



PayNode Privacy Policy

Last modified: September 30, 2016

Introduction

PayNode AB and its subsidiaries and affiliates ("Company" or "we") respect your and your customers' privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect or that you may provide when using our services and our website "PayNode.com" (our "**Website**") and our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect:

- On our Website.
- In e-mail, text and other electronic messages between you and us or our Website.
- Through mobile and web applications that you download from our Website or that otherwise are related to our services, which provide dedicated non-browser-based interaction between you and our Website.

It does not apply to information collected by us offline or through any other means, including on any other website operated by the Company or any third party.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Children under the age of 18

Our Website is not intended for children and minors under 18 years of age. If you are under the age of 18, do not use this Website or any of its features, make any purchases through the Website,

use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn that we have collected or received personal information from an individual under the age of 18 without verification of parental consent, we will delete that information. If provided with parental consent, we do however save certain personal information about individuals under the age of 18. If you believe we might have any information from or about an individual under the age of 18 without parental consent, please contact us at privacy@PayNode.com.

Information we collect about you and how we collect it

We collect several types of information from and about users of our Website, as well as their customers and agents etc., including information:

- by which you or your customers or agents etc. may be personally identified, such as name, postal address, e-mail address, telephone number, payment details and travel documents, and in certain cases specific information about travellers' weight and height etc. ("**personal information**");
- that is about you or your customers or agents but individually does not identify you, such as username, user preferences, travel preferences etc.; and/or
- about your internet connection, the equipment you use to access our Website and usage details.

We collect this information:

- directly from you or your customers or agents when you/they provide it to us, either directly via email or through our website or through the use of our mobile or web applications; and/or
- automatically as you navigate through the site, subscribe to our services or submit through forms. Information collected automatically may include usage details, IP addresses and information collected through cookies, web beacons and other tracking technologies.

Information you provide to us

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website. This includes information provided at the time of registering to use our Website, use of our services, postings or requesting further services. We may also ask you for information when you report a problem with our Website.

- Records and copies of your correspondence (including e-mail addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions and interactions you carry out through our Website. You may be required to provide financial information as part of using the services provided through our Website.
- Details of aircraft (if applicable), including their location, flight schedules, flight history, pricing, pictures, etc.
- Your search queries, posts and requests on or through the Website.

Usage details, IP addresses, cookies and other Technologies

As you navigate through and interact with our Website, we may automatically collect certain information about your equipment, browsing actions and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs and other communication data and the resources that you access and use on the Website.
- Information about your computer and Internet connection, including your IP address, operating system and browser type.
- Details of the pages on our Website you access and any data fields you modify.

The information we collect automatically is statistical data, and except for connecting your IP address to your username it does not identify any individual. It helps us to improve our Website and to deliver a better and more personalized service by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your use of our services.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your

browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

- Flash Cookies. Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- Web Beacons. Pages of our the Website and our e-mails 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 e-mail and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or that you provide to us. As of the date this policy went into effect, we use Google Analytics. To learn more about the privacy policy of Google Analytics, click [here](#), and to learn how to opt out of that service click [here](#).

How we use your information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products or services that you request from us.
- To provide you with notices about your account.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- To fulfill any other purpose for which you provide it.
- In any other way we may describe when you provide the information or as agreed in applicable terms and conditions or terms of use that you have agreed to when utilizing the PayNode service.
- For any other purpose with your consent.

We may also use your information to contact you about our own and third-parties' services that may be of interest to you. We may use third party software when contacting you for this purpose. If

you do not want us to send you promotional emails, please use the unsubscribe function in any such promotional emails.

Disclosure of your information

We do not disclose personal information that we collect or that you provide to us as described in this privacy policy, other than:

- To our subsidiaries and affiliates, which also are subject to this privacy policy.
- To contractors, service providers and other third parties that we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by the Company about our Website users is among the assets transferred.
- For any other purpose disclosed by us when you provide the information.
- With your explicit consent or as explicitly instructed by you.
- To fulfill the purpose for which you provide it. For example, if you send or receive a payment request, your personal contact information and any company details related to you will be automatically disclosed.

We may also disclose your personal information:

- To comply with any court order, law or legal process, including to respond to any government or regulatory request.
- To enforce or apply our rights under applicable terms and conditions or terms of use, and under any other agreements between us, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property or safety of the Company. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

In the event of a dispute between any of our Merchants and/or Payers, we will only disclose the relevant Merchant's or Payer's personal contact information, unless additional disclosure is required by law or binding court order.

Choices about how we use and disclose your information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

Accessing and correcting your information

You can review and change your personal information by logging into the Website and visiting your account profile page or by contacting us at 1-888 482 2812.

You may also send us an e-mail at privacy@PayNode.com to request access to, correct or delete any personal information that you have provided to us. Since all data is systematically backed-up, there may be a certain delay until such request is fully complied with. We may not accommodate a request to change information if we believe the change would violate any or legal requirement or cause the information to be incorrect.

Your California privacy rights

California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to privacy@PayNode.com or write to us at:

PayNode AB
Attn: Privacy Administrator
444 Brickell Avenue, Suite 950
33131 Miami, Florida

Data security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. All information you provide to us is with professional third-party data storage providers on secure servers behind firewalls. Any traffic on our Website will be encrypted using SSL technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. Your password is encrypted and therefore nobody within the Company has access to or can view your password. However, the Company's administrative employees can access other personal information provided by you to the Company.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page with a notice that the privacy policy has been updated on the Website home page. If we make material changes to how we treat our users' personal information, we will notify you by e-mail to the primary e-mail address specified in your account and/or through a notice on the Website. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

Contact information

To ask questions or comment about this privacy policy and our privacy practices, email us at privacy@PayNode.com or write to us at:

PayNode
Attn: Privacy Administrator
444 Brickell Avenue, Suite 950
33131 Miami, Florida