

PLEASE READ THIS PRIVACY POLICY CAREFULLY. THIS POLICY DESCRIBES THE WAYS SALARYO INC AND ITS AFFILIATES (together, "Salaryo", "we", "us, "our") AND/OR OUR VENDORS COLLECT, PROTECT, USE, AND STORE YOUR PERSONAL INFORMATION. YOU ACCEPT THIS PRIVACY POLICY BY USING OUR PRODUCTS AND SERVICES ON OUR WEBSITE, WEB APPLICATION, MOBILE APPLICATION, FACEBOOK MESSENGER OR THROUGH ANY OTHER MEANS (collectively, the "Services").

How Salaryo Collects Your Information?

1. Information You Provide

We use the information provided by you when you first apply for the service through our website, this information includes:

- a. Personal information: your name, address, phone number, email, date of birth, photo ID, and other similar information.
- b. Financial information: during your application process you'll be required to provide bank statements and/or financial reports and/or connect your bank account (using 3rd party API).

2. Information Salaryo Learns From Your Use

- a. When you visit the Salaryo website or applications or use the Services, we may collect information sent to us by your computer, mobile phone, or another device. This information may include your IP address, device information including but not limited to: identifier, name and type, operating system, location, mobile network information and standard web log information, such as your browser type, traffic to and from our site, the pages you accessed on our website, and any other available information.

- b. We may also collect information about your use and interaction with our website, applications, or the Services. For example, we may evaluate your computer, mobile phone or other access devices to identify any malicious software or activity that may affect the availability of the Services.
- c. When you use the Services, we may also store information based on your usage history. This includes, but is not limited to, details of your transactions, content you viewed, event information, clickstream information, and cookies that may uniquely identify your browser or your account. We may also collect information about you from any contact you have with Salaryo, any of the Services, or our employees, such as, with our member support team, in surveys, or through interactions with our affiliates.

3. Cookies and Anonymous Identifiers

- a. We use various technologies to collect and store information when you use the Services, and this may include sending one or more cookies or anonymous identifiers to your device.

4. Information Obtained From Third Parties

- a. We may obtain information about you from third parties such as credit risk management and identity verification services. We may also collect certain publicly-available information about you from third parties such as social media sites (for example, Facebook and Twitter). Additionally, you may choose to provide us with access to certain personal information stored by third parties, including those social media sites and banking information providers.
- b. The information we have access to varies by site and is controlled by your privacy settings, on such site and your authorization. By associating an account managed by a third party with your Salaryo account and authorizing Salaryo to have access to this information, you agree that

Salaryo may collect, store and use this information in accordance with this privacy policy.

How Salaryo Protects Your Information?

5. Salaryo maintains administrative, technical, and physical safeguards designed to protect the security, confidentiality, and integrity of your personal information. We encrypt all information that you submit to us through our website and mobile applications, and we authorize access to personal information only for those employees who require it to fulfill the responsibilities of their jobs. We store sensitive information with third party web services that meet the requirements of several global security standards, including ISO 27001 and PCI Data Security Standards, among others.

How Salaryo Uses Your Information?

6. Improving Our Service

Salaryo uses the information to perform and improve the Services, contact you, conduct research, and provide anonymous reporting for clients. For example, we may use the information to provide member support, process transactions, resolve disputes, collect payments, prevent illegal activities, customize the Services, reduce risk to parties involved in our transactions, and verify the accuracy of information.

7. Providing Relevant Marketing To You

We may use the information to deliver service update notices, and promotional offers based on your communication preferences. We may combine your information with information we collect from other companies and use it to improve and personalize the Services and content.

8. We respect the privacy of our customers and are committed to protecting confidential information and treating customers' information responsibly. We

limit the use and collection of information about our customers to that which is necessary to conduct our business.

When Salaryo Shares Your Information?

9. Everyday Business Purposes

We share your personal information with employees, affiliates, vendors, partners, and third parties as required to offer the Services. This includes, but is not limited to, processing transactions, maintaining your account, responding to court orders and legal investigations, litigation purposes, complying with audits or other investigations

10. When Required by Law

We will share your information with any party when required by law or by a government request to do so or to combat fraud or criminal activity.

Access Your Information

11. You can review and edit your personal information at any time by logging into your account, or by contacting us at support@salaryo.com.
12. You can also request to close your account by contacting us at support@salaryo.com. If you close your Salaryo account, we will mark your account in our database as "closed", but will keep your account information in our database to comply with our legal obligations.
13. If you close your account, your personally identifiable information will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law or in accordance with this privacy policy.

14. Amendments

We may amend this privacy policy at any time by posting a revised version on our website and App. We will attempt to give a reasonable notice period upon making any changes; however, unless otherwise stated, the revised version will be effective at the time we post it.

15. Contact Salaryo

If you have questions or concerns regarding this privacy policy, please contact us at support@salaryo.com

Last updated on 11/06/2018