

Privacy Policy

A legal disclaimer

You understand that UNIARKPAY GLOBAL LIMITED LIABILITY COMPANY (registration number RDWW-1698) or (" UNIARKPAY GLOBAL ") will use, collect, record, store, share and/or process your personal information, including, without limitation, your contact details, background information, financial data, tax residency and other information relevant to your application for the product and/or service which:

- a) you have provided in this form or through any other contact with UNIARKPAY GLOBAL (which shall include its holding company, subsidiary(ies), and any associated company(ies), including any company as a result of any restructuring , merger, sale or acquisition), or
- b) has been obtained from analysis of your payment and other transactions/ services within UNIARKPAY GLOBAL, or
- c) has been obtained from third parties such as employers, joint applicants/ account holders, guarantors, legal representatives, industry/financial related associations, government/regulatory authorities, credit bureaus or credit reporting agencies, retailers, social networks and fraud prevention agencies or other organizations for any and/or all of the following purposes ("Purpose"), if applicable:
 - i) providing this product and/or service and notifying you about important changes or developments to the features;
 - ii) updating and managing the accuracy of UNIARKPAY GLOBAL records;
 - iii) prevention, detection or prosecution of crime, and complying with legal and regulatory obligations;
 - iv) assessment and analysis including credit/lending/financing/insurance/ behavior scoring/market and product analysis and market research;
 - v) communications and ensuring customer satisfaction, which may include conducting surveys to improve the quality of our products and services, responding to inquiries and complaints and to generally resolve disputes;
 - vi) determining the amount of your indebtedness and recovering debt that you owe to UNIARKPAY GLOBAL; protecting UNIARKPAY GLOBAL 's interests and other ancillary or related purposes;
 - vii) maintaining your credit history for present and future reference;
 - viii) enabling an actual or proposed assignee of UNIARKPAY GLOBAL, or participant or sub-participant of UNIARKPAY GLOBAL to evaluate your transactions which are intended to be the subject of the assignment, participation or sub-participation;
 - ix) cross-selling, marketing and promotions of products and/or services of UNIARKPAY GLOBAL and its strategic alliances;
 - x) for UNIARKPAY GLOBAL ' s corporate events (including networking events, launching of products, etc.)/contests, of which photographs/images of you may be captured and may be used for UNIARKPAY GLOBAL ' s publications; or
 - xi) protecting UNIARKPAY GLOBAL 's interests and other ancillary or related purposes.

You understand and acknowledge that it is necessary for UNIARKPAY GLOBAL to process your personal information for the Purpose, without which UNIARKPAY GLOBAL will not be able to provide the product/service that you have requested from UNIARKPAY GLOBAL and to notify you about important changes or developments to the products/services.

Where you have provided UNIARKPAY GLOBAL with sensitive personal information (in particular, information consisting of your physical/mental health for applications of insurance/services), you hereby provide UNIARKPAY GLOBAL with your express consent to process the same in the manner described in this Privacy Notice. You may exercise your options in respect of receiving marketing materials (including cross-selling, marketing and promotions