

## **Privacy Policy for Transfer Galaxy Ltd.**

### **Introduction**

Transfer Galaxy Ltd. ("Transfer Galaxy", "we", "us", or "our") is committed to protecting your privacy and safeguarding your personal information. This Privacy Policy explains how we collect, use, disclose, and protect your personal information when you use our international payment services, website, or mobile applications (collectively, the "Services"). By using our Services, you consent to the practices described in this Privacy Policy.

### **Information We Collect**

#### **Personal Information**

We collect personal information that you provide directly to us when you use our Services, including:

- Name, address, date of birth, and contact details
- Government-issued identification (e.g., passport, driver's license)
- Financial information (e.g., bank account details, credit card information)
- Transaction data (e.g., transfer amounts, recipient information)
- Employment information
- Any other information you choose to provide

#### **Automatically Collected Information**

We may automatically collect certain information about your device and how you interact with our Services, including:

- IP address and device identifiers
- Browser type and operating system
- Usage data and browsing history

- Location information

### **How We Use Your Information**

We use your personal information for the following purposes:

- To provide and maintain our Services
- To process and complete transactions
- To verify your identity and comply with regulatory requirements
- To communicate with you about our Services
- To improve and personalize our Services
- To detect and prevent fraud and other illegal activities
- To comply with legal obligations

### **Disclosure of Your Information**

We may share your personal information with:

- Our parent company, Transfer Galaxy AB, for technology and operational support
- Financial institutions and payment processors to facilitate transactions
- Service providers who assist in our business operations
- Regulatory authorities, law enforcement, and government agencies as required by law
- Other parties with your consent or at your direction

### **Data Transfers**

As a subsidiary of Transfer Galaxy AB, your information may be transferred to and processed in Sweden or other countries where our parent company or its affiliates operate. We ensure appropriate safeguards are in place to protect your information when it is transferred internationally.

## **Data Retention**

We retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

## **Your Rights**

Depending on your jurisdiction, you may have certain rights regarding your personal information, including:

- The right to access your personal information
- The right to correct inaccurate information
- The right to request deletion of your information
- The right to restrict or object to processing
- The right to data portability

To exercise these rights, please contact us using the information provided at the end of this policy.

## **Security**

We implement appropriate technical and organizational measures to protect your personal information against unauthorized access, disclosure, alteration, or destruction. However, no method of transmission over the internet or electronic storage is 100% secure, and we cannot guarantee absolute security.

## **Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. We will notify you of any significant changes by posting the new Privacy Policy on our website or through other appropriate communication channels.

## **Contact Us**



If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at:

Transfer Galaxy Ltd.  
80 Birmingham St, Suite C6  
Etobicoke, ON Canada  
M8V 3W6  
Canada

Email: [privacy@transfergalaxy.com](mailto:privacy@transfergalaxy.com)

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