



ANNEXURE 5

EPS Pakistan
PRIVACY POLICY

EPS Privacy Policy

Element Payment Solutions is committed to protecting your privacy and approaches the same as one of its paramount responsibilities. This privacy statement explains data collection and use practices of the Element Payment Solutions website, i.e. https://elementpay.io/ (the "EPS"). By accessing the EPS site, you are consenting to the information collection and use practices described in this privacy statement.

Collection of your Personal Information

We will ask you when we need information that personally identifies you (personal information) or allows us to contact you to provide a service or that you have requested information such as receiving information about EPS products and services, ordering e-mail newsletters, joining a limited-access premium site or service, signing up for an event or training, or when purchasing, downloading and/or registering EPS products.

The personal information we collect may include your name, title, company or organization name, work/personal e-mail, work/personal phone, work or home address, information about your job function, information about your company, information about your visit, such as the name of the Internet service provider and the Internet Protocol (IP) address through which you access the Internet; the date and time you access the EPS site; the pages that you access while at the EPS site and the Internet address of the Web site from which you linked directly to our site; information about the geolocation; other information entered by the user into such form as specified by the EPS.

Use of your Personal Information

The personal information collected on this site will be used to help improve the EPS site, analyze trends, and administer the site. In support of these uses, EPS may use personal information to provide you with more effective customer service and to improve the EPS site and any related EPS products or services. We may use your personal information to provide you with important information about the product or service that you are using, including critical updates and notifications. Additionally, with your permission, we may send you information about other EPS products and services.

When you sign up for a newsletter or agree to receive promotional e-mails, EPS may use customized links or similar technologies to track e-mail links that you click. Each e-mail communication includes an unsubscribe link allowing you to stop delivery of that type of communication.

EPS may send periodic e-mails informing you of technical service or security issues related to a product or service you requested, or confirming you requested a product or service. In some services offered at EPS.co.th, contact with the customer is an intrinsic part of the service. You will not be able to choose to unsubscribe to these mailings, as they are considered an essential part of the service(s) you have chosen.

EPS can provide partner companies with your personal information they need to deliver the service. They are required to maintain the confidentiality of the information and are prohibited from using that information for any other purpose.

Disclosure of Personal Information

EPS may disclose personal information if required to do so by law or in the good faith belief that such action is necessary to

(a) conform to the edicts of the law or comply with legal process served on EPS or the EPS site;

(b) protect and defend the rights or property of EPS or,

(c) act in urgent circumstances to protect the personal safety of EPS employees or agents, users of EPS products or services, or members of the public.

Personal information collected on the EPS site may be stored and processed in Pakistan or any other country in which EPS or its affiliates, subsidiaries, or agents maintain facilities, and by using the EPS site, you consent to any such transfer of information outside of your country.

Security of your Personal Information

EPS is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. We transmit sensitive personal information over the Internet, we protect it through the use of encryption, such as the Secure Socket Layer (SSL) protocol with a 2048-bit encryption.

Use of Cookies

We use cookies on EPS sites to ensure the integrity of the process. The customer may opt out at its discretion from the use of cookies.

Changes to this Statement

We may occasionally update this privacy statement. When we do, we will also revise the "last updated" date at the top of the privacy statement.

We encourage you to periodically review this privacy statement to stay informed about how we are helping to protect the personal information we collect. Your continued use of the service constitutes your agreement to this privacy statement and any updates.