



This Privacy Policy covers what information we collect from you when you visit our site, how we use it, and under what circumstances we disclose it. By using our site, you agree with the terms and conditions of this Privacy Policy and Terms of Use.

1. This Privacy policy is additional to the Terms of Use agreement, and comes into effect together with the Terms of Use agreement.

2. handi.cash Limited respects the right to personal privacy and puts in all reasonable efforts to ensure the security and confidentiality of the personal data and other information processed on this website.

3. By visiting this website and/or using the information and/or services contained therein, the Client accepts and agrees that s/he is acquainted with and understands this Privacy policy. This Privacy policy does not apply to other Internet and non-Internet projects and products or services of handi.cash Limited. handi.cash Limited retains the right to change the provisions of this Privacy policy at its discretion; therefore, when visiting this website, the Client has the responsibility to make sure that s/he is familiar with the newest version of the Privacy policy which shall be applicable every time the Client visits the website.

4. Some of the data contained on this website, which handi.cash Limited receives directly from the Client and/or public information files, can be considered to be personal data and therefore will be processed by handi.cash Limited in accordance with the law and other legislation of the Republic of Malta and these Privacy policy provisions.

5. The Client may visit these websites without providing any information about him/herself, but if the Client wants to start using services offered by handi.cash Limited on the website, handi.cash Limited asks the Client to provide his/her email address and/or phone number, also name and surname or company name, and other information (in relation to the services the Client aims to use).

6. On this website handi.cash Limited we may use cookies. Cookies are small files sent to the Client's web browser and stored on his/her computer's hard drive. Cookies are sent to the Client's computer the first time s/he visits the website. Later on, cookies are used to identify the Client's computer and facilitate his/her access to this website or the information contained therein. The Client agrees for cookies to be used. Most web



browsers accept cookies, but the Client can change his/her browser settings so that cookies are not accepted. In this case, some features may not work.

7. Like many website managers, handi.cash Limited monitors the hits of the website and collects information on how many people have visited the website, what is the server domain name of the visitors' internet service provider, etc. This information is collected automatically during the visit on the website. It helps website manager to understand how visitors use the website and allows to improve services provided by handi.cash Limited.

8. All of the aforementioned information comprising the Client's personal data will not be transferred to any third parties without the Client's consent, unless applicable legislation requires otherwise or it is necessary to provide services. handi.cash Limited retains the right to hire other people at its discretion, if necessary, to carry out certain functions on behalf of handi.cash Limited. In order to carry out the functions assigned to such people, some of the Client's information may be made available to them. However, the above mentioned people cannot use this information for any purposes other than to perform functions that have been assigned to them.

9. The manager of personal data processed on this website is "handi.cash Limited of Suite 6, 60 G. Cali street, Ta 'Xbiex, Malta. handi.cash Limited is an electronic money financial institution licensed by the Malta Financial Services Authority.

10. The subject of personal data has the right to demand to be acquainted with personal data stored by handi.cash Limited, learn how it is processed, and request to submit such data to him/her. The data can be provided free of charge once per calendar year, but in other cases, the provision of data may be charged at the amount, which does not exceed the cost of data provision.

11. The subject of personal data has the right to demand handi.cash Limited to correct all his/her personal data free of charge. The subject of personal data has also the right to refuse to have his/her personal data managed and disclosed to third parties, except when it is necessary to provide services.

12. Request for access, correction and refusal may be sent via email at support@handi.cash. In the request the Client has to indicate his/her name, surname, and user name clearly.



13. By registering in the System, the subject of personal data agrees for his/her data to be processed by handi.cash Limited for direct marketing purposes. The data will be processed for direct marketing purposes for as long, as the subject of personal data will have his/her account in the System and 24 months after the termination of the registration in the System.

14. By registering in the System, the subject of personal data agrees and understands that at any time s/he can object to the usage of his/her data for direct marketing purposes by informing thereof via email support@handi.cash. Removal of personal data for direct marketing is subject to a fee. The email has to include the name and surname of the subject of personal data.

15. handi.cash Limited is not responsible for ensuring the Client's privacy on the websites of third parties even when third-party websites are available through links presented on this website. handi.cash limited recommends reading privacy terms of each website that is not owned by handi.cash Limited.

16. handi.cash Limited provides the Client, using handi.cash Limited services for business and professional needs, with the opportunity to show in the System descriptions of the services provided and goods sold by him/her at a small fee during the Agreement validation period (if it does not conflict with the applicable legislation). handi.cash Limited has the right to delete such description and/or logotype from the System or do not advertise it without a separate warning and without indicating reasons for such deletion or non-advertising.

17. The Client, using handi.cash Limited services for business and professional needs, agrees for his/her name and/or logotype to be used by handi.cash Limited for direct marketing (for example, to indicate that the Client uses services provided by handi.cash Limited).

18. handi.cash Limited goal is to ensure the maximum level of security of all information received from the Client and public files. In order to protect such information from unauthorized access, use, copying or disclosure, handi.cash Limited uses a variety of administrative, technical and physical security tools.



19. These privacy provisions are subjected to the legislation of the Republic of Malta. All disputes regarding this privacy policy shall be resolved through negotiation, and in the event of failure to reach an agreement – in the courts of the Republic of Malta.

20. Term “this website” used in the provisions of this Privacy policy refers to <https://handi.cash>

21. All the general laws listed down on the General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679) are applicable with this policy.