

PRIVACY POLICY

Tatbigit and/or its associates, related parties, successors and assigns (collectively hereinafter referred to as "**Provider**", "**us**", "**we**" or "**our**" has created this document (hereinafter referred to as "**Privacy Policy**") in order to demonstrate our firm commitment to **User's** and **your** (collectively hereinafter referred to as "**User**", "**you**" and "**your**") privacy of your personal information, comments, blogs, articles pictures, documents, photographs, videos, audio messages (hereinafter referred to as "**Personal Information**"). The provisions set out in this Privacy Policy prescribe our policies regarding the collection, use, processing and dissemination of personal information submitted by you to us. This Privacy Policy has been prepared regarding our commitment towards the protection of the Personal Information, submitted by the User in context of the use of our Application.

1. ACCEPTANCE OF POLICY

1.1 This Privacy Policy is supplementary to the [Terms and Conditions](#) of Service ("**T&C**"), and is incorporated into the T&C by this reference.

1.2 By providing Provider with User's personal information in any way, User agrees to be bound by this Privacy Policy.

1.3 If Users are accessing or using our Application, please be aware that the Application may contain links to websites of third parties. By clicking on such links, User may be transferred to the website of the third party. The Provider is not responsible in any way for the privacy practices of such third parties and the Users are advised to view and read the privacy statements issued by the third parties to ensure that the User understand and agree to the same.

2. COLLECTION OF DATA

2.1 User's privacy and security is of utmost importance to the Provider. The Provider will always follow the principles of this Privacy Policy and ask the User how the User would like the Provider to communicate with the User in order to use of certain services provided through the Application.

2.2 **Registered User:** In order to become a Registered User, you need to register an account with us, the User may be required to provide certain information, including any information which may be used to personally identify the User ("**Personal Information**"), in the applicable contact form as part of User's Registration Data.

Personal Information includes User name, address, phone number(s) and email address and any other information which may, or may lead to, the disclosure of the User's identity as an individual.

2.3 You can also provide us the information by log in using a social media account of your choice. In this case we will be provided information about you through social media

sites as specified when you log in. We will only use your information in accordance your instructions and as set out in this privacy policy.

2.4 Other Communications: The User may also be required to provide Personal Information to the Provider when the User communicates with the Provider in any other way, including when you:

- a) request for further information on our services. We can also have an access to your personal information through the use of your mobile in order to access our Application.
- b) request for any advice or assistance in relation to the services ; or
- c) report a problem or contact us by way of email, telephone call, fax message, letter or through any other means of communication.
- d) There is also the possibility of having an access to your personal information through Google Facebook, Google Cloud.

3. USE OF DATA

3.1 Any Personal Information submitted to us, together with any other information, material or content you have provided (collectively hereinafter referred to as, "**Data**") shall be used primarily for the purposes to which they were submitted or required.

3.2 We may also decide to use the Data for the following additional purposes:

- a) to understand what your needs and requirements are;
- b) to provide personalised content and match the most relevant services for you;
- c) to improve on our marketing and customer service efforts;
- d) in other advertising, statistical compilation or marketing-related purposes; and
- e) to profile your information preferences, for example, understanding how you use the Application, reviewing the nature of your communication and/or reviewing your search contents, any service pages you access.
- f) monitor or improve the performance of, and products and services available through this Application.
- g) monitor compliance with our terms and conditions of use of this Application, enforce our rights and protect the safety of others including investigating and if necessary removing any content about which we receive a complaint.
- h) for any purpose if we are required to do so by any law or other regulatory or government authority.

In case you upload your personal information to the part of the Application which is accessible to public, then we may use that information in accordance with our terms and conditions of use and there is a possibility that this information can be accessed by the public. Thus we disclaim any responsibility.

3.3 Unless you inform us otherwise in accordance with Clause 5.3, we may also use your Data to communicate with you ("**Communications**"):

- a) by sending you notices regarding updates, changes or additions to our services or regarding any promotions which may be of interest to you;
- b) by inviting you to participate in our surveys;
- c) by requesting for your views on our customer support; or
- d) by responding to your requests.

4. DISSEMINATION OF DATA

4.1 Be assured that we will never sell your Data to any third parties for commercial gain.

4.2 However, we may disclose your Data:

- a) to our consultants, advisors, service providers and agents ("Authorized Representatives"). They will have access to your personal information if necessary to perform their function but they cannot use it or disclose it for any other purpose, unless you have specifically given them consent to do so ;
- b) we may share aggregate, non-personally identifiable information, such as demographics and application usage statistics, with advertisers, sponsors and other organisations;
- c) Sharing of information with the third parties in case of provision of product and services available through this Application in partnership with the third parties. In this case the third party would be under obligation to use the personal information according to this privacy policy. You can also have an access to the identity of the third party to whom the personal information has been transferred.
 - i. to assist us to achieve the purposes described in Clauses 3.1 and 3.2; and
 - ii. to assist us in our Communications to you (unless you have informed us that you do not wish to receive any of our Communications in accordance with Clause 5.3); and
- d) to our business partners who may communicate with you ("Business Partner Communications"):
 - i. by sending you notices regarding any promotions or products or services offered by them which may be of interest to you;
 - ii. by inviting you to participate in their surveys;
 - iii. for other advertising, statistical compilation or marketing-related purposes; or
 - iv. by responding to your requests,
 - v. unless you have informed us that you do not wish to receive any Business Partner Communications in accordance with Clause 5.3.

4.3 We may also be required to disclose your Data in the following circumstances:

- a) to comply with a legal process;
- b) to enforce the general T&C, this Privacy Policy or any other agreements executed with you or any related entity;
- c) to protect the rights, property or personal safety of other Users and/or the public, or to protect the business operations of Application ;
- d) where applicable, to credit reference agencies, where your Data may be used by other credit grantors for the purposes of:
 - i. (making credit decisions about you and the people with whom you are financially associated with;
 - ii. fraud or money laundering prevention; and
 - iii. occasionally, for tracing debtors.

4.4 Accordingly, your Data will be disclosed where we are obliged or permitted by law to do so. If you post or send offensive or objectionable content to us or otherwise engage in any disruptive behavior in respect of Application, we can use whatever Data that is available to us about you to stop such behavior. This may involve informing relevant third parties such as your employer and law enforcement agencies about the content and your behavior.

5. CONSENT AND OPTING-OUT

5.1 We follow strict security procedures to ensure that your Data is protected and that it is not damaged or destroyed. All Data is kept in a secure place with restricted physical or electronic access, and with confidentially preserved. Only the senior management team of the Provider is permitted access to the Data. Notwithstanding the aforesaid, you expressly acknowledge and agree:

- a) that the transmission of information via the internet is not completely secure. We will do our best to protect your Data but we are unable to guarantee the security of your Data submitted or provided through or in connection with our Application, and accordingly, any submission or provision of Data is made at your own risk; and

5.2 You may inform us by way of email sent to support@tatbiqit.com if you wish to exercise your right to opt out of receiving any Communications from us or Business Partner Communications from our business partners. If you do opt out, this may preclude you from receiving any of our special offers or promotion, whether offered by us or by any business partners in future.

6. RETAINING AND DELETING DATA

6.1 Upon termination of your access to Application in accordance with the general T&C, we may still be required to retain your Personal Information or Data in order to comply with legal obligations, prevent fraud, collect fees owed (if any), resolve disputes and troubleshoot problems etc, but always done within a legal framework.

6.2 When you request for your Data to be removed in accordance with Clause 5.3, you will be added to a suppression list to ensure your request is complied with.

7. INFORMATION REQUESTS

7.1 Unless the Personal Information relates to an individual which you are legally responsible for (such as a minor) **under 18 years of age**, you may not give us Personal Information about any other person. If you do so, you confirm that they have appointed you to act on behalf of them, to consent to the processing of their Personal Information, including sensitive personal data, to the transfer of their Personal Information abroad and to receive on their behalf any Communications from us or any Business Partner Communications from our business partners.

8. COOKIES

8.1 If you use our Application, our computer server may automatically send you a cookie. A cookie is a small 'log-file' that can be placed on your computer's hard disk for record-keeping purposes and we may use them to do a number of things:

- a) cookies help us to recognize you when you next use our Application and note the advertisements displayed to you. This allows us to tailor the promotions we provide to your preferences. We may use the services of third party servers for this purpose;
- b) cookies may be used to compile anonymous statistics related to the take up or use of services, or to patterns of browsing. A third party may collect such data on our behalf to measure the performance of Application. Information collected is aggregated for reporting purposes, and no personally identifiable information is collected by this service. The use of this service assists us in measuring and improving the structure and ease of use of Application;
- c) we may also track IP addresses. An IP Address is a number that can identify an Internet Service Provider, country location etc. It cannot provide personal information. We will not use the IP Address to build a profile on Users; we only use the information for demographic and statistical purposes.

8.2 It is also possible that others may download cookies to your Application when you access, visit or use the Application.

9. MODIFICATION OF PRIVACY POLICY

9.1 This Privacy Policy may be modified from time to time as a result of any changes in the law, best practice and/or in the Application without notice to you. The most current version of this Privacy Policy as posted on this page shall supersede all previous versions.

9.2 It is your responsibility to check regularly to determine whether a new version of the Privacy Policy has been uploaded.

10. QUESTIONS

If you have any questions about this Privacy Policy, the privacy practices of the Provider, or your dealings with the Provider in respect of Personal Information, you can email us at support@tatbigit.com