

Honor Global Markets Privacy Policy

This Privacy Policy is designed to inform you about how we collect, use, store, protect, and disclose the personal information and other relevant data you provide during your use of Honor Global Markets services.

I. Information Collection

Personal Information Collection

When you register on our website (such as registering as a merchant or partner), we collect basic contact information you provide, including your name, email address, and contact phone number.

If you are conducting payment-related operations, we may collect your payment card information (such as card number, expiration date, CVV code, etc.), bank account information (for internet banking payments, etc.), and identity verification information related to payments to ensure the security and smoothness of the payment process.

Transaction Information Collection

We collect detailed information about your transactions when you use our payment gateway, including the transaction amount, transaction time, and description of the goods or services transacted. This information is used for recording and processing transactions, as well as providing transaction query and reconciliation services.

Device and Usage Information Collection

To optimize our services and ensure compatibility, we may collect information about the device you use to access our website or use our services, such as the device type (PC, tablet, smartphone, etc.), operating system version, and browser type. At the same time, we also collect information about your browsing behavior on the website, such as the pages you visit and the links you click, to improve the user experience.

II. Information Use

Service Provision

Use your personal and transaction information to process payment requests and ensure that funds are accurately and securely transferred from the customer's account to the merchant's account.

Based on your device and usage information, provide you with an adaptable interface and optimized services to ensure that you can use our payment solutions smoothly on different devices.

Customer Support and Service Improvement

Our customer service team may use the contact information you provided to communicate with you, answer your questions about the service, handle complaints, or provide technical support.

By analyzing the collected transaction and usage behavior information, we can understand user needs and preferences, thereby improving our service functions, optimizing the payment process, and enhancing the user experience.

Security Protection

Utilize the collected information to monitor and prevent fraud, security vulnerabilities, and other potential risks, and protect the payment security of you and your customers. For example, encrypt payment card information, verify the legality of transactions, and prevent unauthorized access and data leakage.

III. Information Storage

Storage Location

We store your information on secure servers and databases, which may be located in our operating location or the data centers of our partners, depending on our technical architecture and operational needs.

Storage Duration

We retain your information for a reasonable period in accordance with legal requirements and business needs. Generally, we will retain your information during the period of your business relationship with us and for a certain period thereafter to meet the needs of financial auditing, dispute resolution, and legal compliance. The specific retention period may vary depending on the type of information. For example, payment records may be retained for several years in

accordance with relevant financial regulations, while contact information may be deleted or anonymized within a relatively short period after you no longer use our services, unless there are legal requirements or reasonable business reasons to continue retaining it.

IV. Information Protection

Security Measures

We adopt industry-standard security technologies and measures to protect your information, including encryption technologies (such as SSL/TLS encryption protocol for data encryption during transmission and encrypted storage of sensitive information), access controls (limiting access to your information only to authorized personnel), and firewall settings, to prevent unauthorized access, alteration, or leakage of information.

Data Backup

Regularly back up the stored data to prevent data loss or damage. The backup data is also stored in a secure environment and follows the same security standards as the original data.

Security Audit

Conduct regular security audits and risk assessments to ensure the continued effectiveness of our security measures and to promptly detect and address any potential security vulnerabilities.

V. Information Disclosure

Disclosure to Partners

To provide a complete payment service, we may share certain information with third-party partners, such as payment processors, banks, risk assessment agencies, etc. These partners may need to access your information to complete payment transaction processing, risk assessment, account verification, and other services, but they can only use your information within the scope necessary to perform their duties and must comply with strict data protection requirements.

Disclosure Required by Law

In cases where required by law, such as receiving a court subpoena, an investigation request from a law enforcement agency, or other legal procedures, we may disclose your information. We will ensure that such disclosures are legal, necessary, and in accordance with legal procedures to the extent permitted by law.

Business Transfer Disclosure

If our business undergoes restructuring, merger, sale, or other forms of business transfer, your information may be transferred as part of the business assets to the new owner or partner. In such cases, we will ensure that the new owner or partner is bound by this Privacy Policy or similar data protection terms to continue protecting the security and privacy of your information.

VI. Your Rights

Right to Access and Correct Information

You have the right to access the personal information we hold about you and request the correction of any inaccurate or incomplete information. You can exercise this right by contacting our customer service team, and we will respond to your request and provide assistance within a reasonable time.

Right to Delete Information

In certain circumstances, you have the right to request that we delete your personal information, for example, when you no longer use our services and there is no legal or business reason to continue retaining the information. We will take appropriate action after evaluating your request in accordance with applicable laws and regulations.

Right to Withdraw Consent

If you have previously consented to our use of certain information, you have the right to withdraw that consent at any time. Please note that withdrawing consent may affect our ability to provide certain services to you, but we will strive to adjust our information processing methods in accordance with your request and legal requirements.

VII. Policy Update

Update Notification

We may update this Privacy Policy from time to time based on business development, legal changes, or other factors. We will post the updated policy on our website and indicate the update date. We recommend that you check this policy regularly to stay informed about our

latest practices in privacy protection.

Effectiveness of Updates

Any policy update will take effect immediately upon posting. Your continued use of our services indicates your acceptance of the updated Privacy Policy. If you object to the updated policy, you may need to stop using our services.

VIII. Contact Us

If you have any questions, comments, or suggestions regarding this Privacy Policy, or if you need to exercise the above rights, please feel free to contact us at any time using the following methods:

Email: business@bizspay.com

Phone: +92 3268146666

Address: 19-A Sector-XX, DHA Phase 3, Lahore Pakistan

We will be happy to answer your questions and handle your requests and are committed to protecting your privacy and information security.