

International Remittance Privacy Policy

Scope

This Privacy Statement applies to Mutual Technologies, DBA, Zhanni, company registration number D20762456 and the website under the domain name http://www.zhannipay.com.

Mutual Technologies, DBA, Zhanni, is committed to protecting and maintaining the privacy of individuals. This Privacy Statement is intended to provide a summary of our current approach to handling personal information. Mutual Technologies, DBA, Zhanni, encourages you to review the Privacy Statement periodically because this Privacy Statement may change from time to time. This statement may also apply to services offered by us through any third parties (If so, express reference to this Privacy Statement will be made by such third parties.)

Personal Information Collection

To provide you with our services and products, we may collect personal information (like name, mailing address, telephone number, email address, identity card/social security number, date of birth, place of work, your transaction history, source of income and other financial details) that may be required for providing you with the requisite services we offer. If you do not wish to provide us or are unable to provide us with such information, we may not be able to provide you with the products or services you have requested. We collect personal information in a few ways, including:

 Directly from you while you avail our products and services by way of filling an application form, phone, mobile app, email, visiting our websites, visiting us in person or when you submit your personal details to participate in our promotions.

Third parties such as credit reporting agencies, our business partners/service providers, your authorized representatives or any other International Remittance group of companies.

Publicly available sources of information such as telephone directories, websites etc.

Sensitive Information

We will not collect, use or disclose sensitive information about you unless it is necessary to provide you with a product or service and we have your consent or, unless we are legally required to collect, use or disclose such information.

Sensitive information shall include (but not limited to) any information about a person's religious beliefs or affiliations, sexual preferences or practices, racial or ethnic origin, political opinion, membership of a professional or trade association, membership of a trade union, criminal record or health information. We will always strive to explain the purpose for collecting sensitive information.

Using your personal information

We may use your personal information for any one or more of the following purposes

* To verify your identity or transactions which you may enter into with us
* To assist in providing information about a product or service
* To consider your request for a product or service
* To enable us to provide a product or service
* To tell you about other products and services that may be of interest to you
* To assist in relation to the promotion and provision of a product or service
* To administer and manage our products and services
* To respond to queries, complaints or to provide you with our general customer service
* To perform other operational tasks (including risk management, systems development and testing, staff training, market or customer satisfaction research)
* To prevent or investigate any fraud or crime (or a suspected fraud or crime)
* As may be required by relevant laws, regulations, Codes and external payment systems

We may use your personal information for any additional purposes related to the purposes listed above. However, we will not use your personal information other than for purpose you would reasonably expect or authorized by you or as required by law

Also, we may disclose information to third parties when we contract out some of our functions and activities or when we have outsourced certain duties and tasks associated with the product or service and as required or permitted by law. We may also send personal information overseas if we outsource any functions and activities using overseas agents, contractors or associate companies. If necessary for transactional purposes, your personal information may be accessed by such overseas agents, contractors or associate companies in other countries. We take the obligation to protect customer information very seriously and we make every effort to deal only with parties who have similar approach.

In the event of the above situations:

* We prohibit third parties from using your personal information other than for the specified purpose
* Ensure, confidentiality and non-disclosure arrangements are in place
* Ensure third parties do not disclose any personal information other than our own

Quality of Personal Information

Accurate information about you enables us to provide you with the best possible service. We take reasonable steps to ensure your personal information is accurate, complete and up to date at the time of collecting, using or disclosing the information.

We ask you to regularly review and advise us of changes to your personal information so we could update our records promptly.

Access to your Personal Information

You may request access to personal information that we hold about you or request correction to existing personal information. Subject to the limited circumstances we will process such requests in reasonable time. For the said purpose we will need to verify your identity, and, in some circumstances, we may charge an administrative fee which will be advised in advance.

Should we refuse access to your personal information we will provide you with an explanation for such refusal.

Security

We store personal information as a combination of computer storage, paper-based files and other records. We use current techniques and processes to ensure safety of such records. Such information is accessible only by authorized personnel and storage has limited access. In the event if any personal information is no longer needed, we delete and deactivate the same from our system.

Website Security and Privacy

The website of Mutual Technologies, DBA, Zhanni, may contain links to other websites whose operators may or may not adhere to a Privacy Statement. You should review and become satisfied with the privacy statement of these organizations before using such websites.

We use "cookies" to get activity information from individuals who use our website. The purpose is to provide you with better and more customized services. A "cookie" is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on websites, and you can choose if and how a cookie will be accepted by configuring your preferences and options in your browser. The cookies on their own do not identify an individual but helps us in improving our website.

Marketing

To serve you better we may use the personal information collected to identify and notify you about a product or service that may be of interest and benefit to you. We may contact you via phone, email or mail about our new or existing products, services, promotions or for customer survey purposes. If you do not wish to be contacted for such marketing information, you could inform us, and we will update our systems accordingly.

Privacy Act

We are bound by The Privacy Act of 1974, a United States federal law, which establishes a Code of Fair Information Practice that governs the collection, maintenance, use, and dissemination of personally identifiable information about individuals that is maintained in systems of records by federal agencies.

Electronic Fund Transfers (EFTs) and Account Balances

Mutual Technologies (MTG), DBA, Zhanni partners with financial services software company that is a FDIC member, to offer you electronic fund transfers (EFTs). When you create a Mutual Technologies (MTG), DBA, Zhanni account, link a bank account, or initiate an EFT, you are authorizing us to share your identity and banking information with the company to support your account. You are also agreeing to the terms of our partner’s privacy policy (the “Partner Terms”). It is your responsibility to make sure the data you provide us is accurate and complete, which is necessary for our partners to process EFTs on your behalf. The Partner Terms may be modified from time to time, and the governing versions are incorporated by reference into this Privacy Policy. Any term not defined in this section but defined in the Partner Terms assumes the meaning as defined in the Partner Terms. IT IS YOUR RESPONSIBILITY TO READ AND UNDERSTAND THE PARTNER TERMS BECAUSE THEY CONTAIN TERMS AND CONDITIONS CONCERNING YOUR Mutual Technologies (MTG), DBA, ZHANNI ACCOUNT, INCLUDING BUT NOT LIMITED TO USE OF YOUR PERSONAL INFORMATION.

Complaints

If you would like further information about the way Mutual Technologies, DBA, Zhanni, handles your personal information, please contact us at the following address:

Mutual Technologies, DBA, Zhanni

515 E Joppa Road, Suite 300

Towson, MD 21286

Phone: 1-866-466-6761

Email: [info@Zhannipay.com](mailto:info@Zhannipay.com)

We will respond to your inquiry within 2 business days.

Effective February 2022