

TERMS AND CONDITIONS

Emexconsult Limited (“we”) are committed to protecting and respecting your privacy.

This policy (together with our terms and conditions of supply <http://emexpay.com/terms-and-conditions> and any other documents referred to on it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

For the purposes of the Data Protection Act 1998 (the “Act”), the data controller is Emexconsult Limited of Forsythe House, Cromac Square, Belfast, Northern Ireland, BT2 8LA.

1. Information we may collect from you

1.1 We may collect and process the following data about you:

1.1.1 information that you provide by filling in forms on our website <https://www.emexpay.com> (our “site”). This includes information provided at the time of registering an account, purchasing services from us or requesting further services. We may also ask you for information when you report a problem with our site or the services you have purchased; 1.1.2 if you contact us letter or email, we may keep a record of that correspondence;

1.1.3 if you contact us by telephone, we may record our telephone conversation for training purposes and, if you are asking us to provide you with the use of a dedicated hosting server, for the purposes of proving your request;

1.1.4 we may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them;

1.1.5 details of transactions you carry out through our site and of the fulfilment and administration of your orders; and

1.1.6 details of your visits to our site including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access and use.

2. IP addresses and cookies

2.1 We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

2.2 For the same reason, we may obtain information about your general Internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. They help us to improve our site and to deliver a better and more personalised service. They enable us:

2.2.1 to estimate our audience size and usage pattern;

2.2.2 to store information about your preferences, and so allow us to customise our site according to your individual interests;

2.2.3 to speed up your searches; and

2.2.4 to recognise you when you return to our site.

2.3 You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of our site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to our site.

3. Where we store your personal data

3.1 The personal data that we collect from you will be stored on our servers inside the European Economic Area (“EEA”).

3.2 Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

3.3 Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access. Specifically, your personal data will be stored in accordance with the Payment Card Industry Data Security Standard.

4. Uses made of the information

4.1 We use information held about you in the following ways:

4.1.1 to ensure that content from our site is presented in the most effective manner for you and for your computer;

4.1.2 to provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes;

4.1.3 to carry out our obligations arising from any contracts entered into between you and us;

4.1.4 to allow you to participate in interactive features of our service, when you choose to do so;

4.1.5 to notify you about changes to our service.

4.2 If you have placed an order for our services, we will use the information we hold to send you our regular newsletter. This newsletter is our primary method of communicating with you and will inform you of changes to our site, notify you of planned outages and updates to our services, and keep you informed about our services generally. By placing an order for our services, you consent to us using the information we hold about you in this way.

4.3 If you are an existing customer, we will only contact you by electronic means (e-mail or SMS) with information about goods and services similar to those which were the subject of a previous sale to you.

5. Disclosure of your information

5.1 We may disclose your personal information to any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in UK Companies Act 2006.

5.2 We may disclose your personal information to third parties:

5.2.1 in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets; or

5.2.2 if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use and other agreements; or to protect our rights, property, or safety, or that of our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

6. Disclosure of your information

6.1 You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at Emexconsult Limited, Forsythe House, Cromac Square, Belfast, Northern Ireland, BT2 8LA

6.2 Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

7. Access to information

7.1 The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

8. Changes to our privacy policy

8.1 Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

9. Contact

9.1 Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to compliance@emexpay.com or by post to Emexconsult Ltd, Forsythe House, Cromac Square, Belfast, Northern Ireland, BT2 8LA