

Privacy Policy

This Privacy Policy (the “**Policy**”) forms part of CarpeYom Terms and Conditions and applies to anyone whose personal data is provided to (“CarpeYom” or “we” or “us”). It sets how and why we collect, store, use and share your personal data. It also tells you about privacy rights and how you can contact us if you have any suggestions, questions, and concerns about how we handle your personal data when using CarpeYom via electronic devices (collectively referred to as the “**Applications**”). This Policy forms an integral part of our Terms and Conditions.

We process personal data in accordance with the applicable privacy and data protection laws in the UAE. If you have any questions about this Policy, or our processing of your personal data please contact us at:

Email: support@carpeyom.com.

1.1 Information Collection and Usage:

In general, any information and data which you provide to CarpeYom over the Applications, or which is otherwise gathered via the Applications by CarpeYom, in the context of the use of [to be inserted] products and services will be processed by us in a lawful, fair, and transparent manner. To this end, and as further described below, CarpeYom takes into consideration internationally recognized principles governing the processing of personal data, such as purpose limitation, storage limitation, data minimization, data quality and confidentiality.

In order to facilitate, enable and/ or maintain our business relationship, we collect and process personal data relating to customers and any other person(s) involved in the business relationship, as the case maybe, such as authorized representative(s), person(s) holding a power of attorney and beneficial owners, if different from the customers, each a “Related Party”.

Personal data provided by you like contact details, place of birth, nationality etc. by filling in forms or by corresponding with us through the service, email or otherwise. This includes personal data you provide when you:

- Use the Applications;
- Create an account on the Applications or otherwise;
- Subscribe to our service or newsletter;
- Request any information to be sent to you; or
- Give us feedback or contact us.

We may also obtain information from other sources and combine that with information we collect through our services. For example, we may collect information about you from third parties (for example correspondent banks, brokers, exchanges, trade repositories, processing units and third-party custodians, issuers, authorities, and their representatives), including our business partners, and publicly available sources.

We may share the information we collect as follows or as otherwise described in this Policy as long as you have granted us your express consent to process your personal data (consent given can be withdrawn at any time by notifying us using either of the contact methods set out above, except to the extent that withdrawal is not permitted under applicable law:

With credit and financial institutions or comparable institutions in order to carry out a business relationship with you;

With consultants, merchants, service providers and other relevant third parties involved in the operation of the Applications when necessary to carry out work or provide services on our behalf in relation to the service;

In response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, rule, regulation or legal process;

In connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company; and

Between and among CarpeYom and any current or future parent, subsidiaries, group entities and/or affiliated company.

This Policy does not describe information collection practices of other sites, including those linked to, or from, the Applications. The information we collect about you comes from the following sources:

- Information we receive from you on applications. Inserted KYC Documents or other forms, such as your name, address, and telephone number;
- Information about your transactions with us, our affiliates, or non-affiliated third parties;
- Information we receive about you from other sources, such as your employer and other third parties.

The server on which the Applications is located collects and saves only default information customarily logged by web server software. Information may include the date and time of your visit, the originating IP address, device id, device OS type, device name, build number, app version, and pages and images viewed.

It may also be possible for you to review and change contact information such as address, phone and e-mail information. To protect your privacy, proof of identity or other authentication is required any time once you contact us.

We may use personal information to provide the products and services you have requested, including services that display customized content and advertising; We may use personal information for auditing, research and analysis to operate and improve our technologies and services; we may share aggregated non-personal information with third parties outside of the Applications; when we use third parties to assist us in processing your personal information, we require that they comply with our Policy and any other appropriate confidentiality and security measures; we may also share information with third parties in limited circumstances, including when complying with legal process, preventing fraud or imminent harm, and ensuring the security of our network and services; The Applications process personal information on servers in the United Arab Emirates.

We will only transfer your personal data overseas as permitted by law. We will hold and store all consumer and transaction data within the United Arab Emirates. Additionally, we also establish a safe and secure backup of all the consumer data and transactions in a separate location for the required period of retention i.e., 5 years; and

We will process and store your personal data for as long as it is necessary in order to fulfil our

contractual, regulatory and statutory obligations. It should be noted here that our business relationship is a long-term obligation, which is set up on the basis of periods of year;

1.2 Security of Transactions:

Please be assured that the Applications has security measures in place to protect the information you provide us. We use encryption methods to protect all information, which is deemed to be sensitive, or any other data that should remain secure to meet CarpeYom legal requirements.

1.3 Cache/secured storage:

Cache enables websites to remember who you are. Information from cache may include information relating to your use of CarpeYom. We collect process and analyse traffic data regarding the use of our webpages. The Applications, and third-party advertisers, may use cache.

You can set or amend your web browser controls to accept or reject cache. If you choose to reject cache, you may still use CarpeYom and some services, however your access to some functionality and areas of our application or services may be restricted substantially.

1.4 Privacy Policy Changes:

CarpeYom reserves the right to change this Policy at any time. The amended version of the Policy will be always published only on the Applications.

1.5 Privacy intrusion:

If you suspect/feel that your privacy is being compromised, follow these steps immediately:

- Close all browsers.
- Change your password immediately.
- Inform us by email to support@carpeyom.com.

If you elect not to receive promotional emails or messages regarding CarpeYom products and services, you may elect to ('opt out') from receiving any further promotional emails or messages by clicking on the "opt out" sign which you will find in the email or message received. However, if you opt out from receiving these emails or messages, we will retain your e-mail address solely for the purposes of honouring your request.