Privacy Policy

BUYEASY · Last updated 2026-02-27

PRIVACY POLICY

Effective Date: February 27, 2026

BuyEasy Technologies Limited ("BUYEASY", "we", "us", or "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you use our financial services.

By using BUYEASY's services, you consent to the data practices described in this policy.

1. INFORMATION WE COLLECT

1.1 Personal Information

When you register for an Account or use our Services, we collect:

Identity Information:

- Full legal name
- Date of birth
- Nationality and country of residence
- Government-issued identification (passport, driver's license, national ID)
- Photograph or biometric data (for identity verification)

Contact Information:

- Email address
- Phone number
- Residential address
- Business address (for business accounts)

Financial Information:

- Bank account details
- Payment card information
- Transaction history
- Account balances
- Source of funds documentation

Business Information (for business accounts):

- Company name and registration number
- Business type and industry
- Beneficial ownership information
- Directors and authorized signatories
- Tax identification numbers

1.2 Transactional Data

We collect information about your use of the Services:

- Transaction amounts, currencies, and counterparties
- Payment instructions and beneficiary details
- Transaction dates and times
- FX rates and conversion details
- Payment methods and networks used

1.3 Technical Data

We automatically collect technical information:

- IP address and geolocation data
- Device type, operating system, and browser
- Login times and session duration

- Cookies and similar tracking technologies (see Cookie Policy)
- Usage patterns and feature interactions

1.4 Communications

We retain records of:

- Customer support inquiries and responses
- Email and phone communications
- Feedback and survey responses
- Marketing preferences

2. HOW WE USE YOUR INFORMATION

2.1 Service Provision

We use your information to:

- Open and maintain your Account
- Process transactions and payments
- Provide foreign exchange services
- Facilitate international money transfers
- Deliver customer support
- Send transaction confirmations and account notifications

2.2 Compliance and Security

We use your information to:

- Verify your identity (KYC compliance)
- Prevent money laundering and terrorist financing (AML/CTF)
- Screen against sanctions lists
- Detect and prevent fraud

- Monitor for suspicious activity
- Comply with legal and regulatory obligations
- Respond to law enforcement requests

2.3 Business Operations

We use your information to:

- Improve and optimize our Services
- Develop new features and products
- Conduct data analysis and research
- Manage risk and creditworthiness
- Enforce our Terms of Service

2.4 Marketing and Communications

With your consent, we may use your information to:

- Send promotional materials and product updates
- Provide personalized offers
- Conduct surveys and request feedback
- Send newsletters and industry insights

You may opt out of marketing communications at any time.

3. LEGAL BASIS FOR PROCESSING

We process your personal information based on:

Contractual Necessity: Processing is necessary to perform our contract with you (providing the Services).

Legal Obligation: Processing is required to comply with AML/KYC regulations, tax laws, and other legal requirements.

Legitimate Interests: Processing is necessary for our legitimate business interests (fraud prevention, service improvement, risk management), provided these interests do not override your rights.

Consent: For marketing communications and optional data processing, we rely on your explicit consent.

4. SHARING YOUR INFORMATION

4.1 Third-Party Service Providers

We share your information with trusted partners who assist us in operating our Services:

Banking Partners:

- Tier-1 banks holding segregated client funds
- Payment processors and networks (SWIFT, SEPA, ACH, etc.)
- Card issuers and payment gateways

Compliance and Verification Providers:

- Identity verification services (KYC/AML screening)
- Sanctions screening providers
- Credit reference agencies
- Fraud prevention services

Technology and Infrastructure:

- Cloud hosting providers
- Data analytics platforms
- Customer support software
- API and integration partners

All third-party providers are contractually obligated to protect your information and use it only for specified purposes.

4.2 Regulatory and Legal Disclosures

We may disclose your information to:

- Financial regulators and supervisory authorities
- Law enforcement agencies
- Tax authorities
- Courts and legal tribunals
- Government agencies (in response to valid legal requests)

4.3 Business Transfers

In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred to the successor entity, subject to the same privacy protections.

4.4 With Your Consent

We may share your information with other parties when you provide explicit consent.

5. DATA RETENTION

5.1 Retention Periods

We retain your information for as long as:

- Your Account is active
- Necessary to provide the Services
- Required by law or regulation (typically 5-7 years for financial records)
- Necessary to resolve disputes or enforce our Terms

5.2 Deletion

After the retention period expires, we will:

- Securely delete or anonymize your personal information
- Retain only aggregated, non-identifiable data for statistical purposes

6. DATA SECURITY

6.1 Security Measures

We implement industry-standard security measures:

- Bank-grade encryption (TLS/SSL for data in transit, AES-256 for data at rest)
- Multi-factor authentication
- Access controls and role-based permissions
- Regular security audits and penetration testing
- SOC 2 compliance
- Secure data centers with physical and logical access controls

6.2 Your Responsibility

You must:

- Use strong, unique passwords
- Enable two-factor authentication
- Keep your login credentials confidential
- Report security incidents immediately
- Use secure devices and networks

6.3 Data Breaches

In the event of a data breach, we will:

- Investigate and contain the incident
- Notify affected Users without undue delay
- Report to relevant authorities as required by law
- Take remedial action to prevent future breaches

7. YOUR RIGHTS

Depending on your jurisdiction, you may have the following rights:

7.1 Access and Portability

- Right to Access: Request a copy of your personal information
- Right to Portability: Receive your data in a structured, machine-readable format

7.2 Correction and Deletion

- Right to Rectification: Correct inaccurate or incomplete information
- Right to Erasure: Request deletion of your information (subject to legal retention requirements)

7.3 Restriction and Objection

- Right to Restriction: Limit how we process your information
- Right to Object: Object to processing based on legitimate interests or for marketing purposes

7.4 Withdraw Consent

You may withdraw consent for marketing communications or optional processing at any time.

7.5 Lodge a Complaint

You have the right to lodge a complaint with your local data protection authority.

7.6 Exercising Your Rights

To exercise your rights, contact us at:

- Email: privacy@buyeasy.app
- Address: 2 Robert Speck Pkwy, Suite 750, Mississauga, ON L4Z 1H8, Canada

We will respond to requests within 30 days.

8. INTERNATIONAL DATA TRANSFERS

8.1 Cross-Border Transfers

BUYEASY operates internationally. Your information may be transferred to and processed in countries other than your country of residence, including Canada.

8.2 Transfer Safeguards

When transferring data internationally, we ensure adequate protection through:

- Standard contractual clauses (SCCs)
- Adequacy decisions by relevant authorities
- Binding corporate rules
- Your explicit consent where required

9. COOKIES AND TRACKING

We use cookies and similar technologies to:

- Enable essential functionality
- Remember your preferences
- Analyze usage patterns
- Provide personalized content
- Deliver targeted advertising (with consent)

For detailed information, please see our Cookie Policy.

10. CHILDREN'S PRIVACY

Our Services are not intended for individuals under 18 years of age. We do not knowingly collect information from children. If we become aware that we have collected information from a child, we will delete it promptly.

11. CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time. We will notify you of material changes by:

- Posting the updated policy on our website

- Sending email notification
- Displaying a prominent notice in your Account

Continued use of the Services after changes take effect constitutes acceptance of the updated policy.

12. CONTACT INFORMATION

Data Protection Officer

For privacy-related inquiries, contact our Data Protection Officer:

Email: privacy@buyeasy.appAddress: 2 Robert Speck Pkwy, Suite 750, Mississauga, ON L4Z 1H8, CanadaPhone:

+1 343 883 3504

General Support

Email: info@buyeasy.appWebsite: www.buyeasy.appPhone: +1 343 883 3504

Regulatory Information

Company Name: BuyEasy Technologies LimitedRegistration Number: 1500317-2Jurisdiction: Canada

Last Updated: February 27, 2026