

## PRIVACY POLICY

Your trust is highly valued by us. Hence, we uphold the most stringent standards to ensure secure transactions and the confidentiality of customer information. Kindly read the subsequent statement to understand how we collect and manage information, as well as our practices regarding its dissemination. Please be aware that our privacy policy is subject to change at any time without prior notice. To remain informed about any alterations, we encourage you to review this policy periodically.

Upon visiting pay2remit.com, our official website, you automatically agree to abide by the terms and conditions outlined in this Privacy Policy. If you do not concur, we kindly request that you refrain from using or accessing our website. By the mere act of utilizing the website, you explicitly grant consent to the collection and disclosure of your personal information in accordance with the guidelines of this Privacy Policy. It is important to note that this Privacy Policy is integrated into and is subject to the regulations stipulated in our Terms of Use.

### COLLECTION OF PERSONALLY IDENTIFIABLE INFORMATION AND OTHER INFORMATION

When utilizing our website, we gather and store personal information that you provide to us on various occasions. Our primary objective in doing so is to offer you a secure, efficient, seamless, and personalized experience. This enables us to deliver services and functionalities that are tailored to your preferences and likely requirements, enhancing your overall browsing experience.

In the process of achieving these aims, we collect pertinent personal information from you. While generally allowing you to browse our website anonymously, your personal information becomes identifiable to us once shared. We strive to indicate which fields are obligatory and which ones are optional whenever possible.

You always maintain the choice of refraining from providing information by opting not to use specific services or features on our website. To gain insights into user demographics, interests, and behaviors for better comprehension, protection, and service enhancement, we may automatically track select information based on your interactions with our website. This collected information is analyzed collectively and in an aggregated manner. It could encompass details such as the source URL you arrived from, the next URL you navigate to, your browser information, and your IP address.

In certain website sections, we employ data collection tools such as 'cookies' to analyze webpage flow, evaluate the effectiveness of promotions, and foster trust and security. 'Cookies' are small files stored on your hard drive, assisting us in delivering our services. Specific features are accessible solely through the utilization of cookies, and they can also facilitate the delivery of targeted information aligned with your interests. Most cookies are categorized as 'session cookies,' automatically deleted from your hard drive at the session's conclusion.

If your browser permits, you are free to decline our cookies; however, this might impede your access to certain website features and necessitate more frequent password entry during a session. Additionally, on specific website pages, you might encounter 'cookies' or analogous tools placed by third parties. It's worth noting that we lack control over third-party cookie usage.

In case you decide to make purchases on our website, we gather insights about your purchasing behaviors. If transactions occur, we collect additional information, including billing addresses, payment instrument details, and tracking information for checks or money orders. Should you choose to post messages on our message boards, chat rooms, or other communication areas, or if you submit feedback, we will store the provided information.

We maintain this information to effectively resolve disputes, offer customer support, and troubleshoot issues within legal limits. Personal correspondence like emails or letters, or correspondence from other users or third parties regarding your website activities, may be compiled into a file specific to you.

When setting up a free account, we collect personally identifiable information from you, such as email addresses, names, phone numbers, and payment instrument details. While some website sections can be accessed without registering, certain activities necessitate registration, such as placing an order. Contact information is utilized to send you offers based on your previous orders and interests.

#### **USE OF DEMOGRAPHIC / PROFILE DATA / YOUR INFORMATION**

Our utilization of personal information serves to fulfill the services you request. If we employ your personal data for marketing purposes, we ensure the provision of an opt-out option. The spectrum of uses includes dispute resolution, problem troubleshooting, fostering a secure environment, facilitating financial transactions, gauging consumer interest in our offerings, updating you on online and offline opportunities, customizing experiences, identifying errors, fraud, and illicit activity, enforcing terms and conditions, and adhering to explanations provided during data collection.

As part of our ongoing enhancement of product and service provisions, we gather and assess demographic and profile data derived from user activity on our website. Your IP address is harnessed for server issue diagnosis and website administration. Furthermore, it aids in user identification and the collection of broad demographic insights. Periodic participation in optional online surveys might be requested. These surveys could seek contact and demographic details (such as zip code, age, or income). This information enables us to personalize your website experience, presenting content that aligns with your preferences and interests.

#### **SHARING OF PERSONAL INFORMATION**

Personal information may be shared with our corporate entities and affiliates to aid in the detection and prevention of identity theft, fraud, and potentially illegal activities. Additionally, this sharing allows for the correlation of related or multiple accounts to prevent service abuse and to facilitate joint or co-branded services requested by you, involving more than one corporate entity. Such entities and affiliates will not engage in marketing to you due to this sharing, unless you explicitly opt-in.

We might disclose personal information if compelled by law or if in good faith we believe such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. In cases where it is reasonably necessary to enforce our Terms or Privacy Policy, or to respond to claims that an advertisement, posting, or other content violates the rights of a third party, we may share personal information with law enforcement agencies, third-party

rights owners, or others. The intention behind such disclosure is to safeguard the rights, property, or personal safety of our users or the general public.

In scenarios where we (or our assets) intend to merge with or be acquired by another business entity, or undergo reorganization, amalgamation, or business restructuring, we and our affiliates may share or sell some or all of your personal information. In the event of such a transaction, the other business entity (or the newly combined entity) will be obligated to adhere to this privacy policy concerning your personal information.

#### **SECURITY PRECAUTIONS**

To safeguard against loss, misuse, and alteration of the information under our jurisdiction, our website maintains robust security measures. When you modify or access your account details, we provide a secure server for your use. Once your information is in our possession, we diligently follow rigorous security protocols to ensure its protection from unauthorized access.