



PRIVACY POLICY

Updated: February 15, 2022

This Privacy Policy (the "Policy") sets out how the FPS GLOBAL LTD., (the "Company", "we") collects, uses, processes and shares information about you obtained through the Company-owned and operated online interfaces of the Site located at <https://defexa.com> (the "Site"). Please read the Policy carefully before using the Site. When submitting your personal data, you will be asked to give your explicit and specific consent to the terms of the processing of your personal data as set out in this Policy. By expressing such consent, you (the "User"), declare that you have read, understood and agree to be bound by the terms of the Policy, including all the specific terms and conditions mentioned therein, without any exceptions or qualifications.

This Privacy Policy and the Cookie Policy form part of the Terms of Use. Please read this Policy carefully and accept it by checking the box next to 'I have read and accept the terms of the Privacy Policy'.

Any reference to "you", "your" etc. shall be construed as a reference to the User or Visitor to the Site, subject to this Policy, the Cookie Policy and the Terms of Use.

The Company respects the privacy of Users of this Site as well as the provisions of applicable privacy laws, including Personal Information Protection Act (British Columbia) ('PIPA BC'), Personal Information Protection and Electronic Documents Act ('PIPEDA') and the General Data Protection Regulation ('GDPR') of the European Union as the highest global regulatory standard in the field of personal data protection.

WE MAY UPDATE THIS PRIVACY POLICY AT ANY TIME WITHOUT NOTICE. YOU SHOULD VISIT THIS PAGE PERIODICALLY TO REVIEW THE CURRENT VERSION. THE VERSION IS INDICATED ABOVE.

TERMS AND DEFINITIONS

In this Policy Agreement, the following terms shall have the following meaning:

“Site” means a complex of information, web forms, hardware and software and intellectual property objects (including computer software, database, graphic interface design, content, etc.) accessible from various user devices connected to the Internet through a special software for viewing web pages (browser) at defexa.com, including the domains of the following levels.

“Company” means FPS GLOBAL LTD., [Incorporation number BC1283189], registered in British Columbia, Canada, by the Financial Transactions and Reports Analysis Centre of Canada (‘FINTRAC’) as a Money Service Business (‘MSB’) under the MSB Registration number M21123034.

FPS GLOBAL LTD acts on the market under “Defexa” brand name.

“Account” means a user account accessible after the registration and via the Site, where the User may request for Company’s Services.

“Services” means interface and functionality of the Site available for Users for accepting payments, making transactions and using other Company Services.

“Defexa Agreement” means the agreement made between the Client and the Company when opening a Client Account and requesting for other Company Services.

“Personal Data” means any information relating to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

“Processing” means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction;

“Consent of the data subject” means any freely given, specific, informed and unambiguous indication of the data subject’s wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal data relating to him or her.

PURPOSES OF PERSONAL DATA PROCESSING

The Personal Data provided by the User may be processed for the following purposes:

Carrying out of the activities of the Company in accordance with the Articles of Association;

When applying for Company Services via the Site to open an Account and be able to receive and transfer fiat payments, acquire, exchange, hold and transfer virtual currencies, enable recurring payments and use other Company Services. Please notice that in order to apply for account opening the Company requests the following personal information: Name, Surname, Company Name, Country, Website, Email, Phone number.

In cases of subscribing to the newsletter - providing information on the results of the Company's payment services and the quality of communication with the data subject;

For statistical and other research based on anonymised personal data.

DISCLOSURE OF PERSONAL DATA AND CATEGORIES OF DATA TO BE COLLECTED

No Personal Data is required to be provided to the Company in order to receive information about the Company on its website, its activities, history and management, as well as projects and events by browsing the website, and the Company does not process Personal Data, except for information collected automatically (collecting and processing anonymised data about a website visitors (including cookies) using Internet statistical services (Yandex Metrika and Google analytics, etc.).

The Company can collect the following data:

Moment	Types of Data	Purposes
Application for Account opening and delivering other payment Services to the User	First name; Last name; Company name; Country; Website; Email; Phone number;	Drawing up an application for the User. Concluding and executing the Defexa Agreement, complying with relevant legal requirements to provide the payment services, and to communicate with the User in case of questions in process and since the Services have been delivered.
Subscription for newsletters	Email	The e-mail address, provided by the User, will be used to send the User the information materials on the Company activities, developed or new services.
User contacts the Company through various communication channels (telephone number, e-mail, postal address)	Contact data of the User (name, e-mail address, telephone number, return postal address, etc.).	Information is required in order to provide the User with a response or feedback.

Under exceptional circumstances, the Company may collect other types of Personal

Data. If any additional types of Personal Data are processed, the Company shall inform the relevant Personal Data subject of such processing and ensure that there is a lawful basis for such processing (e.g. the User's consent).

If you object to the use and processing of your Personal Data for any of the purposes set out above, please contact us. Your decision to provide your Personal Information to the Company is voluntary, however, if you do not provide any information, the Company may not be able to perform some part of its obligations.

LEGAL BASES FOR DATA PROCESSING

The Company shall process the User's Personal Data if there are one or more of the following bases:

BASE	EXPLANATION
Performance of an agreement	The Company processes the User's Personal Data if these data are necessary for the conclusion and performance of agreements with the User (for instance, payment service agreement and other types of agreements).
Legitimate interest	The Personal Data may be processed if it is needed due to marketing, fraud prevention, IT security or other reasons where data processing has a weighed and balanced interest between the Company and individual.
Legal Requirement	Ensuring compliance with applicable laws and protecting legitimate interests and legal rights of the Company, including but not limited to use in connection with legal action, compliance with regulatory, tax and investigative purposes (including disclosure of such information) in connection with litigation.
Consent	Separate consent is requested from the Company for the following actions: Distribution of information materials; Processing of special categories of Personal Data (including health data); Processing of personal data authorised for further publication on the Site (as part of addressed help request).

TRANSFER OF PERSONAL DATA

The Company may transfer Users' Personal Data to the following persons:

- partners involved in the process of delivering Company Services;
- to government authorities and/or law enforcement officials if required for the above purposes, if required by law or necessary for the legal protection of legitimate interests under applicable law.

Cross-border processing will be carried out on the basis described above or in accordance with the specific legal provisions governing the Processing of Personal Data.

The Company may transfer your Personal Data generally to countries that provide adequate protection for Personal Data subjects based on your consent provided when entering the Site and submitting an application via it. If your Personal Data will be transferred to countries that do not provide adequate protection for the rights of subjects of Personal Data, the Company shall obtain your prior written consent for such transfer, or transfer your Personal Data on other legal grounds as provided for by applicable law.

STORAGE AND PROCESSING PERIOD

The Personal Data processed by the Company shall not be stored longer than is required for the relevant purposes. The Company will retain your Personal Data for the duration of your contractual relationship with the Company and, to the extent permitted, after the termination of that relationship, for as long as necessary to fulfil the purposes set out in this Policy, including for the maintenance and publication of accounts of the funds received.

Processed Personal Data shall be destroyed or depersonalised when the purposes of processing have been achieved or when it is no longer necessary to achieve those purposes, unless otherwise provided for by applicable law.

Personal Data of visitors are stored for a period of 12 months to analyse the behavioural activity of Users in an anonymised form. The retention period of the necessary data may be extended, for legal purposes under the applicable law. Other Personal Data will be deleted 12 months after the end of relationships.

We will stop Processing your Personal Data if you object to such processing or if you withdraw your consent to the Processing that was previously obtained by the Company.

DATA SUBJECTS' RIGHTS

Under the data protection legislation you have a number of rights with regard to your Personal Data. You have the right to request from us access to and rectification of your Personal Data, if you have provided consent for the processing of your Personal data you have the right to withdraw that consent at any time which will not affect the lawfulness of the processing before your consent was withdrawn. Here we shortly explain the mentioned rights:

The right to be informed

You have the right to be informed about the collection and use of your Personal data, in particular, about purposes for processing these data, retention periods for that personal data, and who it will be shared with. This information must be provided at the time we collect Personal data from you. If we obtain personal data from other sources, we will inform you about this within a reasonable period of obtaining the data and no later than one month, unless you already have the information or if it would involve a disproportionate effort to provide it to you.

The information must be concise, transparent, intelligible, easily accessible, and it must use clear and plain language, that's why we try to explain our data processing policy here in detailed way.

We will bring any new uses of your personal data to your attention before starting the processing.

Right of access

You have the right to obtain from the Company confirmation as to whether or not Personal data concerning you are being processed, and, where that is the case, access to the Personal data and the following information: the purposes of the processing; the categories of Personal data concerned; the recipients or categories of recipient to whom the Personal data have been or will be disclosed, in particular recipients in third countries or international organizations; where possible, the envisaged period for which the Personal data will be stored, or, if not possible, the criteria used to determine that period; the existence of the right to request from the controller rectification or erasure of Personal data or restriction of processing of Personal data concerning the data subject or to object to such processing; the right to lodge a complaint with a supervisory authority; the existence of automated decision-making, including profiling, referred to in Article 22(1) and (4) of GDPR and, at least in those cases, meaningful information about the logic involved, as well as the significance and the envisaged consequences of such processing for the data subject.

Where Personal data are transferred to a third country or to an international organization, you have the right to be informed of the appropriate safeguards relating to the transfer.

Right to rectification

You have the right to have inaccurate Personal data rectified or completed if it is incomplete under request for rectification made verbally or in writing. The controller has one calendar month to respond to a request.

Right to erasure ('right to be forgotten')

The GDPR introduces a right for individuals to have Personal data erased. You can make a request for erasure by contacting us, who has one month to respond to a request. Please take a note, the right is not absolute and only applies in certain circumstances, provided in Art. 17 GDPR.

Right to data portability

The right to data portability allows you to obtain and reuse your Personal data for your own purposes across different services. It allows you to move, copy or transfer Personal data easily from one IT environment to another in a safe and secure way, without affecting its usability. Please take a note, you have the right to have the Personal Data transmitted directly from one controller to another, where technically feasible.

Right to object

You have the right to object, on grounds relating to your particular situation, at any time to processing of Personal data concerning you. We will no longer process your personal data unless the Company demonstrates compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defense of legal claims.

Where your Personal data are processed for direct marketing purposes, you may also object at any time to processing of your Personal data for such marketing, which includes profiling to the extent that it is related to such direct marketing.

Rights related to automated decision-making including profiling

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you.

Please take a note, the right is not absolute and may not be used in some cases.

You may revoke your consent to the processing of Personal data at any time. Please be advised that the revocation will only take effect in the future. Any processing that was carried out prior to the revocation shall not be affected thereby.

EXTERNAL LINKS

Our Website provides links to other third party's websites. These links are provided to you for convenience purposes only and you access them at your own risk.

CONFIDENTIALITY AND SECURITY OF PERSONAL DATA

We take the privacy and security of your Personal Data very seriously. We use standard technical, electronic and other security measures to protect your Personal Data. We do not disclose this information to third parties other than mentioned above without your consent, as set out in this Policy, or if we believe in good faith that such disclosure is necessary (for a legitimate purpose: for example, if there is a threat against you or others) under applicable law.

Should you have any questions, do not hesitate to contact us at:

support@defexa.io