# **Privacy Policy**

This privacy policy sets out how TransferGalaxy AB uses and protects any information that you give TransferGalaxy AB when you use this website.

TransferGalaxy AB is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement.

TransferGalaxy AB may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from May 27, 2016.

# WHAT WE COLLECT

We may collect and process the following information about you:

Information that you provide us in the course of using the service, such as your name, address, email address, and telephone number. We may also collect certain sensitive information from you including your bank account number, credit or debit card number, date of birth and social security number.

To facilitate our Service, we request certain third party personal information from you such as your recipient's full name, physical address, email address, and phone number.

Information about your usage of the Service, including your transaction history, how you use the Service to send or receive money, and to whom you send money.

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical information about our users browsing actions and patterns, and does not identify any individual.

#### WHAT WE DO WITH THE INFORMATION WE GATHER

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

To process you transactions

To verify your identity

To collect payment for your use of the Service

To provide you with information about our services

To send you marketing notices, service updates, and promotional offers

To send transaction alerts to you and/or the recipient of your remittance

To comply with applicable laws, regulations, and rules, such as those relating to "know-your-customer", and anti-money laundering requirements

# HOW WE SHARE INFORMATION WITH OTHERS

We do not sell or rent the information we collect to third parties for their promotional purposes unless we receive your permission to do so. Nevertheless, we may share information about you (including nonpublic, non-personally identifiable information) with:

Third-party service providers under contract with TransferGalaxy AB that help us with our business operations, such as transaction processing, fraud prevention, email communications, live chat and marketing. These service providers are authorized to use your personal information only as necessary to provide these services to us.

Third-parties that we partner with to offer additional products and services, such as long-distance telephone minutes, but only when you select to receive information about those additional products and services.

In the event of the sale, acquisition or merger of some or all of our assets, your personal information might be a part of the transferred assets. We shall notify you in the event of such an occurrence by placing a notice on our website.

Law enforcement and government officials, but only in connection with a formal request, subpoena, court order, or similar legal procedure, as well as circumstances where we believe in good faith that disclosure is necessary to comply with the law, report suspected illegal activity, or investigate violations of our User Agreement.

#### ACCESS TO YOUR INFORMATION

You can access, modify or update your personal information submitted on our websites by logging in to your account and changing your preferences.

#### SECURITY

The security of your personal information is important to us. When you enter sensitive information (such as credit/debit card and banking/financial information) on our site, we encrypt the transmission of that information using secure socket layer technology (SSL). We use 128-bit data security encryption, so all information sent between your web browser and our website remains private and secure.

#### HOW WE USE COOKIES

Our website uses cookies to distinguish you from other users to our site. This helps us provide you with a good experience when you browse our site and also allows us to improve our site. Please note that it is possible to disable cookies being stored on your computer by

changing your browser settings. However, this site may not perform properly or some features may not be available to you if you disable cookies.

# THIRD PARTY SITES

Our websites contain links to other websites. TransferGalaxy AB is not responsible for the privacy practices or the content of these other websites. We encourage you to familiarize yourself with the privacy practices of these other sites prior to submitting your personal information to them.

Our websites include Social Media Features, such as the Facebook Like button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our websites. Your interactions with these Features are governed by the privacy policy of the company providing it.

# CONTACT

If you have any questions about this Privacy Policy or the use of your Personal Data, please contact us by sending an email to the following address support@transfergalaxy.com.