

PRIVACY POLICY

Privacy Policy (the "Privacy Policy")

Last Updated: January 1, 2024

This Privacy Policy outlines the conditions governing the accessibility of Our Services to you. It articulates the procedures for data acquisition during your utilization of Our Service, as well as other stipulations applicable upon commencing your engagement with our platform. Additionally, it elucidates how this data is employed to enhance your user experience.

Through the utilization of Our Services, you express your consent to abide by the provisions outlined in this Privacy Policy. Should you decline to accept these terms, you are advised to discontinue your use of the Service, or any associated Mobile App, Website, or Service derived from it.

We employ your Personal Data for the provisioning and enhancement of the Service. By making use of the Service, you concur with the collection and utilization of information as per the guidelines set forth in this Privacy Policy.

INTERPRETATION AND DEFINITIONS

Interpretation

Within this Privacy Policy, unless explicitly stated otherwise:

- a. When referring to the term "Privacy Policy," it pertains to this Privacy Policy, subject to potential amendments, supplements, or substitutions in accordance with the terms herein.
- b. Headings utilized in this Privacy Policy are solely for the purpose of facilitating reference and shall not impact the construction or interpretation of any provision herein.
- c. Words signifying the singular form shall also encompass the plural form, and vice versa. Words indicating a specific gender shall encompass all genders. Capitalization and the use of "he/she" or "they" are deemed interchangeable and thus refer to the same.

Definitions

In this Privacy Policy, capitalized terms shall carry the meanings ascribed below, or as otherwise specified within the text of this Privacy Policy.

- "Account" designates a unique account established for Your use in accessing Our Service or specific sections thereof.

- "Affiliate" signifies an entity that exercises control over, is controlled by, or is under common control with a party, where "control" denotes the ownership of 50% or more of the shares, equity interests, or other securities entitled to vote for the election of directors or other managing authorities.

- "Application" corresponds to the software program, named FatWallet, furnished by the Company and downloaded by You onto any electronic device.
- "Company" or "We" or "Us" or "Our" pertains to FatWallet, located in Muscat, Oman.
- "Cookies" alludes to small files deposited on Your computer, mobile device, or any other device by a website, which contain details of Your browsing history on that website, among their various uses.
- "Country" references Oman.
- "Device" includes any apparatus capable of accessing the Service, such as a computer, cellphone, or digital tablet.
- "Personal Data" encompasses any information related to an identified or identifiable individual.
- "Service" denotes either the Application or the Website or both.
- "Service Provider" denotes any natural or legal person processing data on behalf of the Company. It encompasses third-party companies or individuals engaged by the Company to facilitate the Service, provide the Service on the Company's behalf, offer services related to the Service, or assist the Company in analysing how the Service is utilized.
- "Third-Party Social Media Service" refers to any website or social network website through which a User can log in or create an account for using the Service.
- "Usage Data" refers to data gathered automatically, either generated through the utilization of the Service or originating from the Service infrastructure itself (e.g., page visit durations).
- "Website" / "Mobile App" pertains to FatWallet, accessible via the FatWallet Mobile application, available on Apple Store, Google Play, and Huawei Store.
- "You" signifies the individual accessing or utilizing the Service, or the company, or other legal entity on whose behalf such individual employs or accesses the Service, as applicable.

COLLECTING AND USING YOUR PERSONAL DATA

TYPES OF DATA COLLECTED

- Personal Data

While using Our Service, We may ask You to provide us with certain personally identifiable information that can be used to contact or identify You. Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Username and Password
- Usage Data

- **Usage Data**

Usage Data is collected automatically when using the Service. Usage Data may include information such as Your Device, IP address, browser type, browser version, the pages of our Service that You visit, the time and date of Your use of the Service, the time spent on those pages, unique device identifiers and other diagnostic data.

When You access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile internet browser You use, unique device identifiers and other diagnostic data. We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

- **Information from Third-Party Social Media Services**

The Company allows You to create an account and log in to use the Service through the following Third-party Social Media Services:

- Google
- Facebook
- Instagram
- Twitter
- LinkedIn
- YouTube

If You decide to register through or otherwise grant us access to a Third-Party Social Media Service, We may collect Personal Data that is already associated with Your Third-Party Social Media Service account, such as Your name, Your email address, Your activities or Your contact list associated with that account.

You may also have the option of sharing additional information with the Company through Your Third-Party Social Media Service account. If You choose to provide such information and Personal Data, during registration or otherwise, You are giving the Company permission to use, share, and store it in a manner consistent with this Privacy Policy.

- **Information Collected while Using the Application**

While using Our Application, in order to provide features of Our Application, We may collect, with Your prior permission:

- Information regarding your location
- Information from your Device phone book (contacts list)
- Pictures and other information from your Device camera and photo library

We use this information to provide You features of Our Service, to improve and customize Our Service.

The information may be uploaded to the Company servers and/or a Service Provider server or it may be simply stored on Your device.

You can enable or disable access to this information at any time, through Your Device settings.

- Tracking Technologies and Cookies

We use Cookies and similar tracking technologies to track the activity on Our Service and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyse Our Service. The technologies We use may include:

- **Cookies or Browser Cookies.** A cookie is a small file placed on Your Device. You can instruct Your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, if You do not accept Cookies, You may not be able to use some parts of our Service. Unless you have adjusted Your browser setting so that it will refuse Cookies, Our Service may use Cookies.
- **Flash Cookies.** Certain features of Our Service may use local stored objects (or Flash Cookies) to collect and store information about Your preferences or Your activity on Our Service. Flash Cookies are not managed by the same browser settings as those used for Browser Cookies. For more information on how You can delete Flash Cookies, please read where can I change the settings for disabling, or deleting local shared objects available at https://helpx.adobe.com/flash-player/kb/disable-local-shared-objects-flash.html#main_Where_can_I_change_the_settings_for_disabling__or_deleting_local_shared_objects_
- **Web Beacons.** Certain sections of our Service and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of a certain section and verifying system and server integrity).

Cookies can be Persistent or Session Cookies. Persistent Cookies remain on Your personal computer or mobile device when You go offline, while Session Cookies are deleted as soon as You close Your web browser. Learn more about cookies on the Free Privacy Policy website article.

We use both Session and Persistent Cookies for the purposes set out below:

- **Necessary / Essential Cookies**
Type: Session Cookies
Administered by: Us
Purpose: These Cookies are essential to provide You with services available through the Website and to enable You to use some of its features. They help to authenticate users and prevent fraudulent use of user accounts. Without these Cookies, the services that You have asked for cannot be provided, and We only use these Cookies to provide You with those Services.
- **Cookies Policy / Notice Acceptance Cookies**
Type: Persistent Cookies Administered by: Us
Purpose: These Cookies identify if users have accepted the use of cookies on the Website.
- **Functionality Cookies**
Type: Persistent Cookies Administered by: Us

Purpose: These Cookies allow us to remember choices You make when You use the Website, such as remembering your login details or language preference. The purpose of these Cookies is to provide You with a more personal experience and to avoid You having to re-enter your preferences every time You use the Website.

For more information about the cookies we use and your choices regarding cookies, please visit our Cookies Policy or the Cookies section of our Privacy Policy.

USE OF YOUR PERSONAL DATA

The Company may use Personal Data for the following purposes:

- To provide and maintain Our Service, including monitoring the usage of Our Service.
- To manage Your Account: to manage Your registration as a user of the Service and to secure your account on Our network. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- For the performance of a contract: the development, compliance and undertaking of the purchase contract for the products, items or services You have purchased or of any other contract with Us through the Service.
- To contact You: To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- To provide You with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.
- To manage Your requests: To attend and manage Your requests to Us.
- For business transfers: We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.
- For other purposes: We may use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve our Service, products, services, marketing and your experience. Users confidentiality is Our utmost priority. We never share, under any circumstance, information that could jeopardize its identity and information. In some cases, most of the data is anonymized, to protect Your privacy.

We may share your personal information in the following situations:

- With Service Providers: We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to contact You.
- For business transfers: We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.

- With Affiliates: We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.
- With business partners: We may share Your information with Our business partners to offer You certain products, services or promotions.
- With other users: when You share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside. If You interact with other users or register through a Third-Party Social Media Service, Your contacts on the Third-Party Social Media Service may see Your name, profile, pictures and description of Your activity. Similarly, other users will be able to view descriptions of Your activity, communicate with You and view Your profile.
- With Your consent: We may disclose Your personal information for any other purpose with Your consent.

The Company may disclose your Personal Data in the good faith belief that such action is necessary to:

- a. Comply with a legal obligation;
- b. Protect and defend the rights or property of the Company;
- c. Prevent or investigate possible wrongdoing in connection with the Service;
- d. Protect the personal safety of users of the Service or the public; and
- e. Protect against legal liability.

Your information, including Personal Data, is processed at the Company operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to, and maintained on, computers located outside of the Sultanate of Oman where the data protection laws may differ.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

RETENTION OF YOUR PERSONAL DATA

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

TRANSFER OF YOUR PERSONAL DATA

Your information, including Personal Data, is processed at the Company operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction. Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

DISCLOSURE OF YOUR PERSONAL DATA

- Business Transactions

If the Company is involved in a merger, acquisition or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Policy.

- Law enforcement

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

- Other legal requirements

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of the Company
- Prevent or investigate possible wrongdoing in connection with the Service
- Protect the personal safety of Users of the Service or the public
- Protect against legal liability

SECURITY OF YOUR PERSONAL DATA

We place a high priority on safeguarding the security of Your Personal Data. However, it's important to acknowledge that no method of transmitting data over the Internet or storing information electronically can guarantee absolute security, and there is always some inherent risk. Despite our dedication to employing commercially acceptable security measures to protect Your Personal Data, we cannot provide a 100% assurance of its security.

When accessing Our services and furnishing personal information, please exercise caution. It's essential to provide a valid email address, especially if you intend to recover your account or receive personalized emails. We cannot be held responsible for an invalid or lost email address that You provide. If You suspect or have reason to believe that Your account credentials have been lost, stolen, misappropriated, or compromised in any way, or if there is any suspicion of unauthorized use of Your account, please don't

hesitate to get in touch with Us. Your prompt action can help address and mitigate potential security issues.

- Children Privacy

Our Service is not intended for individuals under the age of 13, and we do not knowingly gather personally identifiable information from anyone in this age group. If You are a parent or guardian and are aware that Your child has provided Us with Personal Data, please get in touch with Us. We will promptly remove such information from our records.

In cases where we must rely on consent as the legal basis for processing Your information, and Your country mandates parental consent, we may necessitate parental consent prior to collecting and utilizing that information. If we discover that we have unintentionally collected Personal Data from an individual under the age of 13 without the appropriate parental consent, we take steps to eliminate this information from our servers within a reasonable timeframe.

- Links to Other Websites

Our Service may contain links to other websites that are not operated by Us. This Privacy Policy does not apply to those websites, if You click on a third party link, You will be directed to that third party site. We strongly advise You to review the Privacy Policy of every site You visit.

We have no control over and assume no responsibility directly or indirectly for the content of such websites, privacy policies or practices of any third party sites or services.

CHANGES TO THIS PRIVACY POLICY

Our Privacy Policy may undergo periodic updates. We will inform You of these changes by publishing the revised Privacy Policy on this page.

In addition, we will provide notification through email and/or display a conspicuous notice on Our Service prior to the changes taking effect. We will also update the "Last updated" date at the beginning of this Privacy Policy. These alterations take effect immediately upon their publication on this page.

We recommend that You routinely review this Privacy Policy for any modifications. Changes to this Privacy Policy are considered effective as of the date they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, You can contact us:

- By email: info@thefatwallet.co
- By visiting this page on our website: _____