

Coin Sale Privacy Policy of **Pearl Pay**

This Privacy Policy covers any of your Personal Information obtained by Pearl Pay or its Affiliates.

By using Pearl Pay Website which include pearlpay.io and other names under which we do business or submitting information to us through or in connection with our Website or by any other means, you signify your consent to our collection, use, processing and disclosure of your Personal Information in accordance with this Privacy Policy. If you do not agree with this Privacy Policy, you must not use this Website or submit information to us.

The Privacy Policy will be binding on all persons (natural or legal) who register or participate in the Coin Sale or access the Website from any jurisdiction the Website is legally available for access or use.

We will collect Personal Information when you register or participate in the PRLPAY Coin Sale. Please note that we may update this Privacy Policy from time to time. Changes will become immediately effective upon posting on our Website unless otherwise noted. Your use of the Website following these changes indicates your consent to the practices described in the revised Privacy Policy.

1. DEFINITIONS

PRLPAY Coin means an independent Komodo Asset Chain created by Joint Land Limited (hereafter the "Company"), the owner of the Pearl Pay Coin (PRLPAY Coin) in connection with the Project.

Joint Land Limited means a company incorporated under the laws of British Virgin Islands with BVI Company Number 1972994.

Affiliates means, in relation to Pearl Pay, its past, present and future employees, members of management bodies, officers, directors, parent companies, subsidiaries, shareholders, agents, representatives, service providers, legal successors and assigns.

Business Relationship means the relationship between you and Pearl Pay.

Personal Information means data about an individual who can be identified from that data, or from that data and other information to which we have access. Personal Information is usually your name in combination with another identifier, such as date of birth, address.

Privacy Policy means this privacy policy.

Project means the Pearl Pay Virtual Money Logistics System, described in more detail in the White Paper.

Terms means Terms and Conditions published on the Website.

Coin Sale means the sale of PRLPAY Coins as described in White Paper and in Terms.

Website means <https://www.pearlpay.io/>

White Paper means the description of the Project as currently envisaged and as may be amended by Pearl Pay from time to time. White Paper shall be made available on the Website.

2. PERSONAL INFORMATION COLLECTED

We will ask, use, store or otherwise process any Personal Information that relates to and identifies you, including but not limited to your e-mail address and any other information reasonably necessary for you to participate in the Coin Sale and/or to register for Coin Sale.

We may also collect information from third parties, brokers, traders, funds, agencies or other companies and Affiliates, to fulfill any special offers or customer requests, manage credit or other business risks; collect outstanding debt; or detect, prevent, manage, suppress, or investigate financial abuse, fraud or other unauthorized or illegal activity.

You are not required to provide the Personal Information we request, but if you decline, you may not register nor participate in the Coin Sale and we may not be able to respond to queries you may have.

3. USE OF PERSONAL INFORMATION BY THE COMPANY

We use the Personal Information obtained:

1. to transact business with you in connection with the Coin Sale and related transactions (e.g. requests for information about our PRLPAY Coin or services) and otherwise deal with your inquiries and requests;
2. to assess your interests, preferences and degree of satisfaction with the Coin Sale and/or related services;
3. to keep you posted on new or updated PRLPAY Coin offerings or related services and/or upcoming events and market and promote otherwise Pearl Pay;
4. to improve the effectiveness of the Website, services, operations, mobile experience or marketing efforts;
5. to verify your identity and eligibility for the Coin Sale and/or related services;
6. to enable us to comply with applicable law or regulatory process (e.g. AML and KYC regulations while processing your payments);
7. to conduct auditing, data analysis, and research to improve Pearl Pay's services and customer support;

8. to prevent, deter and investigate violation of this Privacy Policy and our Terms or any fraud and other illegal activities;
9. to send you important notices regarding your purchases and changes to our business policies.

We may provide your Personal Information to our Affiliates and business partners or others who process it on Pearl Pay's behalf.

We share your Personal Information with third party services who facilitate the Coin Sale, manage and enhance our systems or customer data, provide customer service, assess your interest in our products and services, and conduct customer research or satisfaction surveys. The companies have agreed to protect your information as a condition of receiving or processing it. We may share your Personal Information with our dealers, suppliers and partners, who may provide you with SMS, email and other communications and offers for products and services, including offers based on your interests, personal and business characteristics, stated preferences and location. We may release your Personal Information to others (including law enforcement) if we believe such release is reasonably necessary to comply with the law or legal process; enforce or apply the Terms; detect, prevent, or otherwise address fraud, security or technical issues; or otherwise protect the rights, property or safety of others.

We may sell, transfer and/or disclose your Personal Information as part of a business divestiture, sale, merger, or acquisition of all or a part of our business. If another company acquires our company, business, or assets, that company will possess the Personal Information collected by us and will assume the rights and obligations regarding your Personal Information as described in this Privacy Policy. In the event of an insolvency, bankruptcy, or receivership, Personal Information may also be transferred as a business asset.

If you stop using our Website or your permission to use our Website is terminated, we may continue to use and disclose your Personal Information in accordance with this Privacy Policy and as permitted by law. We are retaining your Personal Information necessary to comply with anti-money laundering regulations no less than five years after the termination of Business Relationship. However, if you wish us to stop emailing you with information in connection with our Website, please send your request to hello@pearlpay.io.

Once we no longer require your account or Personal Information it will be destroyed or de-identified.

4. PROTECTION OF PERSONAL INFORMATION

We maintain a variety of security measures, including physical, electronic and procedural safeguards. No system can be completely secure, so we do not promise, and you should not expect, that your Personal Information, searches, or other communications will always remain secure. We will process and protect your Personal Information in compliance with the data protection regulations implemented in British Virgin Islands. All of our employees and data processors that have access to, and are associated with, the

processing of your Personal Information are obliged to respect the confidentiality of Personal Information. You can ask us for the Personal Information we possess to have any inaccuracies corrected. Where appropriate, you may have your Personal Information erased, rectified, amended or completed. We will require proof of your identity before providing you with details of any Personal Information we may hold about you.

We may decline to process requests that are frivolous/vexatious, jeopardize the privacy of others, are extremely impractical, or for which access is not otherwise required by local law. Access, correction or deletion requests can be made to hello@pearlpay.io.

5. OTHER INFORMATION COLLECTED

We automatically gather information when you browse or view our Website. This log data may include your browser type (e.g., Chrome, Safari, Firefox or Internet Explorer), your domain, the Internet Protocol (IP) address assigned to your computer (or the unique device ID of your mobile device, or other unique identifier), the date and time of your visits, the pages on our site you visit and other information related to your visit. We collect data that does not, on its own, permit direct association with any specific individual. We may collect, use, transfer, and disclose such non-personal information for any purpose. If we combine non-personal information with your Personal Information, we will maintain the combined information as Personal Information for as long as it remains combined. We may collect information such as language, zip code, area code, unique device identifier, referrer URL, location, and the time zone where you are located so that we can better understand your behavior and improve our products, services, and advertising. We may collect aggregated information regarding your activities on our Website, mobile application, and from our other products and services we may offer.

6. YOUR CONSENT

By submitting any Personal Information to us you consent to the use of information as set out in this Privacy Policy. We reserve the right to amend or modify this Privacy Policy and if we do so we will post the changes on this page. It is your responsibility to check the Privacy Policy every time you submit information to us or place an order. Use will signify that you agree to any such changes.

In case you are resident within the European Union, your consent to this Privacy Policy shall also be considered as “unambiguous consent” in terms of Article 7 of Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 whereby you have permitted collection, transfer and processing of your data anywhere across the world.

7. USE OF COOKIES AND SIMILAR TECHNOLOGIES

We use technologies such as “cookies” and web beacons so we can remember certain information about you, remember your preferences or recognize you when you return. They also help us compile aggregate data about Website traffic and Website interaction so that we can improve our Website and protect our Website from fraud. A cookie is a text file that stored on your computer’s hard disk from a Website. As text files, cookies cannot read information on your hard drive, run programs or deliver viruses to your computer. Cookies let our Website remember your preferences or recognize you when you return, making our Website more useful to you.

Web beacons, also known as clear GIFs, are often used in combination with cookies. These often transparent images are part of web pages, and allow us to count users who have visited certain pages and to generate statistics about how our Website is used. They are not used to access Personal Information. Pixel tags enable us to send email messages in a format customers can read, and they tell us whether mail has been opened. We may use this information to reduce or eliminate messages sent to customers.

As do many internet sites, we gather some information automatically, such Internet Protocol (IP) addresses, browser type and language, Internet service provider, referring and exit websites and applications, operating system, date/time stamp, and clickstream data. You may give consent for our Website to capture and record certain precise geolocation or global positioning data from your device in order to tailor information to your location. We may link such location data to other information that you provide to us or that may be accessed in connection with your use of our Website.

8. USE OF COOKIES AND SIMILAR TECHNOLOGIES

You may be able to post content to social networking sites (such as Facebook, Instagram, Snapchat or Twitter) on which we maintain a presence (hereinafter Social Networking Sites). If you choose to do this, we will provide information to the Social Networking Sites in accordance with your elections. You acknowledge and agree that you are solely responsible for your use of those websites and that it is your responsibility to review the terms of use and privacy policies. We are not responsible for the availability, accuracy, content, products or services of such Social Network Sites.

9. LINKS TO THIRD PARTY WEBSITES

Our Website may have links or be linked to other sites we do not own, control or maintain. We are not responsible for and make no representations or warranties about the privacy practices of those sites. We recommend that you check the privacy policies of other sites and contact the operator if you have concerns or questions. Nonetheless, we seek to protect the integrity of our Website and welcome any feedback about these third party sites.

10. OPTING OUT OF COMMUNICATIONS

You may opt-out of receiving marketing-related emails by clicking the "unsubscribe" link at the bottom of any email you receive from us. If you are having difficulty unsubscribing from our marketing communications using the above method, please contact us at hello@pearlpay.io. If you opt-out from receiving marketing emails or text messages, we may still need to send you communications about your orders, customer service inquiries, promotions participation and other matters. If you agreed to receive future marketing communications directly from a third party through our Website, you will need to contact that party to opt-out of such communications. This process may be outlined on that party's privacy policy.

If there are any questions regarding this Privacy Policy you may contact us using the information at hello@pearlpay.io