

## Privacy Policy

Last modified: May 24, 2018

We respect your privacy and we are committed in protecting your personal information. There is a lot of jargon used within the GDPR but basically this is about how personal information about individuals is collected, used and looked after.

When we say "MutsuddyTalk," "our," "we," or "us," "App" we're talking about JUTON MUTSUDDY trading as MUTSUDDY MARKETING. This Privacy Policy ("Privacy Policy") applies to all of our apps, services, features, software, and website (together, "Services") unless specified otherwise. MutsuddyTalk offer multiple calling option such as call out via local access numbers, Wi-Fi/Data calling and call-back as well as value added services like App to App balance transfer and Mobile credit transfer. By accessing and/or using our Services you consent to us collecting, processing, storing and sharing information about you in the manners set out in this Privacy Policy. By downloading the App and/or using the Services you acknowledge you are of legal age. Please also read our Terms of Service, which describes the terms under which you use our Services.

Our commitment to you:

- Keep personal information provided by you safe and private;
- Not use personal information for any purposes other than in connection with undertaking work for you, for the effective running of our business, for account management purposes, keeping you informed of information about our business and our offerings, as required by our Regulators and the law and otherwise in accordance with the provisions of this Privacy Notice;
- Make it easy for you to approach us if you have any concerns or questions relating to the holding of personal information

Information We Collect:

MutsuddyTalk receives or collects information when you install, access, or use our Services. You will be providing the following information.

- **Registration Information:**

When downloading the App or otherwise start using the Services you are requested to register with us, and creating your MutsuddyTalk account. By registering you give your consent for us to collect, use and store the following information:

- Your phone number
- Phone numbers in your mobile address book on a regular basis

- **Customer Support Information:**

You may provide us with information related to your use of our Services and how to contact you so we can provide you customer support. For example, you may send us an email with information relating to our app performance or other issues.

- **Usage and Log Information:**

We collect service-related, diagnostic, and performance information. This includes information about your activity (such as how you use our Services, how you interact with others using our Services, and the like), log files, and diagnostic, crash, website, and performance logs and reports.

- **Transactional Information:**

When you pay for our Services, we may receive information and confirmations, such as payment receipts, including from app stores or other third parties processing your payment.

- **Device and Connection Information:**

We collect device-specific information when you install, access, or use our Services. This includes information such as hardware model, operating system information, browser information, IP address, mobile network information including phone number, and device identifiers.

- Cookies:

We use cookies to operate and provide our Services, including to provide our Services that are web-based, improve your experiences, understand how our Services are being used, and customise our Services. As you navigate through our website and Apps, certain information can be passively collected (that is, gathered without your actively providing the information) using various technologies and means, such as Internet Protocol addresses, cookies, Internet tags, and navigational data collection. A "cookie" is a bit of information that helps the site remember information about you and your preferences. It is used to identify yourself when you revisit it, to load your preferences and to track the pages you have visited. The only personal information held in such a cookie is information you have provided to MutsuddyTalk. You have the choice of whether or not to accept cookies using your browser settings, although you may not be able to use certain features and functionalities on the website if you do disable them. "Session cookies" are temporary bits of information that are erased once you exit your web browser window or otherwise turn your computer off. Session cookies are used to improve navigation on website and to collect aggregate statistical information. "Persistent cookies" are more permanent bits of information that are placed on the hard drive of your computer and stay there unless you delete the cookie. Persistent cookies store information on your computer for some purposes, such as retrieving certain information you have previously provided (e.g., username), helping to determine what areas of the website visitors find most valuable, and customising the website based on your preferences. This website uses persistent cookies. "Internet tags" (also known as single-pixel GIFs, clear GIFs, invisible GIFs, and 1-by-1 GIFs) are smaller than cookies and tell the web server information such as the IP address and browser type related to the visitor's computer. "Navigational data" ("log files," "server logs," and "clickstream" data) and "Internet Tags" are used for system management, to improve the content of the site, market research purposes, and to communicate information to visitors.

- Third-Party Information About You:

We receive information other people provide us, which may include information about you. For example, when other users you know use our Services, they may provide your phone number from their mobile address book (just as you may provide theirs), or they may send you a SMS message or call you.

- Third-Party Companies:

We work with third-party providers to help us operate, provide, improve, understand, customise, support, and market our Services. For example, we work with companies to distribute our apps, provide our infrastructure, delivery, and other systems, supply map and places information, process payments, help us understand how people use our Services, and market our Services. These providers may provide us information about you in certain circumstances; for example, app stores may provide us reports to help us diagnose and fix service issues.

#### Safeguard:

While no app can promise complete security, we have incorporated the latest, technical, and physical security procedures designed to protect your personal data. Only authorised personnel are permitted to access personal data, and they may only do so for permitted business functions. Also, we use encryption when transmitting your private data between systems. We employ firewalls and intrusion detection systems to help prevent unauthorised persons from gaining access to your information. The app protects your information from unauthorised access, use, or disclosure. The transmission of information, including any payment information, is encrypted and protected using Secure Sockets Layer (SSL). You should use caution whenever submitting information through the Service and take special care in deciding which information you provide us with.

#### Assignment, Change Of Control, And Transfer:

We may share your personal data and non-personal data with third parties without notice to you under certain circumstances including:

- Website Providers:

When we engage a website provider to perform certain business-related functions, we only provide them with the information that they need to perform their specific function.

- Legal Requirements:

If we are required to do so by law, court order, as requested by other government or law enforcement authority, or in the good faith belief that disclosure is necessary or advisable including, without limitation, to protect the

rights or properties of MutsuddyTalk, including when we have reason to believe that disclosing the information is necessary to stop someone who may be meddling with our rights or properties, whether it has intent or otherwise. If we have reason to believe other people could be injured by such activities.

- **Business Transfers:**

In the case of a corporate sale, asset sale, merger, reorganisation, dissolution or similar event, we may share your information with new trading partners. Personal information and non-personal information may be part of the assets that are transferred.

- **Aggregated Information:**

We may aggregate your personal and non-personal information and provide it to our existing or potential business partners, sponsors, advertisers or other third parties, in response to a government request for lawful purposes.

#### How long we store your information:

We store your information until it is no longer necessary to provide the services or otherwise relevant for the purposes for which it was collected. This time period may vary depending on the type of information and the services used, as detailed below. After such time, we will either delete or anonymize your information or, if this is not possible (for example, because the information has been stored in backup archives), then we will securely store your information and isolate it from any further use until deletion is possible. We may also retain aggregate information beyond this time for research purposes and to help us develop and improve our services. You cannot be identified from anonymized information retained or used for these purposes.

#### Customer account information:

We store your account information for as long as your account is active and a reasonable period thereafter in case you decide to re-activate the services. We also retain some of your information as necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services.

#### Communications usage information:

While you're an active customer, we retain the communications usage information generated by your use of the services until the information is no longer necessary to provide our services, and for a reasonable time thereafter as necessary to comply with our legal obligations, to resolve disputes, to enforce our agreements, to support business operations, and to continue to develop and improve our services. Marketing information, cookies and web beacons. If you have elected to receive marketing e-mails from us, we retain information about your marketing preferences for a reasonable period of time from the date you last expressed interest in our services, such as when you last opened an e-mail from us or visited our websites. We retain information derived from cookies and other tracking technologies for a reasonable period of time from the date such information was created.

#### European Data Protection Law:

European data protection law requires organizations like us to provide a lawful basis to collect and use your information. Our lawful basis to collect and use information from our EEA users include when:

- We need it in order to provide you with the services and to carry out the core activities related to our provision of the services.
- We need to comply with a legal obligation.
- We have a legitimate interest (which is not overridden by your data protection interests), such as for research and development, to market and promote the services and to protect our legal rights and interests.
- You give us your consent to do so for a specific purpose.

#### Our Global Operations:

MutsuddyTalk is based in Greece, and, regardless of where you use our Services or otherwise provide information to us; the information may be transferred to and maintained on servers located in the United Kingdom or other countries. Note that the laws, regulations and standards of the country in which this information is stored may be different from your country. By using our Services, you consent to this collection, transfer, storage, and processing of information to and in the United Kingdom, Greece and other countries.

#### Opt-out:

You can control your privacy preferences regarding email. You may update these preferences at any time. You may unsubscribe from receiving promotional e-mails of certain types at any time by using the unsubscribe page on our site. You may also opt-out from promotional emails from us by emailing us.

#### Copyrights:

All images and content on any apps provided by MutsuddyTalk or on this site are the sole and exclusive ownership of their respective creators or intellectual property owners. By registering with us does not give you license or property rights in or to any of the materials are conveyed to you by this agreement or by your purchase of any product from the website. The materials accessible on apps provided by MutsuddyTalk or its site may not be copied, distributed, published, licensed, used or reproduced in any way. The logos used on MutsuddyTalk app and its site are trademarks, which belong to MutsuddyTalk and they may not be, copied or reproduced in any way.

#### Updates To Our Policy:

We may amend or update our Privacy Policy. We will provide you notice of amendments to this Privacy Policy, as appropriate, and update the "Last Modified" date at the top of this Privacy Policy. Your continued use of our Services confirms your acceptance of our Privacy Policy, as amended. If you do not agree to our Privacy Policy, as amended, you must stop using our Services. Please review our Privacy Policy from time to time.

#### If you want to complain:

It is hoped that you will not have cause to complain. If you do, complaints should be emailed to [mutsuddytalk@gmail.com](mailto:mutsuddytalk@gmail.com) in the first place where possible. In the event that it is not possible or appropriate to email [mutsuddytalk@gmail.com](mailto:mutsuddytalk@gmail.com) then contact the Regulator, the Information Commissioner's Office (ICO), Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom

#### Contact us:

If you have questions about our Privacy Policy, please email us at [mutsuddytalk@gmail.com](mailto:mutsuddytalk@gmail.com) or write to us, MutsuddyTalk, Privacy Policy, Themistokleous-4, 2nd Floor 16b, 10678 Athens, Greece