

Privacy Policy

Swiftchargeback cares about your privacy. For this reason, we collect and use personal information only as needed to deliver our products, services, websites and mobile applications, and to communicate with you about the same, or as you have requested (collectively, our "Services"). Your personal information includes information such as:

- Name
- Address
- Telephone number
- Date of birth
- Email address
- Candidate information (for job applicants)
- Other data collected that could directly or indirectly identify you.

Our Privacy Policy not only explains how and why we use your personal information that we collect, but also how you can access, update or otherwise take control of your personal information.

If at any time you have questions about our practices or any of your rights described below, you may reach our Data Protection Officer ("DPO") and our dedicated team that supports this office by contacting us via our email. This inbox is actively monitored and managed so that we can deliver an experience that you can confidently trust.

What information we collect, how we collect it, and why

Much of what you likely consider personal information is collected directly from you when you:

- i. request assistance from our award-winning customer support team (ex: phone number);
- ii. complete contact forms or request newsletters or other information from us (ex: email);

However, we also collect additional information when delivering our Services to you to ensure necessary and optimal performance. These methods of collection may not be as obvious to you, so we thought we'd highlight and explain a bit more about what these might be (as they vary from time to time):

Cookies and similar technologies on our websites and our mobile applications allow us to track your browsing behavior, links clicked, your device type, and to collect various data, including analytics, about how you use and interact with our Services. These technologies automatically collect data when you use and interact with our Services, including metadata, log files, cookie/device IDs, page load time, server response time, and approximate location information to measure website performance and improve our systems, including optimizing DNS resolution, network routing and server configurations. Specifically, interactions with the features, content and links (including those of third-parties, such as social media plugins) contained within the Services, Internet Protocol (IP) address, browser type and settings, the date and time the Services were used, information about browser configuration and plugins, language preferences and cookie data, information about devices accessing the Services, including type of device, what

operating system is used, device settings, application IDs, unique device identifiers and error data is collected. All this allows us to provide you with more relevant product offerings, a better experience on our sites and mobile applications, and to collect, analyze and improve the performance of our Services. We may also collect your location (IP address) so that we can personalize our Services. For additional information, and to learn how to manage the technologies we utilize.

Supplemented Data may be received about you from other sources, including publicly available databases, in which case we may combine this data with information we already have about you so that we can update, expand and analyze the accuracy of our records, , identify new customers, and provide products and services that may be of interest to you. If you provide us personal information about others, or if others give us your information, we will only use that information for the specific reason for which it was provided to us.

How we utilize information.

We strongly believe in both minimizing the data we collect and limiting its use and purpose to only that (1) for which we have been given permission, (2) as necessary to deliver the Services or interact with, or (3) as we might be required or permitted for legal compliance or other lawful purposes:

Much of the data collected is aggregated or statistical data about how individuals use our Services, and is not linked to any personal information

Sharing with trusted third parties. We may share your personal information with affiliated companies within our corporate family, with third parties with which we have partnered to allow you to integrate their services into our own Services, and with trusted third party service providers as necessary for them to perform services on our behalf, such as:

- Conducting contests or surveys
- Performing analysis of our Services and customers demographics
- Communicating with you, such as by way email or survey delivery
- Customer relationship management
- Security, risk management and compliance
- Recruiting support and related services.

These third parties (and any subcontractors they may be permitted to use) have agreed not to share, use or retain your personal information for any purpose other than as necessary for the provision of Services.

We will also disclose your information to third parties:

- in the event that we sell or buy any business or assets (whether a result of liquidation,

bankruptcy or otherwise), in which case we will disclose your data to the prospective seller or buyer of such business or assets; or

- if we sell, buy, merge, are acquired by, or partner with other companies or businesses, or sell some or all of our assets. In such transactions, your information may be among the transferred assets.

Communicating with you. We may contact you directly or through a third party service provider regarding products or services. We may also contact you with offers for additional services we think you'll find valuable if you give us consent, or where allowed based upon legitimate interests. You don't need to provide consent as a condition to purchase our goods or services. These contacts may include:

- Email
- Text (SMS) messages
- Telephone calls
- Messenger applications (e.g. WhatsApp, etc.)
- Automated phone calls or text messages.

If we collect information from you in connection with a co-branded offer, it will be clear at the point of collection who is collecting the information and whose privacy policy applies. In addition, it will describe any choice options you have in regards to the use and/or sharing of your personal information with a co-branded partner, as well as how to exercise those options. We are not responsible for the privacy practices or the content of third-party sites. Please read the privacy policy of any website you visit.

If you make use of a service that allows you to import contacts (ex. using email marketing services to send emails on your behalf), we will only use the contacts and any other personal information for the requested service. If you believe that anyone has provided us with your personal information and you would like to request that it be removed from our database, please contact us via email.

Transfer of personal information abroad. If you utilize our Services from a country other than the country where our servers are located, your personal information may be transferred across international borders, which will only be done when necessary for the performance of our contract with you, when we have your consent to do so, or when the appropriate standard contractual clauses are in place. Also, when you call us or initiate a chat, we may provide you with support from one of our global locations outside your country of origin.

Compliance with legal, regulatory and law enforcement requests. We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We will disclose any information about you to government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate to respond to claims and legal process (such as subpoena requests), to protect our property and rights or the property and rights of a third party, to protect the

safety of the public or any person, or to prevent or stop activity we consider to be illegal or unethical.

To the extent we are legally permitted to do so, we will take reasonable steps to notify you in the event that we are required to provide your personal information to third parties as part of legal process. We will also share your information to the extent necessary to comply with any ICANN, registry or ccTLD rules

How we secure, store and retain your data.

We follow generally accepted standards to store and protect the personal information we collect, both during transmission and once received and stored, including utilization of encryption where appropriate.

We retain personal information only for as long as necessary to provide the Services you have requested and thereafter for a variety of legitimate legal or business purposes.

These might include retention periods:

- mandated by law, contract or similar obligations applicable to our business operations;
- for preserving, resolving, defending or enforcing our legal/contractual rights; or
- needed to maintain adequate and accurate business and financial records.

If you have any questions about the security or retention of your personal information, you can contact us at via email,