

Ruprecht Services PTE. LTD.

Privacy Policy

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Approved by:

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OUR COMMITMENT TO PRIVACY

RUPRECHT SERVICES PTE. LTD., doing business under website.net, an e-wallet services (the "Ruprecht Services"), 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 easy to find, we make it available from home page of the website .net (the "website"). You may also email to admin@payru.com with any privacy-related questions you have.

1. APPLICABILITY OF THE PRIVACY POLICY

- 1.1. This privacy policy applies to all information we collect through our web and mobile applications from current and former Ruprecht Services users, including you. When you are no longer our customer, we continue to share your information as described in this policy. This policy only applies to the Ruprecht Services and does not apply to the practices of any other service.
- 1.2. Throughout this policy, we use the term "personal information" to describe 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.
- 1.3. State law requires us to tell you how we collect, share, and protect your personal information. Please read this policy carefully to understand what we do.

2. INFORMATION WE COLLECT

- 2.1. When you visit the website or use one of our mobile applications, 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 certain geo-location information. If you do not agree to our collection of this information, you may not be able to use our Service. If you open a Ruprecht Services account, we collect the following information from you:
- 2.2. Account Information - text-enabled cellular/wireless telephone number, machine or mobile device ID and other similar information.
- 2.3. Identification Information - your name, street address, email address, date of birth, and SSN (or other governmental issued verification numbers).
- 2.4. Device Information - information about you: (a) from your mobile device such as your device type, machine or mobile device identification number, geo-location, 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.

- 2.5. Social Web Information - including but not limited to your Facebook connect credentials and email account information.
- 2.6. We allow you to import data from other social web services, including but not limited to Twitter, FourSquare, and email service providers. Social and e-mail contact information helps you connect to friends and contacts for invitation and payment transmission purposes (as well as helping us improve the Services and fight fraud).
- 2.7. Additionally, another Ruprecht Services user may mention you in a transaction to which you are not a party by “tagging” your username in a transaction note or comment.
- 2.8. When you are mentioned in a transaction note or comment into which you have visibility (e.g., a public transaction, a transaction by one of your Ruprecht Services connection, or a comment on either such transaction), a link to your Ruprecht Services wallet will appear in the transaction note or comment and, if your push notifications are turned on, you may receive a push notification about the same.
- 2.9. You may manage certain contact preferences and notifications in your account settings.
- 2.10. Financial Information - bank account online login information, bank account and routing numbers and credit cards linked to your Ruprecht Services account.
- 2.11. Ruprecht Services does not share financial information with any third-party.
- 2.12. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
- 2.13. Therefore, before permitting you to use our services, 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. We are committed to providing a safe, secure and all around great service.
- 2.14. When you are using the Ruprecht Services, we collect information about your account transactions and we may collect information about your computer or other access device for fraud prevention and other similar purposes. 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 or store results when you respond to a survey.
- 2.15. We do not knowingly solicit or collect information from any individuals below the age of majority (18 / 21 years of age).

3. HOW WE USE COOKIES

- 3.1. When you visit our website, mobile application, Ruprecht Services, 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"). We use Cookies to recognize you as a customer so as to better customize Ruprecht Services for you. Additionally, this helps us improve advertising, measure the effectiveness of promotions, perform a wide range of analytics, mitigate risk and potential fraud and to promote trust and safety across our sites and Ruprecht Services.
- 3.2. Certain features of the Ruprecht Services and our website are only available through the use of Cookies. If you choose to disable or decline Cookies, your accessibility and usage of the website and Ruprecht Services may be limited or not possible.

4. HOW WE PROTECT & STORE PERSONAL INFORMATION

- 4.1. Ruprecht Services undertakes to provide its services in accordance with the applicable and professional laws and regulations. In particular, the Ruprecht Services will make every effort to ensure the security and confidentiality of the User's data, in compliance with current regulations in force.
- 4.2. We store and process your personal information using third party servers located in data centers in Singapore and strategic locations across ASEAN member States. This information is protected by physical, electronic and procedural safeguards in compliance with applicable state regulations. 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.
- 4.3. To protect your personal information from unauthorized access and use, we use security measures that comply with state law. These measures include computer safeguards and secured files and buildings. However, you should be aware that the Internet is not entirely secure, and we cannot and do not guarantee the security and integrity of your personal information
- 4.4. If Ruprecht Services learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Ruprecht Services, you agree that Ruprecht Services may communicate with you electronically. Ruprecht Services 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) you should notify us.

- 4.5. Ruprecht Services reserves the right to temporarily suspend access to the Account on line for technical, security or maintenance reasons, without these operations being eligible for any compensation. The Issuer will limit this type of interruption to a necessary minimum.

5. HOW WE USE THE PERSONAL INFORMATION WE COLLECT

- 5.1. 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:
 - 5.1.1. Provide the services and customer support you request;
 - 5.1.2. Process transactions and send notices about your transactions or your network activity;
 - 5.1.3. Resolve disputes, collect fees, and troubleshoot problems;
 - 5.1.4. Prevent potentially fraudulent, prohibited or illegal activities, and enforce our User Agreement;
 - 5.1.5. Create an account connection between your Ruprecht Services account and a third-party account or platform;
 - 5.1.6. Customize, personalize, measure, and improve our services and the content and layout of our website;
 - 5.1.7. Send you updates about new products and services that we are offering to customers;
 - 5.1.8. Compare information for accuracy and verify it with third parties;
 - 5.1.9. Perform other duties as required by law.

6. HOW WE SHARE PERSONAL INFORMATION WITHIN THE RUPRECHT SERVICES NETWORK

- 6.1. To process payments on Ruprecht Services, 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 Ruprecht Services.
- 6.2. We work with vendors to enable them to accept payments from you using Ruprecht Services. In doing so, a vendor may share information about you with us, such as your mobile phone number or Ruprecht Services username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a Ruprecht

Services customer and that the vendor should enable Ruprecht Services as a form of payment for your purchase.

6.3. Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through Ruprecht Services, except with your express permission or if we are required to do so to comply with a subpoena or other legal process.

7. HOW WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES

Facts	What does Ruprecht Services do with your personal information?
Why?	Financial companies choose how they share your personal information. State law gives consumers the right to limit some but not all sharing. State law also requires 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"> • ID numbers and account balances • Payment history or transaction history • Credit history or credit scores <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 Ruprecht Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ruprecht Services share?	Can you limit this sharing?
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Reasons we can share your personal information	Does Ruprecht Services 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
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	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 Ruprecht Services Pte. Ltd., doing business as website, in connection with its provision of Ruprecht Services, and is applicable to your personal Ruprecht Services account.	
What we do		
How does Ruprecht Services protect my	To protect your personal information from unauthorized access and use, we use security measures that comply with state law.	

<p>personal information?</p>	<p>These measures include computer safeguards and secured files and buildings.</p>
<p>How does Ruprecht Services collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information • link your credit or debit card to your Ruprecht Services account or give us your contact information • use your Ruprecht Services account to send or receive funds <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>State law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates with which we share personal information include service providers that perform services or functions on our behalf.

Definitions	
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Our joint marketing partners include financial companies.
Other important information	
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p>Singapore: If your Ruprecht Services account has a Singapore mailing address, we will not share personal information we collect about you except to the extent permitted under Singapore law.</p>	

8. HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

8.1. You can review and update your personal information in your account settings at any time by logging into your account.

9. LINKS TO OTHER SITES

9.1. The website or mobile application may contain links to other third-party websites. Ruprecht Services does not control the information collection of third-party websites that can be reached through links from the website. We encourage our users to be aware when they are leaving the website and to read the privacy statements of any third-party website that collects personally identifiable information.

11. CHANGES TO OUR PRIVACY POLICY

11.1. Ruprecht Services may occasionally amend and update this privacy policy. In the case when the privacy policy is modified, we will post the revised privacy policy to the website, and we will also revise the "last updated date" stated above. If we make material changes in the way we use personal information, we will notify you by posting an announcement on our mobile application or website or by sending you an e-mail. It

is your responsibility to periodically review this privacy policy; users are bound by any changes to the privacy policy by using the Ruprecht Services after such changes have been first posted.

11.2. The Distributor is solely responsible for the security and confidentiality of the data exchanged within the framework of the use of the Website, in accordance with the General Conditions of the Website; Ruprecht Services is responsible for the security and confidentiality of the data that he/she exchanges with the User within the context of these General Conditions in respect of the creation and management of the Account, as well as the payment Transactions associated with the Account.

12. HOW TO CONTACT US

12.1. If you have questions or concerns regarding this privacy policy, or any feedback pertaining to your privacy and the Ruprecht Services that you would like us to consider, please email us at admin@payru.com.