

Niceboy Pay Terms and Conditions

Introduction

We at Niceboy s.r.o. respect your privacy and are committed to protect the privacy of our users. This Privacy Policy outlines our practices with respect to collecting, using and disclosing your information through your use of our website or mobile app (collectively: “the Services”). We encourage you to read the Privacy Policy carefully and use it to make informed decisions. The Privacy Policy is a part of our User Terms and is incorporated therein by references. By using our Services, you agree to the terms of this Privacy Policy and your continued use of the Services constitutes your ongoing agreement to this Privacy Policy. In this Privacy Policy you will read about:

- What type of information we collect
- How we collect your information
- Information on the Cookies we use
- How we use the information we collect
- With whom we share the information, and for what purpose
- For how long we retain the information we collect
- How do we safeguard your information
- How we use the information we collect for marketing purposes
- How to contact us

What type of information we collect

As part of the registration process for our tokenisation service, we collect the following personal information.

- Name
- Email
- Address including Postal Code
- Telephone number

How we collect information

There are two main methods we may use to collect information

- We collect information through your use of the Services. In other words, when you are using our Services, we are aware of it and may gather the information relating to such usage, either independently or through the help of third-party services as detailed below.
- We collect information which you provide us voluntarily. For example, we collect Personal Information which you provide when you:
 - I. respond to communications from us;
 - II. open an Account and use the Services; and
 - III. communicate with us via email or other means.

Cookies

We use cookies and other technologies in our related services, including when you visit our site or access our Services.

A "cookie" is a small piece of information that a website assigns to your device while you are viewing a website. Cookies are very helpful and can be used for various different purposes. These purposes include allowing you to navigate between pages efficiently, enable automatic activation of certain features, remembering your preferences and making the interaction between you and our Services quicker and easier. Cookies are also used to help ensure that the advertisements you see are relevant to you and your interests and to compile statistical data on your use of our Services.

Our website uses cookies in order to provide you with Services, identify you for repeat visits, (for example to allow us to store your preferences for the next sign-in), and monitor and analyse our web access.

We use the following cookies on our Services:

Cookie	Name	Purpose
Niceboy	Niceboy Services	Enables us to provide the user with a better experience

How we use the information we collect

We use and share Personal Information in the manner described in this Privacy Policy. The Personal Information will be disclosed to a third party only to the extent required for the specific purpose, as stipulated in this Privacy Policy, and in such case, we require the relevant third party to agree to process such information in compliance with our Privacy Policy.

In addition to the purposes listed above, the information we collect, which may include your Personal Information, is used for the following purposes:

- To set up your Account and to provide our Services (e.g. process your payments);
- To identify and authenticate your access to certain features of the Services;
- To communicate with you and to keep you informed of our latest updates;
- To serve you advertisements when you use our Services;
- To perform research or to conduct anonymous analytics in order to improve and customize our Services to your needs and interests;
- To support and troubleshoot our Services and to respond to your queries;
- To investigate violations and enforce our policies, and as required by law, regulation or other governmental authority, or to comply with a subpoena or similar legal process or respond to a government request; including, but not limited to: o obtain information about you from credit reference agencies and fraud prevention agencies to check you (and / or your business's) credit status/profile and identity on a periodic basis;
- To monitor Transactions for the purposes of preventing fraud, money laundering and cheating; This may involve utilising products and services from third parties (including

the sharing of information with such third parties) to monitor transactions, detect patterns requiring investigation or otherwise profile and assess the likelihood of fraud occurring;

- Manage complaints or disputes.

The agencies may record our enquiries and may share it with other third parties and fraud prevention agencies.

Information regarding how you manage your account, and/or any debt may be supplied to other organisations by credit reference and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover any debts that you owe. Records remain on file at such agencies for 6 years after they are closed, whether settled by you or defaulted. If you would like further information on our use of credit reference agencies, please contact us.

With whom we share the information we collect (“Recipients”)

We do not rent, sell, or share your Personal Information with third parties except as described in this Privacy Policy. The Personal Information will be disclosed to a third party only to the extent required for the specific purpose, as stipulated in this Privacy Policy, and in such case, we require the relevant third party to agree to process and secure such information in compliance with our Privacy Policy and applicable law.

In addition to the purposes listed in this Privacy Policy, we may share Personal Information with our Recipients, who may be in different jurisdictions across the world, for any of the following purposes:

- Providing you with our Services;
- Storing such information on our behalf;
- Processing such information to assist us with our business operations (e.g. to process payments and your deposits; authenticate your access; auditing our operations, provide customer support, customer retention services, etc.);
- Performing research, technical diagnostics or analytics;

We may transfer or disclose Personal Information to our subsidiaries, affiliated companies and subcontractors for the purposes listed in this Privacy Policy.

We may also disclose Personal Information, or any information you submitted via the Services if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to: (i) comply with any applicable law, regulation, legal process or governmental request; (ii) enforce our policies (including our Agreement), including investigations of potential violations thereof; (iii) investigate, detect, prevent, or take action regarding illegal activities or other wrongdoing, suspected fraud or security issues; (iv) to establish or exercise our rights to defend against legal claims; (v) prevent harm to the rights, property or safety of us, our users, yourself or any third party; or (vi) for the purpose of collaborating with law enforcement agencies or in case we find it necessary in order to enforce intellectual property or other legal rights.

Merchants

We may transfer or disclose Personal Information to our merchants for the purposes listed in this privacy policy. Additionally, with your prior authorisation, we may share personal data such as identification information or additional verification documentation with merchants with whom you already have engaged with through our product and we may, on your authorisation via the merchant, receive similar information and documentation which allows both us and our merchants to meet regulatory obligations while minimising the burden and impact on you to provide this information twice.

Third party collection of information

Our Privacy Policy only addresses the use and disclosure of information we collect from you. To the extent that you disclose your information to other parties via our Services (e.g. by clicking on a link to any other website or location) or via other sites throughout the internet, different rules may apply to their use or disclosure of the information you disclose to them.

It is important to note that such third-party services may have their own privacy policies and we advise you to read them carefully. Inclusion of a link to third party website or service is not a recommendation of such a website or service. Third party sites may contain information or service that is illegal, unreasonable or that some people may find inappropriate or offensive. Before using third party sites and services or before making a purchase, we recommend you read and understand those sites', service' or product's terms and conditions, warranty, and privacy policies and to ensure you agree to their terms. You acknowledge that we are not responsible for the products, services, or descriptions of those products or services that you receive from third party sites or to the content or privacy practices of those sites, and that this Privacy Policy does not apply to any such third-party products and services. You are knowingly and voluntarily assuming all risks of using third party sites to purchase products and services. You agree that we shall have no liability whatsoever with respect to such third-party sites and your usage of them.

User Rights

You may request to:

- Receive confirmation as to whether personal information concerning you is being processed, and access your stored personal information, together with supplementary information.
- Receive a copy of personal information you directly volunteer to us in a structured, commonly used and machine-readable format.
- Request rectification of your personal information that is in our control.
- Request erasure of your personal information.
- Object to the processing of personal information by us.
- Request to restrict processing of your personal information by us.
- Lodge a complaint with a supervisory authority.

However, please note that these rights are not absolute, and may be subject to our own legitimate interests and regulatory requirements. If you wish to exercise any of the aforementioned rights, or receive more information, please contact our Data Protection Office at info@niceboy.cz

How long do we retain the information we collect?

Please note that unless you instruct us otherwise, we retain the information we collect for as long as needed to provide the Services. We may also retain information we collect in order to comply with our legal obligations, resolve disputes and enforce our agreements. Retention periods will be determined considering the type of information that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused information at the earliest reasonable time.

We may rectify, replenish or remove incomplete or inaccurate information, at any time and at our own discretion.

How do we safeguard and transfer your information?

We take great care in implementing and maintaining the security of the Services and your information. We employ industry standard procedures and policies to ensure the safety of our users' information, and prevent unauthorized use of any such information, and we require any third party to comply with similar security requirements, in accordance with this Privacy Policy. Although we take reasonable steps to safeguard information, we cannot be responsible for the acts of those who gain unauthorized access or abuse our Services, and we make no warranty, express, implied or otherwise, that we will prevent such access.

Since we operate globally, it may be necessary to transfer your Personal Information to countries outside the European Union. The data protection and other laws of these countries may not be as comprehensive as those in the European Union – in these instances we will take steps to ensure that a similar level of protection is given to your Personal Information. You hereby consent to transfer of your Personal Information to countries outside the European Union.

If you feel that your privacy was treated not in accordance with our policy, or if any person attempted to abuse our Services or acted in an inappropriate manner, please contact us directly at info@niceboy.cz