

JOSTPAY PRIVACY POLICY

These policy describes the ways we collect, store, use and protect your personal information. You accepted this policy when you signed up for our services. We may amend this policy from time to time by posting a revised version on our website. You accept and agree to this changes as they are binding on you.

The term personal information is used to describe information that is unique to a particular person and can be used to identify that person. Therefore this policy indicates what information is collected when you use the website that's why we advise our users to carefully read through and understand our policies and practices regarding your information and how we treat it.

Jostpay limited is not responsible for the privacy laws and contents of third party websites. We advise you to always read the privacy policy of any site you provide your personal information to. By using website, you provide your consent that you accept and agree to be bound and abide by these privacy policy. If you do not agree to the aforementioned condition then you must quit using the website urgently.

1. PERSONAL INFORMATION COLLECTION

1.1 When you visit the just pay website, we collect your IP address and standard web information, such as your browser type and the pages you accessed on our website.

1.2 When opening an account on the JostPay website, we collect the following information from you: your name, address, phone number and email.

1.3 Before granting full access to the user to transact business on the JostPay Limited, additional information will be

collected by referring the user to Jostpay verification website known as JostKYC, there information such as driver's license verification, photo ID, face capture, email authentication, bank verification number and merchant cross-check in accordance to the anti-money laundering laws.

1.4 When you use our services, we monitor your transactions by collecting information about your account transactions and we may collect information about your computer or other access device for fraud prevention purposes.

2. SESSIONS

2.1 When you access our website, we track how our website is used by way of sessions to your computer. We send when you log into your account. This session helps us to recognize you if you visit multiple pages on our site during the same period, so that we don't need to ask you for your password on each page. Once you log out or close your browser, this session expires and no longer has any effect.

2.2 We also use sessions for the purposes of displaying your email address on our sign in and the storing of other user's personal information.

2.3 We encode our sessions so that only we can interpret the information stored in them. We may also collect information about your computer or other device to mitigate risk and for fraud prevention purposes.

3. PERSONAL INFORMATION PROTECTION

3.1 We store and process your personal information on extremely secured servers protected by maintaining

physical, electronic and procedural safeguards in compliance with applicable government regulations. We use computer safeguards such as firewall and data encryption. At the same time authorizing access to personal information only for those employees who require it to fulfill their job responsibilities.

4. USE OF PERSONAL INFORMATION

4.1 Our primary purpose in collecting personal information is to provide you with a secure, reliable and transparent experience in using the JostPay website. The personal information collected will be also used to provide the services and customer support you request; process transactions and send notices about your transactions; resolve disputes, collect fees, and troubleshoot problems; prevent potentially prohibited or illegal activities, and enforce our terms and conditions; customize, measure and improve our services and content and layout of our website; service update notices and promotional offers based on your communication preferences.

5. SHARING INFORMATION WITH JOSTPAY USERS

5.1 To process your payments, we do not 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 from verified JostPay users is kept safe by us and not disclosed to any third party seller or buyer on the website.

5.2 We work with merchants to enable them to accept payments from you

using JostPay website. In doing so, a merchant may share information about you with us, such as your email address, when you attempt to pay that merchant. We use this information to confirm to that merchant that you are a JostPay user and that the merchant should enable JostPay website as a form of payment for your purchase. Also, if you request that we validate your status as a JostPay user with third party we will do so. It's important you know that the merchants you buy from and contract with have their own privacy policies, and we are not responsible for their operations, including but not limited to; their information practices.

5.3 JostPay Limited will not disclose your information such as your credit card number or bank details to anyone you have paid or who has paid you through our service, except with your express permission or if we are required to do so to comply with a subpoena or other legal process.

6. SHARING INFORMATION WITH OTHER PARTIES

6.1 We may share your personal information with members of jostpay limited to provide joint content and services such as registration, transactions and customer support system, in other to help detect and prevent potentially illegal acts and violations of our policies and to guide decisions about their products, services and communications. Members of our company will use this information to send you marketing communications only if have requested their services.

6.2 Where the information you give us is to be used outside its primary purpose, you will receive prior notice. Such disclosures may be due to the following circumstances;

- a) Where JostPay Limited is compelled to do so by a subpoena, court order or similar legal procedure;**
- b) For compliance with the law;**
- c) Where the disclosure is meant to prevent physical harm, financial loss, illegal activities or in the investigation of a violation of the terms and conditions of the website.**

6.3 JostPay Limited will not sell or rent any of your personal information to third parties for their marketing purposes and only shares your personal information with third parties as described by the policy.

7. PROHIBITION

7.1 Any use or access to the websites by anyone under the age of 18 is prohibited. If you are 18, do not use or provide your personal information on this website as your access will be denied, with us deleting that information immediately.

8. ACCESSING AND EDITING PERSONAL INFORMATION

8.1 You can review and edit your personal information at any time by logging in to your account and clicking on edit.