

**Privacy Policy**

PLEASE READ THIS PRIVACY POLICY CAREFULLY. THIS POLICY DESCRIBES THE WAYS SALARYO FINANCIAL TECHNOLOGIES LTD AND THEIR 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").

We may amend this privacy policy at any time by posting a revised version on our website. 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.

As a financial company entrusted with sensitive financial information, we respect the privacy of our consumers and are committed to protecting confidential information and treating member information responsibly. We limit the use and collection of information about our members to that which is necessary to conduct our business.

**1. How Salaryo collects your information****a. Information you give Salaryo**

If you open an account or use the Services, we may collect the following types of information:

- Personal information: your name, Social Security number, address, phone number, email, date of birth, third-party application IDs, and other similar information.
- Financial information: bank account, debit card, and/or credit card numbers and details that you link to your Salaryo account or give us when you use the Services, including the bank, debit card, and/or credit transaction history contained in those accounts.

Before permitting you to use the Services, we may require you to provide additional personal and financial information. We may use this information to verify your identity or other information you provide.

b. Information Salaryo learns from your use

- 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 other 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.
- 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 device to identify any malicious software or activity that may affect the availability of the Services. 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, click stream 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.

c. Cookies and anonymous identifiers

- 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.

d. Information obtained from third parties

- 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.
- The information we have access to varies by site and is controlled by your privacy settings on that 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.

**2. How Salaryo protects your information**

- 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.

**3. How Salaryo uses your information.**a. Improving our service

Salaryo uses information to perform and improve the Services, contact you, conduct research, and provide anonymous reporting for clients. For example, we may use 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.

b. Providing relevant marketing to you

We may use 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.

**4. When Salaryo shares your information.**a. 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, and reporting to credit bureaus.

b. 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.

c. Salaryo does NOT use your information to sell or rent to third parties.

**5. Access your information**

You can review and edit your personal information at any time by logging in to your account on the website, the web or mobile applications, or by contacting us at [support@Salaryo.com](mailto:support@Salaryo.com). You can also request to close your account by contacting us at [support@Salaryo.com](mailto: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. This is necessary in order to detect and deter fraud, ensuring persons who try to commit fraud will not be able to avoid detecting on simply by closing their account and opening a new account. 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.

**6. Contact Salaryo**

If you have questions or concerns regarding this privacy policy, please contact us at [support@salaryo.com](mailto:support@salaryo.com)