



POPID AND POPPAY MIDDLE EAST PRIVACY POLICY

LAST UPDATED: October 10, 2025

A. OUR COMMITMENT TO PRIVACY

PopID, Inc. sometimes doing business as PopPay ("PopID," "we," "us," and "our") knows that you care about how your personal information is used and shared, and we take your privacy seriously. Our primary goal is to provide you with exceptional service, and we understand that you may have questions or concerns regarding your personal information and how it will be used.

To make this privacy policy applicable to those PopID users in the Middle East region ("Privacy Policy") easy to find, we make it available from the home page of the PopID websites at popid.com by clicking the link at the bottom of the page labeled "Privacy Policy," at the websites located at www.poppay.qa and www.poppay.ae, by clicking on the link labeled "Privacy Policy," at the websites located at the webpage located at popid.com/privacy, poppay.ae/privacy, poppay.qa/privacy and through our mobile applications. You may also email us at privacy@popid.com or privacy@poppay.ae to obtain a copy of our Privacy Policy or with any privacy-related questions you have.

B. APPLICABILITY OF PRIVACY POLICY

This privacy policy applies to all information we collect through our Service from ANY person, including our current and former PopID and PopPay users, or anyone else who utilizes any part of our Service, including but not limited to any of our terminals or kiosks, regardless of their intent.

For example, you expressly agree to be bound by this Privacy Policy, including our collection and use of your photos, and our use of biometrics on your photos to identify you and confirm you are a live person, regardless of whether or not you have registered for a PopID profile or PopPay account, if:

1. you click any button on any kiosk, PayPad, or other device using a PopID service that says, "check in with PopID" or PopPay, "tap to start with PopPay," or similar statement you are bound by the terms of this Privacy Policy;
2. you advise any cashier or merchant that you want to check in with PopID, use PopID or PopPay, pay with PopID, or similar statements; or
3. You give a verbal or non-verbal response that is interpreted as an affirmative response to a cashier's or merchant's question if you want to check in with PopID or PopPay, use PopID or PopPay, pay with PopID or PopPay or any similar statement or question.

These examples are merely illustrative and in no way limit the general applicability of this Privacy Policy to any Person who uses any part of our Service or our terminals.

"Site(s)" or "Service(s)" means any website, products, kiosks, POSs, PayPads, terminals, cameras, services, content, features, technologies, or functions, and all related websites, applications, and services offered to you by PopID, Inc., including PopPay. If you are not a PopID or PopPay account holder or customer and utilize any of the Site, or if you are a former PopPay user or customer, we use and share your Personal Information as described in this policy.

C. DEFINITIONS

Capitalized terms used in this Privacy Policy have the definition provided in this Privacy Policy. Capitalized terms used in this Privacy Policy that are not specifically defined have the definition provided in the PopID and PopPay User Agreement.

D. THE INFORMATION WE COLLECT

When you first register for a PopID account, each time you log into your account or make any transaction using the Services, including each time you make a transaction using your face or palm at any participating business, you provide us with certain personal information, including providing us images of your face or both palms, or both at your election (collectively, “Images”), as well as other personal information we receive from you and Third Parties (defined below) including, without limitation, your name, contact information, card information, bank account details, loyalty data, food ordering data, items purchased, and/or prices (collectively “Personal Information”). Personal Information is information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been aggregated and/or anonymized so that it does not identify a specific user. Through your use of your PopID Account or PopPay Account, we will also receive and collect information of an aggregate and anonymous information (“Non-Personal Information”). Your Personal Information, including your Biometric Information will be collected, stored, and used up to the date that it is destroyed as specified in this Privacy Policy.

From the Images we generate either a face signature or palm signatures (sometimes also referred to vectors or templates) so that we can identify you when you choose to use the Services again. Your face and/or palm Images and data we generate from these Images, including the face and/or palm signatures are collectively referred to herein and on our websites and login pages and screens as “Biometric Information.” We use the term “biometric information,” “biometric identifiers,” and “vectors ” in the general sense and not within the meaning of any particular law governing any particular location or transaction. Personal privacy laws and biometric privacy laws in different jurisdictions define the term “biometric information” differently and sometimes inconsistently.

You expressly consent to our collection, processing, use, and storage of your Biometric Information as provided in this Privacy Policy at registration, each time you log into your PopID or PopPay account, and for each transaction you make using PopID or PopPay.

In addition, the Service contains connections to websites, applications, loyalty programs, payment systems, entry systems, and similar platforms, as well as services provided by our partners or third-party service providers, such as NEC, Amazon, Dwolla, Plaid, Heartland, and our credit card/debit card/electronic funds transfer (e.g. ACH) processing partners, including Network International (collectively, the “Third-Party Services”) that are provided or hosted by PopID’s Merchant partners, service providers, and other third parties (collectively, “Third Parties,” and each a “Third Party”).

You further acknowledge and agree that: (i) the Third Parties are solely and exclusively responsible for the Third-Party Services and any content offered on or in connection therewith; (ii) Your use of the Third-Party Services is subject to and conditional upon your acceptance of any terms, conditions or policies implemented by the applicable Third Parties, from time to time; (iii) under no circumstances shall we be liable in any way for any disconnections to, content provided by, or errors or omissions in, the Third-Party Services; (iv) we will share your identity and personal information (including your Biometric Information) with such Third Parties solely in relation to your use of the Third-Party Services; and (v) we reserve the right, in our sole and absolute discretion, to discontinue and/or remove any Third-Party Services from the Service.

When you visit the website or use one of our mobile applications, or other part of our Site or Service, we collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our website. We also may collect Geolocation Information (defined below). If you do not agree to our collection of this information, you may not be able to use our Service. If you open a PopID Account, we may collect the following information from you:

- Account and Profile Information - text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information and may include name, email address, phone number, address, company name, state, country, date of birth, SSN (or other governmental issued verification numbers), photos, biometric identifiers, vectors, and other biometric information (the last four items are collectively referred to as “Biometric Information”).
- Service Information: When you use our Service, we receive information generated through the use of the Service, either entered by you or others who use the Service, or from the Service infrastructure itself. This information may include, but is not limited to, name, username, company/organization, company/organization address, email address, phone number, IP address, MAC address, latitude, longitude, device name(s), device ID(s), and directory ID or other information you place within the Service.
- Device Information - information about you: (a) from your mobile device or computer such as your device type, machine or mobile device identification number, Geolocation Information, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention and other similar purposes. For fraud prevention purposes, we also may link your machine ID with the machines of others who use your same payment cards.
- Geolocation Information - information that identifies with reasonable specificity your location by using, for instance, longitude and latitude coordinates obtained through GPS, Wi-Fi, or cell site triangulation. We will collect this data for fraud and risk purposes. In addition, some parts of our Service may ask you for permission to share your current location within your device settings to enhance our Service. If you do not agree to our collection of Geolocation Information, our Service may not function properly when you try to use them. For information about your ability to restrict the collection and use of

Geolocation Information to enhance our Service, please refer to the settings available in your device.

- Financial Information – bank account online login information, bank account and routing numbers, bank account details, including balance and transaction information, credit cards numbers and details.
 - If you are a merchant, as part of your business relationship with us, we may receive financial about you such as your date of birth and government identifiers associated with you and your organization (such as your social security number, tax number, or Employer Identification Number), bank account online login information, bank account and routing numbers and credit cards linked to your PopPay account.
 - If you are a user, when you make payments or conduct transactions through a PopID merchant we will receive your transaction information. Depending on how the PopID implements our Service, we may receive this information directly from you, or from the PopID merchant or third parties. The information that we collect will include payment method information (such as credit or debit card number, or bank account information), purchase amount, date of purchase, and payment method. Different payment methods may require the collection of different categories of information.
 - Open Banking Data: One type of Personal Information you agree to share with us is the details regarding your bank account from your financial institution (“Open Banking Data”) when you enroll your bank account as a Payment Method. When you add your bank account a Payment Method through Plaid (or a similar service we use), you agree to Plaid (or similar entity) establishing a connection between your bank account and us so that we may obtain Open Banking Data regarding your account as long as you maintain that bank account as a Payment Method. We use the Open Banking Data you share with us to make decisions regarding you and your PopID Account, including whether or not to approve transactions you attempt to make, establishing and adjusting limits on your account and transaction, as well as for us to decide, in our sole and absolute discretion, to offer or provide you with interest free, cash flow advances.
 - Information from Third Parties: We receive information from third party business partners such as the contact details of prospects and sales leads. In addition, we collect information from public databases or other data you may have made publicly available, such as information posted on professional networks and social media platforms.

We are committed to providing a safe, secure, and all-around great service. Therefore, before permitting you to use the Service, we may require additional information from you we can use to verify your identity, address, or other information or to manage risk and compliance throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention and similar services. When you are using the Service, we collect information about your account transactions, and we may collect Geolocation Information and/or information about your computer or other access device for fraud prevention and other similar purposes. Finally, we may collect additional information from or about you in other ways not specifically described here. For example, we may collect information related to your contact with our customer support team, store results when you respond to a survey, or when you use PopPay or another PopID Service.

E. INFORMATION FROM CHILDREN

The Services are not directed to individuals under the age of 18 in the Middle East region. If you are under the age of 18, you must immediately notify us, cease using the Sites or Services and close your account.

If we obtain actual knowledge that we have collected personal information from a child under the age of 18, we will promptly delete it, unless we must retain such data by applicable law, obligations, or to protect our rights. Contact us as indicated in the Contact section below if you believe that we have mistakenly or unintentionally collected information from an individual under the age of 18.

F. HOW WE USE COOKIES

When you visit or use our Service or visit a third-party website for which we provide online services, we and certain business partners and vendors may use cookies and other tracking technologies (collectively, "Cookies"). Cookies (or browser cookies) are small files placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our website.

Flash Cookies. Certain features of our website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our website. Flash cookies are not managed by the same browser settings as are used for browser cookies.

We use Cookies to recognize you as a customer; customize Services, other content, and advertising; measure the effectiveness of promotions; perform a wide range of analytics; mitigate risk and prevent potential fraud; and to promote trust and safety across our Services. Certain Services are only available through the use of Cookies, so if you choose to disable or decline Cookies, your use of our Service, or certain parts of our Service, may be limited or not possible. Do Not Track: Do Not Track ("DNT") is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third parties. We do not respond to DNT signals.

M. WHERE WE STORE AND USE YOUR PERSONAL INFORMATION

If you have registered for PopID or PopPay account in the Middle East region, we store and process your personal information using third party servers located in data centers in the United Arab Emirates, or other data centers selected by us in your region.

In addition, you expressly acknowledge, agree, and consent, that we may access user data, including Personal Information, including Biometric Information, from locations outside of the UAE, including from the United States of America, for purposes authorized under this Privacy Policy, including but not limited to providing the Sites or Services, support, disputes, system maintenance and improvements, and anti-fraud measures.

G. HOW WE PROTECT & STORE PERSONAL INFORMATION

We store and process your personal information using third party servers located in data centers in the United Arab Emirates, or other data centers selected by us in your region. This information is protected by physical, electronic, and procedural safeguards in compliance with applicable laws. We also use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our office and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities. We strive to ensure security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered, or destroyed by breach of our administrative, managerial, and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your PopPay Account. If PopPay learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Service, you agree that PopPay may communicate with you electronically. PopPay may post a notice on the website or mobile application if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach), please email us at privacy@poppay.ae.

PopID transmits information, including your Personal Information through the internet. Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your Personal Information, we cannot guarantee the security of your data transmitted to our Site; any transmission is at your own risk. Once we have received your Personal Information, we will use strict procedures and security features to try to prevent unauthorized access.

H. HOW WE USE THE PERSONAL INFORMATION WE COLLECT

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, fun, and customized experience. We may use your personal information to:

- provide the services and customer support you request;
- process transactions and send notices about your transactions or your network activity;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement through the use of our risk and fraud tools which may include use of Account Information, Identification Information, Financial Information, Device Information, Open Bank Data, and Geolocation Information;
- create an account connection between your PopPay account and a third-party account or platform;
- customize, personalize, measure, and improve our services and the content and layout of our website;
- send you updates about new products and services that we are offering to customers;
- compare information for accuracy and verify it with third parties;
- perform other duties as required by law; and
- if you elect to share your Geolocation Information, we will use this information to enhance the security of the Service and we may use this information to provide you with location-specific options, functionality, offers, advertising, search results, or other location-specific

content.

- If you elect to share your Open Banking Data, we will use this information to make decisions regarding you and your PopID Account, including whether or not to approve transactions you attempt to make, establishing and adjusting limits on your account and transaction, as well as for us to decide, in our sole and absolute discretion, to offer or provide you with interest free, cash flow advances.

I. HOW WE SHARE PERSONAL INFORMATION WITHIN THE POPID PLATFORM

To register for an PopID Profile, PopPay Account, or a Merchant Account, and to process Transactions on PopPay, we need to share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of sign-up, the number of payments you have received and other verification metrics like social graph activity may be provided to users or companies when you transact with, on, or through PopPay. We work with vendors to enable them to accept payments from you using PopPay. In doing so, a vendor may share information about you with us, such as your mobile phone number or PopPay username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a PopPay customer and that the vendor should enable PopPay as a form of payment for your purchase. Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through PopPay, except with your express permission or if we are required to do so to comply with a subpoena or other legal process. You agree that we have the right to share your Personal Data with Businesses that you elect to use PopID to authenticate your identity, including for participating in loyalty or making payments.

You acknowledge and consent to our sharing of your Personal Information, including your Biometric Information between and among PopID, Inc. and any affiliates and subsidiaries it controls, but only for purposes allowed by this Privacy Policy. You also expressly acknowledge and expressly consent to our sharing of your Personal Information, including your Biometric Information, in the event PopID, Inc. plans to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will require that the new combined entity follow this privacy policy with respect to your Personal Information.

Prior to the use of your Personal Information differently than as provided in this Privacy Policy, you will receive notice and the opportunity to consent or communicate preferences you may have, as required by law.

J. HOW WE SHARE PERSONAL INFORMATION (EXCLUDING BIOMETRIC INFORMATION) WITH OTHER PARTIES

You acknowledge and agree that we may share your Personal Information (other than Biometric Information), as well as Non-Personal information with your Bank, the Merchants at which you use the Service, and our partners and Third-Party Service providers, including our payment processors, as reasonably necessary (collectively the “Authorized Receivers,” and each an “Authorized Receiver”); and (c) the Non-Personal Information, without limitation, with any other person or entity. PopID does not share your Personal Information with any third parties for their promotional, advertising, or marketing purposes, including for cross-contextual behavioral advertising purposes.

You also acknowledge and agree that we may share your Personal Information, **excluding your Biometric Information and Images**, with third-parties as follows:

- We may share your Personal Information with Law enforcement, government officials, or other third parties if PopID is compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the PopPay User Agreement, to enforce PopID's rights, or as otherwise required by law.
- Third party service providers who assist us in providing the Service to you or who provide fraud detection or similar services on our or any vendor's behalf.
- The other PopPay user or merchant participating in the transaction and, depending on the privacy setting of each PopPay account transaction.
- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- Analytics and search engine providers that assist us in the improvement and optimization of our site.
- Other third parties with your consent or at your direction to do so, including if you authorize an account connection with a third-party account or platform.
- For the purposes of this privacy policy, an "Account Connection" with such a third party is a connection you authorize or enable between your PopID or PopPay account and a non-PopID account, payment instrument, or platform that you lawfully control or own, or that you lawfully may join, such as a merchant's loyalty program. When you authorize such an Account Connection, PopPay and the third-party will exchange your personal information and other information directly. Examples of account connections include, without limitation: linking your PopPay account to a merchant's loyalty program; linking your PopPay account to a social media account or social messaging service; connecting your PopPay account to a third-party data aggregation or financial services company; or using your PopPay account to check in, participate in loyalty programs, gain access, or make payments to a participating merchant.
- If you connect your PopPay account to other financial accounts, directly or through a third-party service provider, we may have access to your account balance and account and transactional information, such as purchases and funds transfers. If you choose to create an account connection, we may receive information from the third-party about you and your use of the third-party's service. We will use all such information that we receive from a third-party via an account connection in a manner consistent with this privacy policy.
- When you authorize PopID to share your Personal Information, with a third-party, such information is no longer under the control of PopID and is subject to the terms of use and privacy policies of such third parties. Before authorizing an Account Connection, you should review the privacy notice of any third-party that will gain access to your Personal Information as part of the Account Connection. For example, personal information that PopPay shares with a third-party account or platform may in turn be shared with certain other parties, including the general public, depending on the account's or platform's privacy practices.

When you authorize PopID to share your Personal Information, with a third-party, such information is no longer under the control of PopID and is subject to the terms of use and privacy

policies of such third parties.

K. HOW WE SHARE YOUR BIOMETRIC INFORMATION, INCLUDING YOUR IMAGES, WITH OTHER PARTIES

We do not generally share any of your Biometric Information, including your Images with any other person or entity, without your express consent.

You acknowledge and agree that we may share your Biometric Information, including your Images, with third-parties without further consent from you, as follows:

- a. with law enforcement, government officials, or other third parties when:
 - i. when it is necessary to do so to comply with applicable law as determined by PopID's general counsel or legal advisor,
 - ii. PopID is compelled to do so by a subpoena, court order or similar legal procedure,
 - iii. where the disclosure is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the PopPay User Agreement, to enforce PopID's rights, or as otherwise required by law, as determined by PopID's general counsel or other legal advisor.
- b. Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services). Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.

You also acknowledge and agree that PopID may share your Biometric Information, including your Images, with a third party when you consent or at your direction to do so, including through an Account Connection, when you authorize such sharing. When you authorize us to share your Biometric Information, including your Images, we will exchange such Biometric Information, including Images, directly with that other party.

If you authorize PopID to share your Biometric Information, including Images, with a third-party, such information is no longer under the control of PopID and is subject to the terms of use and privacy policies of such third parties. Before authorizing the sharing of your Biometric Information, including your Images, with any other party, including through an Account Connection, you should review the privacy notice and policies of any third-party that will gain access to your Biometric Information as part of that consent or Account Connection. When you authorize PopID to share your Biometric Information, including your Images, with a third-party, such information is no longer under the control of PopID and is subject to the terms of use and privacy policies of such third parties.

L. CONSENT TO POPID'S VAULTING OF BIOMETRIC DATA WITH THIRD PARTY SERVICE PROVIDER

As part of our efforts to continuously improve and enhance the Service, in the future, we may transfer all your Biometric Information, including your Images, along with some of your Personal Information, including but not limited to your First Name, Last Name, phone number, email address, and a unique identification number ("Biometric Vault Data"), to a third party, selected in

our sole discretion, to vault this data for us. By registering for a PopID account, or using the Service, you expressly consent to us electing at some point in the future, to vault the Biometric Vault Data collected from you, including your Biometric Information, including your Images, selected in our sole discretion, without obtaining further consent from you.

Prior to us transferring the Biometric Vault Data, we will provide you notice regarding the transfer and the date they will begin. However, you agree that we will not need to obtain further consent from you to proceed with the transfer of the Biometric Vault Data to the third party we select.

If you do not consent to PopID's right to transfer the Biometric Vault Data collected from you, including your registration image(s), to a third party in the future you must not register for a PopID account, and if you already have one, you must stop using and deactivate your PopID Account prior to the deadline stated. If you register for a PopID account, or continuing using the Service, and consent at this time, you can still avoid the transfer of your Biometric Vault Data to any third party selected by PopID by deactivating your PopID account prior to the date PopID identifies for when the transfers will begin.

N. HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

You can review and update your Personal Information in your Account settings at any time by logging in to your Account or by sending an email to support@poppay.ae or support@popid.com.

O. HOW LONG WE RETAIN AND USE YOUR PERSONAL INFORMATION

We will collect, use, process and store your Personal Information, including your Biometric Information (including your Images) as permitted by this Privacy Policy for as long as you have an Account, unless a shorter period of time is required by applicable law, in which case we will destroy the portion of your Personal Information as required by applicable law. We also use, process and store your Personal Information, including your Biometric Information (including your Images), as permitted by this Privacy Policy for three years after you deactivate your account or your last interaction with us, unless applicable law requires us to delete some or all of your Personal Information, including your Biometric Information (including your Images), sooner, in which case we will destroy the portion of your Personal Information as required by applicable law.

We may destroy your Biometric Information, including your Images, at a sooner time following our agreement to comply with your request to delete your Biometric Information, including your Images, when applicable law provides you with a right to make such a request, or (c) when it is no longer reasonably necessary for one or more of the purposes disclosed for our collecting, storing, and using your Biometric Information.

Notwithstanding the foregoing, we reserve the right to retain your Biometric Data for longer than these default periods of time so long as it is reasonably necessary to (i) to complete your transactions, including the period allowed for any chargebacks or returns, (ii) to help ensure security, safety, and integrity of our Site, including preventing you or other individuals from committing fraud or other illegal conduct, (iii) to debug to identify and repair errors that impair existing intended functionality of the Site, (iv) for internal uses that are compatible with reasonable consumer expectations or the context in which the information was provided, (v) to comply with a legal obligation, exercise legal claims or rights, or defend legal claims, or (vi) any other exception

provided under applicable law.

P. RIGHTS YOU MAY HAVE UNDER APPLICABLE LAW

For purposes of this section, “Data Protection Laws” means any Applicable Law relating to the processing, privacy, and use of Personal Data, including (a) for residents of Qatar, Law No. 13 of 2016 on Protecting Personal Data Privacy, and (b) for residents of the UAE, the Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data.

For this Section, “Personal Data” means any information relating to an identified or identifiable natural person (“Data Subject”); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person and where referred to in this policy includes special categories of Personal Data.

Under certain circumstances, you have the right to:

- Request access to your Personal Data (commonly known as a “subject access request”). This enables you to receive a copy of the Personal Data we hold about you and to check that we are lawfully processing it.
- Request correction of the Personal Data that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- Request erasure of your Personal Data. This enables you to ask us to delete or remove Personal Data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your Personal Data in certain circumstances.
- Object to processing of your Personal Data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground.
- Request the restriction of processing of your Personal Data. This enables you to ask us to suspend the processing of Personal Data about you, for example if you want us to establish its accuracy or the reason for processing it.
- Request the transfer of your Personal Data to another party.
- If you want to review, verify, correct, or request erasure of your Personal Data, object to the processing of your Personal Data, or request that we transfer a copy of your Personal Data to another party, please contact us as indicated in the Contact section of this Policy.

To exercise any of the above rights, you can contact PopID using the information in the Contact Us section above. You may also have the right to make a GDPR complaint to the relevant governmental authority.

Q. LINKS TO OTHER SERVICES OR SITES

The Service may contain links to (or allow you to link to) other third-party services or websites. PopPay does not control the information collection of third-party services or websites that can be reached through such links. We encourage our users to be aware when they are linking to a third-party service or website and to read the privacy statements of any third-party service or website that collects personally identifiable information. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any

responsibility or liability for these policies or their collection or use of Personal Information.

R. CHANGES TO OUR PRIVACY POLICY

PopID is always improving. As the Service evolve, we may occasionally update this privacy policy. If we modify this privacy policy, we will post the revised privacy policy to the website, and we will also revise the "last updated date" stated above.

We may update this Privacy Policy from time to time. In the event we make any material changes to this Privacy Policy, we will notify you by posting the revised policy on our corporate website (www.popid.com). When we update this Privacy Policy, we will note the date the most recent revision was posted below, at the end of the policy. Any revisions will become effective upon immediately upon posting on our corporate websites. It is your responsibility to periodically review the Privacy Policy posted on the website. Your use of the Site, including PopPay, after the posting on the updated Privacy Policy constitutes your agreement to the terms of the updated Privacy Policy.

S. HOW TO CONTACT US

If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the Service that you would like us to consider, please email us at privacy@poppay.ae or privacy@popid.com, log into your account and use the Contact Us form, call us at +1 (626) 639-0559, or write to us at PopID, Inc., Attn: Legal Department, 6800 Owensmouth Avenue, Suite 350, Canoga Park, CA 91303.

T. CONSUMER PRIVACY NOTICE

PopPay is a service provided by PopID, Inc.

Facts	What does PopID do with your personal information?
Why?	Companies choose how they share your personal information. Applicable law may give consumers the right to limit some but not all sharing. Applicable law may also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances; • Payment history, transaction history and account balances; • Credit history or credit scores; • Photographs (face and/or palm), biometric information, and biometric vectors; <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PopID chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PopID share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No

Reasons we can share your personal information	Does PopID share?	Can you limit this sharing?
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this Privacy Policy?	This privacy notice is provided by PopID, in connection with its provision of its services including PopPay, and is applicable to your personal PopID and PopPay accounts, and your use of the PopID and PopPay sites and services.

What we do	
How does PopID protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable and PCI-DSS. These measures include computer safeguards and secured files and buildings.
How does PopID collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information • use one of our kiosks, POSs, PayPads, or other terminals • link your credit or debit card to your PopID account or give us your contact information • use your PopID account to send or receive funds <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

