

Privacy Policy for Payment Processing Services (**PayFast**)

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Please view, read, this policy.

The Privacy Policy below governs the use of our payment processing services and any other related features, technologies or functionalities offered by us (collectively “the PayFast Services”) by users who do not have a Payfast account. That includes, without limitation, any information you provide in relation to the PayFast Services.

1. Overview

In order to operate the Payfast Services and to reduce the risk of fraud, ("our", "us" or "we"), the data controller, must ask you to provide us with information about yourself, including your digital wallet or debit card and/or bank account details. By consenting to and agreeing with the terms of this Privacy Policy, you expressly consent and agree to us processing your data in the manner set out herein. This Privacy Policy describes the information we collect and how we use that information. PayFast takes the processing of your personal information very seriously and will use your information only in accordance with the terms of this Privacy Policy.

We will not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. However, in order for us to offer our services to our users; enhance the quality of our service from time to time; and protect the interests of our users, we will in limited circumstances share some of your personal information with third parties under strict restrictions, as

described in more detail in the section "Our Use and Disclosure of Information". It is important for you to review this Privacy Policy as it applies to all the PayFast Services.

By accepting the Privacy Policy, you expressly consent to our use and disclosure of your personal information and direct us to do so in the manner described in this Privacy Policy.

If you disagree with the terms of this Privacy Policy, please do not use the PayFast Services.

A Special Note about Children.

Children are not eligible to use our service and we ask that minors (persons under the age of 18) do not submit any personal information to us or use the PayFast Services.

2. Information We Collect

Required Information

To use the PayFast Services, you must provide your name, phone number, and email address. In order to make payments through the PayFast Services, you must provide digital wallet, debit card or bank account information. This required information is necessary for us to process transactions, protect you against debit card fraud and current account fraud, and contact you should the need arise in administering the PayFast Services.

We will also require other commercial and/or identification information if you process high overall payment volumes through the PayFast Services or as is otherwise required in order for us to comply with our anti-money laundering obligations under SBP law.

Transaction Information

When you use the PayFast Services purchasing anything from anywhere, we ask you to provide information related to that transaction. This information includes the amount and type of transaction (purchase of goods or purchase of services).

Customer Service Correspondence

If you send us correspondence, including emails and helpline no, we retain such information. We will also retain customer service correspondence and other correspondence from PayFast to you. We retain these records in order to keep records of our services. That enables us to measure and improve our customer service, and to investigate potential fraud and violations of our User Agreement. We may, over time, delete these records if permitted by law.

3. Information Security

PayFast is committed to handling your user information with high standards of information security. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files. We authorize access to personal information only for those employees who require it to fulfil their job responsibilities.

4. Accountability

Our privacy office is responsible for ensuring that our day-to-day procedures comply with this Privacy Policy. If you want to exercise your right to access your information or have any questions about this privacy statement, PayFast information practices, or your dealings with PayFast, you can contact us by using **our** helpline, or by calling the customer service number located on our website www.apps.net.pk.