

KLIQR APP PRIVACY STATEMENT

For customers of KliQr App and other KliQr branded products and services (collectively "KliQr"), this KliQr Privacy Statement describes how GrayMerge Co. and its subsidiaries and affiliates (collectively referred to as "we", "our" or "us") collect, use, share, and protect your information. Please read this notice carefully to understand what we do.

This Privacy Statement does not apply to KliQr or GrayMerge sites, services and products that do not display or link to this statement, or that have their own privacy statements. By using KliQr App, any KliQr branded product or service, or by providing us your personal information, you agree to this Privacy Statement and agree to be bound by our the KliQr Terms of Service. If you do not agree with any term in this Privacy Statement, please do not provide us your personal information or use any KliQr branded site or service.

GrayMerge, Inc. ('GrayMerge') owns and operates KliQr App and other KliQr products and services. Bill payment product features and services are provided by third-party Payment Gateways.

What is Personal Information?

'Personal Information' means data that identifies you and is associated with a specific person. Personal information does not include information that is anonymous, aggregated, or is no longer identifiable to a specific person.

Information We Collect; How We Collect Your Personal Information

We collect many kinds of information in order to operate effectively and provide you the best products, services and experiences we can. We collect information, including personal information, when you provide it to us, such as when you register or open an account, sign in, pay a bill, or mail us for support. We may also automatically collect information when you use our sites and services. We also may get information from other companies or 3 parties. We automatically collect information in a variety of ways, including from web forms, through technologies like cookies, web logging, and software on your computer or other device. The types of personal information we collect and share depend on the product or service you have with us. This information can include: Identification Info (e.g. name, email, phone, address); Account balances and payment/transaction history; Registration info; Bill and payment information; and Any 3rd party data (such as your bank account information) synced with your account.

How We Use Your Personal Information

KliQr uses the information we collect to operate, improve and personalize the products and services we offer. We also may use the information to communicate with you, for example, informing you about your account and security updates or to offer you products and services that might be of interest to you. And we may use the information to help make the ads you see on our ad-supported services more relevant.

Reasons Why We Share Personal Information; Your Right to Limit Sharing of Your Personal Information

We will not, without your consent, sell, publish or share information you entrust to us that identifies you or any person. We may share your personal information as needed to complete any transaction or provide any service you have requested or authorized; with vendors or affiliates working on our behalf; or when required by law or to respond to legal process.

We may also share or disclose your personal information with our affiliates and subsidiaries. We may share or disclose your personal information to protect our customers; to maintain the security of our services; to detect, prevent or report fraud, criminal activity, or violations of our terms of service/use; to protect the health and safety of our customers or the general public; and to protect our rights and property.

All financial companies need to share customers' personal information to run their everyday business. In the table below, we list the reasons why financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing. When you are no longer our customer, we continue to share your information as described in this privacy statement.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	NO	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes information about your creditworthiness	YES	YES

For our affiliates to market to you	YES	NO
For non-affiliates to market to you NO	NO	NO

"Affiliate" means companies related by common ownership or control. Affiliates can be financial and non-financial companies. Our affiliates include companies with the GrayMerge or KliQr name. 'Non-affiliates' means companies not related by common ownership or control. 'Joint marketing' means a formal agreement between non-affiliated financial or non-financial companies that together market financial products or services to you. Our joint marketing partners include companies such as financial institutions, such as banks and payment gateways.

Government Access; Use of Anonymized and Aggregated Data; Mergers and Acquisitions

We reserve the right, in our sole discretion, to share or disclose your personal information with law enforcement, government officials, and other regulatory agencies. We may share or make available anonymous or aggregate information that cannot be used to identify you with: 3rd parties for research, marketing and promotional purposes and those 3rd parties may publicly report the findings of their research or analysis; Organizations that conduct research into consumer spending; and Users of our services for purposes of comparison of their personal financial situation relative to the broader community.

If KliQr or its assets are acquired by another company, or in the event of a merger, consolidation, change in control, transfer of substantial assets, reorganization, or liquidation, we may transfer, sell, or assign to third parties, information concerning your relationship with us, including, without limitation, personal information that you provide and other information concerning your relationship with us. Such 3rd parties will assume responsibility for the personal information collected by us in connection with our business operations or through our Sites and Applications, and such third parties will assume the rights and obligations regarding such information as described in this KliQr Privacy Statement.

Why Can't I Limit All Sharing of My Personal Information; How To Limit Sharing of Your Personal Information.

Under certain federal laws, you only have the right to limit: Sharing for affiliates' everyday business purposes information about your creditworthiness. Affiliates from using your information to market to you; and Sharing for non-affiliates to market to you. As described, state laws and individual companies may give you additional rights to limit sharing.

Security of Your Data; How We Protect Your Personal Information

We take the security of your data seriously. We use technical and administrative security measures such as, but not limited to, firewalls, encryption techniques, and authentication procedures, among others, to work to maintain the security of your online session and personal information.

Accessing Your Information

You may access, review, and update much of the information you have submitted to us at any time via the KliQr App. You may choose to close or request that we delete your account and your associated data at any time. We will use commercially reasonable efforts to remove your data, although some information may be retained. For example, some information may be retained on a server or media, which is necessary to help ensure continued availability of our products and services. We retain your Personal Information as long as necessary to provide the services you have requested. Additionally, we may retain Personal Information to comply with law, prevent fraud, resolve disputes, trouble shoot problems, enforce our TOS, and as permitted by applicable law.

Communications Preferences

We may send periodic service-related alerts, weekly summaries, notifications, newsletters, promotions, or other information via in-app notification, email and text. You may choose to stop receiving alerts, summaries, newsletters and promotions by indicating your preference in your account profile or settings. You will not be able to opt-out of any service-related or critical alerts. You may also follow the unsubscribe instructions in the email or text message you receive. Please note that certain service-related messages that we send are necessary for the proper functioning and use of the KliQr product and services and you may not have the ability to opt-out of those messages.

Location of Your Data

The data we process may be transferred to, stored, and processed in, the Nigeria, or any other country in which KliQr, its parent company or its affiliates, subsidiaries, or service providers maintain operations as well as its IT infrastructure. By using and providing information to us through our Service, you agree and consent to the transfer, storage, and processing of your data to any such country in order to provide the Service.

Analytics, Google Analytics and Adobe Analytics

We may use 3rd parties to help us analyze certain online activities. For example, these service providers may help us measure the performance of our online promotions or analyze activity on our online site. We may permit these 3 parties to use cookies and

similar technologies to perform these services. We do not share any Personal with these 3rd parties and these 3 parties do not collect such information on our behalf. For example, we may use service providers such as Google Analytics services on parts of the app to determine age, gender, interest and other data to better serve our customers.

Cookies; Web Beacon and Similar Technologies

We use cookies and similar technologies, including mobile app identifiers, to help us recognize you across different services, products, learn about your interests both on and off our services, improve your experience, increase security, offer products, measure use and effectiveness of our services, and serve advertising. Most browsers provide you with the ability to control (i.e. block, delete, or disable) these technologies. If you choose to reject cookies or similar technologies, some services may not be available or some functionality may be limited or unavailable. Please review your browser manufacturer's help pages for assistance with changing your settings. By visiting our services, you consent to the placement of cookies and beacons in your browser and HTML-based emails in accordance with this Privacy Statement.

Your Online Activity; Location Data; Do Not Track

We collect information about your interaction with our products and services such as computer browser type, mobile phone make and brand number, mobile network /data service provider, average time spent on our app, IP address, unique identifier of the device, operating system version and app version. If you choose to use product or service that uses information about your location, we may collect location information from your device and will notify you of this collection. You may control or disable the sharing of location information via your device setting and/or the service.

Children

GrayMerge does not knowingly collect information from children. KliQr App and KliQr products and services are not intended for children under the age of 13.

Joint Accounts

KliQr App does not allow the sharing of accounts between users or individuals.

Changes to Our Privacy Statement(s)

We may update this Privacy Statement periodically. If we make material changes to the way we process your Personal Information, we will provide you notice via our service or by some other means, such as via email. Please review any changes carefully. If you agree with the changes, continue to use our Services. If you object to any of the changes and no longer wish to use our services, you may close your account(s). All changes are effective immediately upon posting and your use of our Service after a notice of material

change or posting of an updated Privacy Statement shall constitute your consent to all changes.

Other Important Privacy Information

If you have questions or concerns regarding this Privacy Statement, our security practices, or our information processing practices please contact us:

Call us at +234-809-990-0433.

Email us at getkliqr@gmail.com