

## **Marbar International Ltd. are committed to protecting and respecting your privacy 24/1/2022**

This policy (together with our terms of use and any other documents referred to on it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our approach to use of your personal data.

By visiting Payuno.com (our "site"), you are accepting and consenting to the practices described in this policy. For the purpose of the General Data Protection Regulation ("GDPR"), the data controller is Marbar International Ltd. The data protection officer for Marbar International LTD. is Dino M. Marino, contactable at [Dmarino@marbarinternational.com](mailto:Dmarino@marbarinternational.com)

## **Information we may collect from you**

We may collect and process the following data about you:

- Information that you provide by filling in forms on our site.
- If you contact us (by phone, e-mail or otherwise), we may keep a record of the correspondence.
- Details of your visits to our site including, but not limited to, traffic data, location data and other communication data and the resources that you access. This does not identify any individual.

## **IP addresses**

We may collect information about your computer including, where available, your IP address, operating system and browser type, for system administration purposes. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

## **Cookies**

A cookie is a small file that holds a certain amount of data, which our website can send to your browser. It may then be stored on your computer's hard drive and can be accessed by our web server. To clarify, cookies do not collect any personal data stored on your hard drive or computer.

## **How we use cookies**

Cookies help us to improve our site and to deliver a better and more personalised service. Some of the cookies we use are essential for the site to operate.

## **Third party links**

This site may contain links to other websites on the Internet, including social media, and other websites may contain links to this site. These other sites are not under Marbar International Ltd. control and such links do not constitute an endorsement by Marbar International Ltd of those other websites or the services offered through them. The privacy and security practices of websites linked to or from the Marbar International Ltd. site are not covered by this privacy policy, and Marbar International Ltd. is not responsible for the privacy or security practices or the content of such websites.

Sometimes we may embed video content from other websites on our site. As a result, when you visit a page with content embedded, you may be presented with cookies from these websites. Marbar International Ltd. has no control or liability over these cookies set, please check the relevant third party's cookie policy for more information. We also offer a share page widget on some of our web pages where content can be shared. These sites may set a cookie when you are logged into their service. Marbar International Ltd. has no control or liability over these cookies set, please check the relevant third party's cookie policy for more information.

## **Uses made of the information**

We use information held about you in the following ways:

- To ensure that content from our site is presented in the most effective manner for you and for your computer.
- To provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.
- To carry out our obligations arising from any contracts entered into between you and us.
- To allow you to participate in interactive features of our service, when you choose to do so.
- To administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes.
- To notify you about changes to our site or services.

Any communication you transmit to Marbar International Ltd. via this site is over the internet and is non-confidential and non-proprietary. By transmitting any communication via this site, you agree Marbar International Ltd. may use your communication as material for any purpose, so long as that does not infringe your rights as a data subject under GDPR. Furthermore, where you have actively consented, we will use your contact details for marketing purposes.

## **Disclosure of your information**

We may share your personal information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If Marbar International Ltd. or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use and other agreements; or to protect the rights, property, or safety of Marbar International Ltd., our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
- We may disclose this information to any other third parties, e.g.:
  - - Business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you.
  - - Analytics and search engine providers that assist us in the improvement and optimisation of our site.

## **Where we store your data**

The data that we collect from will may be transferred to, and stored at, our secure servers within the European Economic Area (EEA). However, from time to time, your personal data may be transferred to, stored in or access from a destination outside the EEA. It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. Where this is the case, we will ensure that any transfer of your data is adequately protected in compliance with data protection law.

All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted [using SSL technology]. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

## **How long we keep your personal data**

How long we hold your personal data for will vary. The retention period will be determined by various criteria including the purpose for which we are using it and any legal obligations attached to the retention of your personal data. If you are a customer, our policy is to keep all

personal data for a period of 10 years following the termination of any client relationship. If you request us to delete your personal data at any time during our relationship, we will do so to the extent we are capable under law.

## **Your rights**

Under GDPR you have the following rights:

- To obtain access to, and copies of, the Personal Data that we hold about you
- To require that we cease processing your personal data if the processing is causing you damage or distress
- To require us not to send you marketing communications
- To require us to erase your Personal Data
- To require us to restrict our data processing activities
- To require us to correct the Personal Data we hold about you if it is incorrect or incomplete
- To lodge a complaint with the Information Commissioner's Office should you feel we are misusing your Personal Data

To exercise any of these rights, or to make any comments on this policy, you can write to us at Suite 7, Second Floor Valletta Buildings, South Street, Valletta Malta , or email us at [Dmarino@Marbarinternational.com](mailto:Dmarino@Marbarinternational.com)

Should you be dissatisfied with our treatment of your Personal Data, you also have the right to lodge a complaint with the Information Commissioner's Office (ICO). More information on how to address any concerns is contained here: <https://ico.org.uk/for-the-public/raising-concerns/>

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

## **How to control or delete cookies in your browser**

By using this site you accept the use of cookies in accordance with this Privacy and Cookies policy.

If you do not accept the use of these cookies you can change your browser settings so that cookies from this site can be deleted and cannot be placed on your computer or mobile device.

In order to do this, please follow instructions provided by your browser (usually located within "Help", "Tools" or "Edit").

## **Changes to our Privacy Policy**

Arius International Ltd. may change the content or services found on our site at any time without notice, and consequently our privacy policy may change at any time in the future. It is expected you agree to revisit this page regularly and your continued access to or use of the site will mean that you agree to the changes. Should you become a client of Arius International Ltd., the use of personal information is governed by a separate commercial agreement, not these terms.

## **Contact**

If you have any queries regarding privacy issues, then please contact us via our online form on the “contact us” page.

## **Other**

IDT Financial Services Limited ("IDT") is the issuer of the card associated with Arius international Ltd. Accordingly, IDT is a joint controller of some of your personal information as it relates to, and is required for, the administration and operation of the card. A copy of IDT's privacy policy may be found at <http://www.idtfinance.com/privacypolicy.pdf>."