

Privacy Policy

This part sets our policy with regard to personal information about Users collected by Itesyl Technologies' services, through its mobile applications, websites or from any other means. By accepting this Privacy Policy and the Terms and Conditions, a User expressly consents to Itesyl Technologies' collection, storage, use and disclosure of this personal information as described herein. We know that you care how information about you is used and shared and we appreciate your trust in us to do that carefully and sensibly. Please read the following statement to learn about our information gathering and dissemination practices.

By registering on any of our databases, you are accepting this Privacy Policy. By the use of our services, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to our Terms and Conditions.

Please read this Privacy Policy before using any of our services or submitting any personal or sensitive information or data.

Who and what this policy applies to

- The policy applies to all forms of information, physical and digital, whether collected or stored electronically or in hardcopy.
- We handle data in our own right and also for and on behalf of our customers and users.
- If, at any time, an individual provides data or other information about someone other than himself or herself, the individual warrants that they have that person's consent to provide such information for the purpose specified.
- Only persons above the age of 18 shall use our services

Collection of User Information

When you use our websites and mobile applications, we collect and store your personal information which is provided by you from time to time. This allows us to provide services and features that meet your needs, and to customize our services to make your experience safer and easier. We collect personal information from you that we consider necessary for achieving this purpose.

Itesyl Technologies respects the privacy of its Users and is committed to protect such privacy as detailed herein. In addition, a User may encounter "cookies" or other similar devices while using our services. These are data collection devices to help analyze our web flow and measure promotional effectiveness. "Cookies" are small files placed on a User's hard drive that assist Itesyl Technologies in providing services to its Users and giving a User information targeted to his interests.

Once you create account (register) on our websites or mobile applications and give us your personal information, such information is stored in a database section as to allow us identify you. At all times, we indicate which fields are required and which fields are optional. If you are unable to provide the information, we need, we may not be able to provide you with the product or service you have requested.

The information that we collect from you would include:

- Personal identity information such as name, date of birth, identification numbers, residential status, postal address, e-mail address, mobile number etc.

- Information about your bank accounts, account transactions, your customers, services, properties and financial history
- Information which would help determine your eligibility to avail the services offered by Itesyl Technologies.
- Information which would help Itesyl Technologies process payments made by your customers for the use of services offered by us.
- Any other information that Itesyl Technologies may require to offer access to banking and related financial services on behalf of third parties.

Sharing of Information

Disclosure of your information may be required by us to provide you access to our services, to comply with our legal obligations, to prevent, detect, mitigate, and investigate fraudulent or illegal activities related to our services. Your account and transaction information is accessible by the issuing bank in order for us to offer you services provided on our platforms and to ensure your security. We do not disclose your personal information to third parties except in accordance with the terms contained herein.

We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal information to law enforcement offices, third party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms and Conditions or this Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

Data Retention

We will retain your information for as long as your account is active or as needed to provide our services. We shall retain and use the information collected by us as necessary to comply with our legal obligations, resolve disputes or for other business purposes. If you cancel/ deactivate/ unsubscribe your account with us, we are not under any obligation to retain your information. However, we may retain your information for Twelve (12) months after you cancel/ deactivate/ unsubscribe your account with us, as our business practice.

We may retain personal information and transaction history of your customers to offer advanced analytics on their inherent financial behaviours based on the services we offer.

Information security

The User is aware of all security risks, including possible third-party interception of any of his transactions and statements of account on the internet and the content of his transactions or statements of account becoming known to third parties. The User agrees and undertakes that he shall not hold Itesyl Technologies or its Associates liable in any way. The use and storage of any information, including without limitation, the credit card number, PIN, password, account information, transaction activity, account balances and any other information available on the User's internet access device or computer or mobile phone is at his own risk and responsibility. The User furthermore acknowledges and accepts that Itesyl technologies is not responsible for ensuring that a User observes the best security practices.

General

The User hereby agrees that the application and copies of all documents submitted by a User are and shall remain the sole and exclusive property of Itesyl Technologies, and Itesyl Technologies shall not be obliged to return the same to him upon his request. Any unauthorized access to the Itesyl Technologies database is a breach of these terms and a violation of the law. A User agrees not to access Itesyl Technologies databases by any means other than through the interface that is provided by Itesyl Technologies for use in accessing the same.

Additions to this policy

We reserve the right to modify this policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the Platform. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

If a User has any questions, they may write to Kodeec Customer Support at support@kodeec.com