

At **ScalePayments**, along with our affiliates ("**ScalePayments**", "we", "us"), we prioritize your privacy and are dedicated to protecting the information you share with us. This document outlines how we handle the Personal Information collected through our website, applications, and services (referred to collectively as "Services"). It does not extend to the content processed on behalf of our API customers, which is covered by separate agreements.

1. Collection of Personal Information

- We gather Personal Information about you in the following ways:
- Directly from You: When you create an account, use our Services, or communicate with us, we collect:
- Account Information: Your name, contact details, account credentials, payment information, and transaction history.
- Content: Personal Information in your inputs, uploads, or feedback to our Services.
- Communication Information: If you contact us, we collect your name, contact details, and message contents.
- Social Media Information: Interacting with our social media accounts may result in us collecting your contact details. The social media platforms may also provide us with aggregated user interaction data.

Automatically Collected Information: As you navigate and interact with our Services, we collect:

- Technical Information: Browser/device data, IP addresses, usage patterns, and cookies to enhance your experience and improve our Services.

2. Use of Personal Information

We use your Personal Information to:

- Deliver and improve our Services.
- Communicate with you about updates and offerings.
- Conduct research and prevent fraud.
- Comply with legal obligations and protect our rights.

3. Disclosure of Personal Information

We may share your Personal Information with:

- Service Providers: To support our business operations and service delivery.
- During Business Transfers: As part of mergers, acquisitions, or other business transitions.
- For Legal Reasons: When necessary to comply with laws or protect our interests and safety.

4. Your Rights

Depending on location, individuals may have certain statutory rights in relation to their Personal Information. For example, you may have the right to:

- Access your Personal Information and information relating to how it is processed.
- Delete your Personal Information from our records.
- Rectify or update your Personal Information.
- Transfer your Personal Information to a third party (right to data portability).
- Restrict how we process your Personal Information.
- Withdraw your consent—where we rely on consent as the legal basis for processing at any time.
- Object to how we process your Personal Information.

You can exercise these rights by contacting us at olga@scalepayments.com

5. Children's Privacy

Our Services do not target children under 13. We do not knowingly collect information from children under this age. We will investigate any notification and if appropriate, delete the Personal Information from our systems. If you are 13 or older, but under 18, you must have permission from your parent or guardian to use our Services.

6. Third-Party Websites

Our Service may link to external sites not governed by this Privacy Policy. We recommend reviewing their privacy policies independently.

7. Security and Retention

We employ measures to protect your Personal Information but cannot guarantee absolute security. We retain your data as necessary for service provision and compliance with legal obligations.

8. International Users

Your Personal Information may be processed and stored in the United States and other jurisdictions, under the legal bases outlined for our international operations.

9. Policy Updates

We may periodically update this Privacy Policy. Changes will be posted on our website, along with the effective date.

10. Contact Us

For any questions or concerns regarding this policy, please reach out to our support team at olga@scalepayments.com

Consent to Communication

Scope of Consent: By submitting your personal information on our website, including your name, telephone number, and email address, you agree that **ScalePayments,** its subsidiaries, affiliates, and our trusted third-party partners may contact you by various communication methods, including but not limited to emails, phone calls, text messages, and postal mail. This communication may be aimed at informing you about new products, services, promotions, and offers that you might find valuable.

Automated Calls and Messages: You acknowledge that consent includes receiving autodialed and prerecorded messages or calls delivered via automated technology, to the phone number you provided. We will obtain separate, express consent for telemarketing calls as required by law.

Third-Party Communication: You agree that we may share your personal information with trusted third parties for them to contact you with relevant offers and services. However, your information will be shared in accordance with our Privacy Policy and applicable laws concerning data protection and privacy.

Voluntary Nature of Consent: Providing your consent is completely voluntary, and you may withdraw your consent at any time. To withdraw your consent, please follow the opt-out instructions provided in our communications or contact our customer service.

Data Protection and Privacy

Use of Information: We use the information you provide to tailor our communication with you, improving your experience with our products and services. We also use your information for internal analytics, market research, and compliance with legal obligations.

Sharing and Disclosure: We do not sell your personal data. We only share your data with trusted third parties who adhere to our data protection standards or when required by law. Our third-party partners are obligated to protect your information and are prohibited from using your data for purposes other than those specified by **ScalePayments.**

Data Security: We are committed to keeping your personal data secure. We implement appropriate technical and organizational measures to protect against unauthorized or unlawful processing and against accidental loss, destruction, or damage.

Rights of Individuals: You have rights regarding your personal data, including the right to access, correct, delete, or restrict the processing of your data. You also have the right to object to processing and the right to data portability. To exercise these rights, please contact us.