

PRIVACY POLICY

Safezonefinance s.r.o.

Last updated: 26.12.2025

1. Introduction

Safezonefinance s.r.o. (“**Safezonefinance**”, “**we**”, “**us**”, “**our**”) respects your privacy and is committed to protecting your personal data.

This Privacy Policy explains how personal data is collected, used, and processed in connection with our marketing and referral activities.

2. Our Role Under GDPR

Safezonefinance s.r.o. acts as:

- a **Data Controller** for limited marketing-related personal data;
- a **Data Processor or intermediary** only where strictly necessary to facilitate referrals.

Safezonefinance **does not act as a data controller** for financial, payment, or KYC-related data.

3. Financial and Platform Service Providers

3.1 Financial Services Provider

All regulated financial services, including prepaid cards (virtual and physical), account onboarding, KYC, AML, and transaction processing, are provided by:

Global Unit Pay (GUP-CH AG)

Global Unit Pay acts as an **independent data controller** for all financial and compliance-related personal data.

Users enter into a direct relationship with Global Unit Pay, subject to its own Privacy Policy.

3.2 Technology Provider

The technical platform, infrastructure, and software are provided by:

NEXT Solutions

NEXT Solutions processes data **solely as a technology provider**, under contractual instructions from Global Unit Pay.

3.3 Platform Domain

The platform is accessed via:

Cards.ipayapp.io , https://t.me/ipay_cards_bot

Safezonefinance does not own or operate the core platform and does not control backend systems.

4. Personal Data We Collect

Safezonefinance collects **only minimal personal data**, limited to:

- name (if provided);
- email address;
- phone number (optional);
- IP address and device information;
- marketing preferences;
- referral or communication data.

We do not collect:

- identity documents;
 - financial information;
 - card details;
 - transaction data;
 - biometric or sensitive data.
-

5. How We Use Personal Data

We use personal data solely to:

- provide marketing and informational content;
 - facilitate user referrals to Global Unit Pay;
 - respond to inquiries and support requests;
 - improve website and communication quality;
 - comply with applicable legal obligations.
-

6. Legal Basis for Processing

Under GDPR Article 6, we process data based on:

- **user consent**;
 - **legitimate interest** (marketing and service improvement);
 - **legal obligations** (where applicable).
-

7. Data Sharing and Disclosure

We may share limited personal data with:

- **Global Unit Pay**, solely to facilitate referrals;
- **NEXT Solutions**, for technical operation of the platform;
- IT, hosting, and analytics providers;
- competent authorities where required by law.

We do not sell personal data.

8. International Data Transfers

Personal data may be transferred to countries outside the EEA where necessary, subject to:

- adequacy decisions;
 - standard contractual clauses (SCCs);
 - appropriate safeguards under GDPR.
-

9. Data Retention

We retain personal data **only as long as necessary** for:

- marketing and referral purposes;
- legal and compliance requirements.

Data not required is securely deleted or anonymized.

10. Cookies and Tracking

We may use cookies and similar technologies for:

- website functionality;
- analytics;
- marketing optimization.

Users may manage cookie preferences through browser settings.

11. Data Security

We implement appropriate technical and organizational measures to protect personal data from unauthorized access, loss, or misuse.

12. User Rights (GDPR)

Users have the right to:

- access personal data;
- rectify inaccurate data;
- request erasure (“right to be forgotten”);
- restrict or object to processing;
- data portability;
- withdraw consent at any time;
- lodge a complaint with a supervisory authority.

Requests may be directed to the contact details below.

13. Third-Party Privacy Policies

This Privacy Policy does not apply to third-party services.

Users should review the Privacy Policies of:

- **Global Unit Pay (GUP-CH AG);**
 - other service providers involved.
-

14. Changes to This Policy

We may update this Privacy Policy from time to time.

The updated version will be published on our website with a revised date.

15. Contact Information

Safezonefinance s.r.o.

Registered in the Czech Republic

Registered address: Vlkova 532/8, Prague-Zizkov, 130 00 Czech Republic

Company ID (IČO): 19525761

Email: info@safezonefinance.com