note that merchants and other parties you transact with through the PayMaster Services may have their own privacy policies, and although PayMaster's user agreement does not allow the other transacting party to use this information for anything other than providing PayMaster Services, we are not responsible for their actions, including their information protection practices.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you using PayMaster, or with the third parties that offer or use PayMaster Services, except with your express permission or if we are required to do so to comply with credit card rules or other legal process.

How We Share Personal Information with Other Third Parties

We may share your personal information we collect from you, including your name, contact details, and transactions and activities, with:

- Affiliates of PayMaster, to provide joint content, products, and services (such as registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services, and communications.
- Credit bureaus and collection agencies to report account information, as permitted or required by law.
- Companies or entities that we plan to merge with or are acquired by. (Should such a combination occur; we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice.)

- Law enforcement, government officials, or other third parties pursuant to summons, court order, or other legal process or requirement applicable to PayMaster or one of its affiliates; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement.
- Other unaffiliated third parties, for the following purposes:
 - Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk. For example, we may share account information in order to help protect your accounts from fraudulent activity, alert you if we detect such fraudulent activity on your accounts, or evaluate credit risk. As part of our fraud prevention and risk management efforts, we also may share necessary account information with third party merchants in cases where PayMaster has placed a hold or other restriction on your account based on disputes, claims, chargebacks or other scenarios regarding transactions made through PayMaster.
 - Customer Service: for customer service purposes, including to help service your accounts or resolve disputes (e.g., billing or transactional).
 - Legal Compliance: to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
 - Service Providers: to enable service providers under contract with us to support our business operations, such as fraud prevention, bill collection, marketing, customer service and technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
 - Other third parties with your consent or direction to do so.

How You Can Access or Change Your Personal Information

You can review and edit your personal information at any time by logging in to your account and reviewing your account settings and profile. You can also close your account through the PayMaster website. If you close your PayMaster account, we will mark your account in our database as "Closed," but may retain personal information from your account for a certain period of time and disclose it in a manner consistent with

our practices under this Privacy Policy for accounts that are not closed. We also may retain personal information from your account to collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud, enforce our User agreement, or take other actions as required or permitted by law.

How You Can Contact Us about Privacy Questions

If you have questions or concerns regarding this Privacy Policy, you should contact us on info@paymasterapp.com