

PRIVACY POLICY

BACKGROUND:

Nuvei understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of everyone who visits this website, Nuvei.com (“our Site”) and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of this Privacy Policy is requested when entering a contractual agreement with us as a Merchant or a Partner.

1. Definitions and Interpretation

In this Policy the following terms shall have the following meanings:

“Account”	means an account required to access and/or use certain areas and features of our Site;
“Cookie”	means a small text file placed on your computer or device by our Site when you visit certain parts of our Site and/or when you use certain features of our Site. Details of the Cookies used by our Site are set out in Part 14, below; and
“Cookie Law”	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003;

2. Information About Us

Our Site is owned and operated by Nuvei, the first-ever community of payment experts. Nuvei Technologies Corp., is a Canadian corporation with its offices at 1100 boul. Rene-Levesque W., suite 900, Montreal, Quebec, H3B 4N4, Canada.

Nuvei Technologies also has its American counterpart in Nuvei Technologies Inc., a Delaware corporation with offices at 5000 Legacy Drive, suite 320, Plano Texas 75024.

As the parent company of SafeCharge International Group Limited, Nuvei is subject to the General Data Protection Regulation (the “GDPR”) when processing personal data of any person residing in the European Union or processing personal data in that area.

Data Protection Officer:

Nuvei

Email address: privacy@nuvei.com.

Telephone number: 1 (877) 462-7486, press star (*).

Postal Address:

For United Kingdom and European Union:

Attn: Data Protection Officer
4th floor, 8 Bloomsbury Street
London, WC1B 3QD, United Kingdom

For United States of America:

Attn: Data Protection Officer
5000 Legacy Drive, Suite 320
Plano TX 75024, United States of America

For Canada and other inquiries:

Attn: Data Protection Officer
1100 Rene-Levesque W. Blvd., Suite 900
Montreal Quebec H3B 4N4 Canada

3. What Does This Policy Cover?

This Privacy Policy applies to your use of our Site and registration as partner. Our Site may contain links to other websites. Please note that we have no control over how your data is collected, stored, or used by other websites and we advise you to check the privacy policies of any such websites before providing any data to them.

4. What Is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the “GDPR”) and the Data Protection Act 2018 (collectively, “the Data Protection Legislation”) as ‘any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier’. That definition englobes personal information as defined by various data protection legislation in Canada (the Personal Information Protection and Electronic Documents Act “PIPEDA”) and the data protection legislation in the United States.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

5. What Are My Rights?

You have the right to be informed about our collection and use of your personal data, the right to have access and receive in a compatible format your personal data, the right to rectify your personal data and to withdraw your consent.

If you are a customer of a merchant who uses our services and wish to exercise these rights, please contact the merchant directly as we can only forward your request to them to answer.

If you are located in the EEA, you have rights over your personal data under the Data

Protection legislation, including the right to be informed of what type of personal data and for what purpose the processing occurs, the right to request access to correct, amend, delete, or object to certain uses of your personal data. You can also request a copy in compatible format of your personal data we process.

California Consumer Privacy Act

Since January 1, 2020, the California Consumer Privacy Act protects the rights of all California resident consumers relatively to their personal data. We respect this legislation by only processing the necessary personal data for the following business purposes:

- a) Auditing Interactions with Consumers
- b) Security
- c) Debugging/Repair
- d) Certain Short-term Uses
- e) Performing Services
- f) Internal Research for Tech Development; and
- g) Quality and Safety Maintenance and Verification

We never sell your personal data to third-parties.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 15.

It is important that your personal data is kept accurate and up-to-date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.

Further information about your rights can also be obtained from the authority.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commission Officer (ICO) if you are a resident of the European Union or the EEA.

If you are a resident of Canada, you may contact the Office of the Privacy Commissioner of Canada in case you have any cause for complaint about our use of your personal data.

We would welcome the opportunity to resolve your concerns ourselves, however, so please contact us first, using the details in Part 15.

6. What Data Do You Collect and How?

We may collect or receive your personal and non-personal data by receiving it directly from you (merchant application, contact form, phone call or email inquiry), monitoring the use of or interaction with our website, other email communications sent by us; third party

sources, usually providing “Know your client” information when on-boarding a merchant; publicly available sources. Depending on the existence of a contractual agreement between you and SafeCharge, we may collect different types of personal data that include:

- Name;
- Date of birth;
- Gender;
- Address;
- Email address;
- Telephone number;
- Business name;
- Job title;
- Profession;
- Payment information;
- Information about your preferences and interests;

The information that we collect is used in the aggregate to obtain demographic information about the entire Nuvei Technologies audience in order to improve service to its customers and merchants, to perform statistical analysis of the collective characteristics and behaviour of its users. From this information, Nuvei Technologies can measure overall patron demographics and interests regarding specific areas of the Nuvei Technologies domain and to analyze how and where to apply its resources. Nuvei Technologies also uses the collected aggregate data to inform its sponsors of the number of visitors who have seen and “clicked” on their advertisements.

Please also see Part 14 for more information about our use of Cookies and similar technologies. We do not collect any personal data relating to children.

7. How Do You Use My Personal Data?

Under the Data Protection Legislation, we must always have a lawful basis for using personal data. We may process your personal data for the following legal basis:

Consent: When you give us your consent to process for a specific purpose a specific type of information;

Contract: When we must process your personal data to perform an obligation that arises from our contract with you;

Legal Obligations: When we must comply with our legal obligations; these may include court orders or other judiciary or regulatory order and decision.

Legitimate Interests: When we or a third party have legitimate interests to process your personal data given that the processing does not restrict unreasonably your fundamental rights. For example, our legitimate interests include but are not limited to the fraud prevention and anti-money laundering efforts as well as to improve our services and enforce or answer to any claim.

We strive to disclose prior to the processing what legal basis and for what purpose we process your personal data.

We may process your information to comply with legal obligations and/or our legitimate interests of fraud prevention and anti-money laundering efforts in accordance with the Card Network Scheme.

We may monitor or record telephone calls, emails, web chat or other communications with you for regulatory, security, quality assurance or training purposes. When visiting our offices, CCTV, other monitoring systems and/or access control systems may be in operation for security reasons and for health and safety and office management purposes.

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email, telephone or post with information, news, and offers on our products and services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the Data Protection Legislation and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out. We will always obtain your express opt-in consent before sharing your personal data with third parties for marketing purposes and you will be able to opt-out at any time.

Third Parties whose content appears on our Site may use third-party Cookies, as detailed below in Part 14. Please refer to Part 14 for more information on controlling cookies. Please note that we do not control the activities of such third parties, nor the data that they collect and use themselves, and we advise you to check the privacy policies of any such third parties.

In some instances, our use of your personal information may result in automated decisions being taken (including profiling) that legally affect you or similarly significantly affect you.

Automated decisions mean that a decision concerning you is made automatically on the basis of a computer determination (using software algorithms), without our human review. For example, we use automated decisions to complete credit assessments on you when you apply to certain Nuvei services or to carry out anti-fraud checks, as explained in Section 7. We have implemented measures to safeguard the rights and interests of individuals whose personal information is subject to automated decision-making. Besides, if you are using the Nuvei services in the EEA when we make an automated decision about you, you have the right to contest the decision, to express your point of view, and to require a human review of the decision. You can exercise this right by contacting us at the details below.

We will only use your personal data for the purpose(s) for which it was originally collected unless we reasonably believe that another purpose is compatible with that or those original purpose(s) and need to use your personal data for that purpose. If we do use your personal data in this way and you wish us to explain how the new purpose is compatible with the original, please contact us using the details in Part 15.

If we need to use your personal data for a purpose that is unrelated to, or incompatible with, the purpose(s) for which it was originally collected, we will inform you and explain the legal basis which allows us to do so.

In some circumstances, where permitted or required by law, we may process your personal data without your knowledge or consent. This will only be done within the bounds of the Data Protection Legislation and your legal rights.

8. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the

reason(s) for which it was first collected. Your personal data will, therefore, be kept according to the following factors to be used to determine how long it is kept:

- a) Our objectives and requirements for performance under our contractual obligations;
- b) The types of personal data in question;
- c) The purposes for which the data in question is collected, held and processed;
- d) Our legal basis for collecting, holding and processing that data;
- e) The category or categories of physical person to whom the data relates; and
- f) Any legal obligation to retain data.

We ensure that the data kept is regularly reviewed against those criteria to assess whether it should be kept any longer.

Notwithstanding the retention period, certain personal data may be deleted or otherwise disposed of prior to the expiry of its retention period when we decide to do so (whether in response to a request from you or otherwise).

9. **How and Where Do You Store or Transfer My Personal Data?**

We may store or transfer some or all of your personal data outside of your country of origin across the world given the nature of our services.

If you are located in the EEA, please note that your personal data may be transferred to countries that are not part of the EEA like the United States. These are known as “third countries” and may not have data protection laws that are as strong as those in the EEA. This means that we will take additional steps in order to ensure that your personal data is treated just as safely and securely as it would be within the European Union and under the Data Protection Legislation as follows:

We share your data within the group of companies of which we are a part. Where this involves the transfer of personal data outside the EEA, our group ensures that personal data is protected by requiring all companies within the group to follow the same rules with respect to personal data usage.

The security of your personal data is essential to us, and to protect your data, we take a number of important measures, including the following:

- limiting access to your personal data to those employees, agents, contractors, and other third parties with a legitimate need to know and ensuring that they are subject to duties of confidentiality;
- procedures for dealing with data breaches (the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, your personal data) including notifying you and the governing authority where we are legally required to do so.

Please contact us using the details below in Part 15 for further information about the particular data protection mechanisms used by us when transferring your personal data to a third country.

10. Do You Share My Personal Data?

We may share your personal data with other companies in our group for the performance of a contractual obligation to which you are party or for our legitimate interests. This includes our subsidiaries.

If any of your personal data is shared with a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 9.

If we sell, transfer, or merge parts of our business or assets, your personal data may be transferred to a third party. Any new owner of our business may continue to use your personal data in the same ways that we have used it, as specified in this Privacy Policy.

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

The security of your personal data is essential to us, and to protect your data, we use commercially reasonable precautions, such as security software, physical security features and strict policy guidelines to safeguard the privacy of our users' personal information; we are also committed to constantly improving our security measures as new technology is made available.

11. How Can I Control My Personal Data?

In addition to your rights under the Data Protection Legislation, set out in Part 5, when you submit personal data via our Site, you may be given options to restrict our use of your personal data. In particular, we aim to give you strong controls on our use of your data for direct marketing purposes (including the ability to opt-out of receiving emails from us which you may do by unsubscribing using the links provided in our emails and at the point of providing your details and by managing your Account.

12. Can I Withhold Information?

You may access certain areas of our Site without providing any personal data at all. However, to use all features and functions available on our Site you may be required to submit or allow for the collection of certain data.

If you wish to restrict the processing of certain operations, we may be unable to continue to provide you with the same services.

You may restrict our use of Cookies. For more information, see Part 14 and our Cookie Policy.

13. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal

addresses shown in Part 15. To make this as easy as possible for you, a Subject Access Request Form is available for you to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is “manifestly unfounded or excessive” (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within 20 days and, in any case, not more than one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

Requests under CCPA

California residents can request up to two (2) times a year a record of all the personal data that they provided to a business, free of charge. If you wish to receive that information, please mention so in the form or message you address us. You will receive an acknowledgment of receipt within ten (10) days of your request and we will provide you, given that we are able to properly identify you, with a copy of that personal information in the next 45 days if that request can be fulfilled under the Data Protection Legislation.

14. How Do You Use Cookies?

We use Cookies to facilitate and improve your experience of our Site and to provide and improve our products and services. By using our Site you may also receive certain third-party Cookies on your computer or device. Third-party Cookies are those placed by websites, services, and/or parties other than us.

For more information click **here**.

15. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details (for the attention of Data Protection Officer):

Email address: privacy@nuvei.com.

Telephone number: 1 (877) 462-7486, then press *.

Postal Address:

For the United States of America: Attn: Data Protection Officer
5000 Legacy Drive, Suite 320
Plano TX 75024, United States of America.

For Canada and other inquiries: Attn: Data Protection Officer
1100 Rene-Levesque Blvd. W., Suite 900
Montreal Quebec, H3B 4N4, Canada

16. **Changes to this Privacy Policy**

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection.

Any changes will be immediately posted on our Site and you will be deemed to have accepted the terms of the Privacy Policy on your first use of our Site following the alterations. We recommend that you check this page regularly to keep up-to-date.

This Privacy Policy was last updated on January 16, 2020.