

PRIVACY POLICY

Last revised on January 28th, 2025

Effective this January 28th, 2025, **PAY4B LIMITED**, with the registered office address at: 80 Birmingham St, C6, Toronto, Ontario, M5A 0V7, Canada, hereinafter referred to as “**Company**” “we”, “us”, or “our”) is committed to provide services for worldwide users. We have prepared this Privacy policy to describe all rights and obligations of You as our user.

This **Privacy Policy** covers the website and the other websites operated (“Website”) collectively referred to as and the services provided thereon (the “Services”) and is applicable to all information about you or the company or other entity you represent (“you” or “your”) collected through with an effective date of January 28th, 2025.

This **Policy** describes the types of information that (“we”, “us” or “our”) gathers from you and the other people who use (the “Users”), how we may use that information and how you can contact us regarding this Policy and your personal information.

Changes to Policy. We reserve the right to modify this Policy at any time, so please review frequently for any changes. Amendments to this Policy will be posted on the Website and will be effective when posted. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted, the changes to any amended or revised Policy by your continued access or use of our services.

Your Consent. Please read this entire Policy carefully before using [•] or providing us with any information. When you access [•], you consent to the collection, use and disclosure of your information in accordance Terms and Conditions of Use and with this Policy. By providing information to, all Users fully understand and consent to the collection, use and processing of such information by [•] or third parties as set forth herein. By using [•] all Users consent to us providing all information (whether or not personally identifiable) received or collected from those Users to such third-party providers for the purpose of enabling the third-party provider to provide these outsourced services to us. In addition, all Users consent to the collection, maintenance, and processing of their information (whether or not personally identifiable) by us and these third-party providers. If you do not agree to the Terms and Conditions of Use and the terms of this Policy, you are not authorized to use the [•] Website.

Please understand that we may contract with third parties to provide various services to [redacted] relating to [redacted] on an outsourced basis rather than performing those services ourselves. For example, we may (i) contract with an email provider to handle the distribution of email messages to Users, (ii) contract with a website hosting provider to host [redacted] for us or (iii) contract with a third party to provide call center services to facilitate communication in connection with our services. We may also contract with various validation services to confirm contact information you provide. Maintaining your trust is our top priority, so we adhere to the following principles to protect your privacy:

We protect your personally identifiable information and will only provide it to third parties: (1) with your consent; (2) where it is necessary to carry out your instructions; (3) as reasonably necessary in order to provide our features and functionality to you; (4) when we reasonably believe it is required by law, subpoena or other legal process; or (5) as necessary to enforce our Terms of Use or protect the rights, property, or safety of us, our Members and Website visitors, and the public. We have implemented appropriate security safeguards designed to protect your information in accordance with industry standards.

Our Website are not directed to children under the age of 13. We do not knowingly collect personal information from children under age 13. [redacted] complies with the Children's Online Privacy Protection Act (COPPA). We do not knowingly collect or use personally identifiable information from children under the age of 13. If we discover such information from a child under the age of 13, we will eliminate that data.

Information You Give Us. We may collect and retain any information from you or your business provided to us when you visit our Website including when you:
Use our service; register for an account; communicate with us, such as to provide feedback, request support, or ask for additional information; subscribe to content we offer, such as newsletters, alerts, etc.

We may collect information such as your first and last name, business address or other physical address, email address, zip code, telephone number, or information about your interactions with us or others, and other information

Social Media. You may use social networks or other online services to access our Site. When you do so, information from those services may be made available to us. By associating a social network account with our Website, you agree that we may access and retain that information in accordance with the policies of the social network or other online service and this Policy. For example, we may be able to access account or profile information that you have provided to the social network or information about your interactions with the social network to make information available to us (such as when commenting on a blog post or using a sign-on service, such as Facebook Connect).

Automatically Collected Information. We may collect information automatically when you visit our Websites, such as:

- Your IP address;
- The type of browser, devices and operating systems you use;
- Identifiers associated with the device(s) you use to access our Websites;
- The pages you visit, vehicles you view or configure, and the features you use, including dates and times;
- If you navigated from or navigate to another website, the address of that website;
- and Information regarding your internet service provider.

In addition, we may collect information about your activities on our Website through the use of cookies, clear GIFs or web beacons, local shared objects or Flash cookies, or through other

identifiers or technologies, including similar technologies as they may evolve over time. We refer to these technologies collectively as Metrics Tools.

We may allow third parties to use Metrics Tools on our Websites. The information collected by Metrics Tools may be shared with and used by us, by others acting on our behalf, or by third parties subject to their own privacy policies. Information collected by Metrics Tools may be used on this Website or on other websites or services, including those that may not be operated by us. Although we do our best to honor the privacy preferences of our users, we are unable to respond to Do Not Track signals set by your browser at this time.

Email. We may collect information regarding the effectiveness of our email and other communications with you. For example, we may know if you follow a link in an email we send to you.

Information from Other Sources. We may obtain information about you from affiliates, partners, automobile dealers and other third parties. This information may include information about your use of this Website or our services, your use of other websites, your interactions with or purchases from automobile dealers, your interests and preferences and other information about you or your household. We may combine the information we obtain from third parties with information that we or our affiliates have collected about you.

Use of Information. We and others acting on our behalf may use the information that we collect or receive to operate our business, including our Site, including, but not limited to:

Operate and Support our Websites and Services. We use the information that we gather in order to operate our Website and our services. If you establish an account with us, we may use information about you to manage or support your account. We may identify your use of our Websites across devices, and we may use information we collect from you and receive from others to optimize your use of the Website and our services.

Improving and Evolving our Services. We constantly evaluate and improve our Website and services, including developing new products or services and use the information we gather to do so.

Advertising and Promotions. We may use the information we gather offer, provide, or personalize products and services from us and third parties. For example, we may customize content, promotions and incentives to reflect your preferences, business, interests, or prior interactions with us and others.

Testimonials. If you provide any testimonials about our goods or services, we may post those testimonials and examples of advertisements you place in connection with our promotion of these services to third parties. Testimonials and advertisements may include your name and other personal information that you have provided.

Other Uses. We may use the information (whether or not personally identifiable) that you provide to us to also, among other things:

E-mail information and offers to you.

Mail information and offers to you.

Provide your information to third parties to fulfill services you have requested or that may be of interest to you.

Compile anonymous statistical information and analysis.

Provide compiled anonymous information to third parties.

Provide, sell, or rent anonymous statistical information and analysis to third parties for advertising purposes.

Help administer and protect the security of [•].

Facilitate the processing by third parties of payment for online purchases or other

transactions. Prevent, detect, mitigate, and investigate fraud, security breaches, and potentially prohibited or illegal activities.

Third Party Tracking and Online Behavioral Advertising. We may share, or we may permit third party online advertising networks, social media companies and other third-party services, to collect, information about your use of our website over time so that they may play or display ads on our Service, on other devices you may use, and on other websites, apps or services. Typically, though not always, the information we share is provided through cookies or similar tracking technologies, which recognize the device you are using and collect information, including click stream information, browser type, time and date you visited the website and other information. We may also share a common account identifier (such as an email address or user ID) to help us identify you across devices. We and our third-party partners use this information to make the advertisements you see online more relevant to your interests. As noted above, depending on your browser or mobile device, you may be able set your browser to delete or notify you of cookies and other tracking technology by actively managing the settings on your browser or mobile device. You may also be able to limit interest-based advertising through the settings on your mobile device by selecting “limit ad tracking” (iOS) or “opt-out of interestbased ads” (Android). To learn more about interest-based advertising and how you may be able to opt-out of some of this advertising, you may wish to visit the Network Advertising Initiative’s online resources, at <http://www.networkadvertising.org/choices>, and/or the DAA’s resources at www.aboutads.info/choices, and you may also adjust your ad preferences through your Facebook settings. Some of these opt-outs may not be effective unless your browser is set to accept cookies. Furthermore, if you use a different device, change browsers or delete the opt-out cookie, you may need to perform the opt-out task again.

How long do we keep Website information? We keep the information you provided while your account is in existence or as needed to provide you services. We may keep your information even after you have closed your account if retention is reasonably necessary to comply with our legal obligations, meet regulatory requirements, resolve disputes, prevent fraud and abuse, or enforce this Policy and our Terms of Use Agreement. We may keep information, for a limited period of time, if requested by law enforcement. Our Customer Service team may retain information for as long as is necessary to provide support-related reporting and trend analysis only, but we generally delete or de-personalize closed account data consistent with this Policy.

When Do We Share Information? We only share information about you as described or permitted by this Policy, unless you consent to other sharing. We may share information about you in the following ways:

Corporate Affiliates. We may share information with our corporate affiliates for their everyday business purposes, to provide services or to perform marketing. We may also participate in joint ventures with others and we may share information as part of that joint venture.

Partner Websites. We may share the information we gather with Partner

Service Providers. We may share information with third party service providers who help us operate our business or provide services on our behalf. These service providers include analytics companies and advertising networks that provide Metrics Tools on our Websites.

Promotional. We may share information with third parties to help us promote our products and services, or to help us customize advertisements, offers, or other communications to you.

Business Transfer. We may share information we have collected from you in connection with the sale or merger of our business or the transfer of assets.

Protection of Ourselves and Others. We may use and share the information we gather to enforce our rights and protect our property and those of our affiliates, customers and



members of the public, to comply with applicable law, legal process, legal advice and for preventing fraud, and theft.

What Choices Do I Have Regarding My Information? You may limit and control the information provided to us in a number of ways. You may not be able to use all features of our Website if you limit the information you share with us.

For example, you can choose not to access our Websites through your social media account. You may also be able to limit the information provided to us by third party social media providers by altering your privacy settings with those providers.

Your browser and your device may provide you the option to limit the use of cookies or other Metrics Tools. You should consult documentation for your browser or device for more information. Your mobile device may have settings that allow you to prevent sharing geolocation information with us. You should consult your mobile device's settings or help documentation for more information about exercising these options.

How Do We Handle Privacy Disputes? By using this Website, you agree that any dispute arising out of or relating to the Website, the Websites' content or the services or materials made available on the Websites, or regarding information collected or shared about you, is subject to the Choice of Law, Venue, and Class Action Waiver provisions in our Terms of Service.

How Do We Protect the Security of the Information? We use administrative, technical, and physical security designed to safeguard personal information in our possession. We cannot guarantee the security of the information that we collect and store. If you believe that information about you has been subject to unauthorized disclosure, please let us know your  representative know or by mailing us at: .

Lead Sharing Privacy Policy


We employ other companies and people to provide services to visitors to our Websites and our customers and users of the Subscription Service and may elect to share your information with them to provide information, products or services to you. Examples may include removing repetitive information from prospect lists, analyzing data or performing statistical analysis, providing marketing assistance, processing credit card payments, supplementing the information you provide us in order to provide you with better service, and providing customer service or support. In all cases where we share your information with such agents, we explicitly require the agent to acknowledge and adhere to our privacy and customer data handling policies.

Partners

In addition, we may share data with trusted partners to contact you based on your request to receive such communications, help us perform statistical analysis, or provide customer support. Such third parties are prohibited from using your Personal Information except for these purposes, and they are required to maintain the confidentiality of your information.

We partner with trusted third parties to provide you with co-marketing content that we think may be relevant to you. When you engage with these co-marketing partners, we will tell you who we are sharing data with, and provide a link to the co-marketing partner's privacy policy so you can learn more about how to opt-out of the partner's communications. These co-marketing partners are required to adhere to our privacy and data protection policies. For more information on our co-marketing program, see this page.

Corporate Events

If we (or our assets) are acquired by another company, whether by merger, acquisition, bankruptcy or otherwise, that company would receive all information gathered by  on the Websites and the Subscription Service. In this event, you will be notified via email and/or a prominent notice on our website, of any change in ownership, uses of your Personal

Information, and choices you may have regarding your Personal Information.

Compelled Disclosure

We reserve the right to use or disclose your Personal Information if required by relevant laws and regulations of Saint Vincent & the Grenadines or if we reasonably believe that use or disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or comply with a law, court order, or legal process.