



Privacy Policy for PayPakx Services

PayPakx 服务隐私政策

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This Privacy Policy, together with our PayPakx Services Terms and Conditions, governs all activities of PayPakx to collect, process, save, share and transfer your Personal Information. As used in this Privacy Policy, "PayPakx" and "we" refers to the contracting parties in the Account Jurisdiction associated with your Payment Account, as detailed below.

本隐私政策以及《PayPakx 服务条款和条件》共同管理 PayPakx 收集、处理、保存、共享和转让您的个人信息的所有活动。在本政策中，“PayPakx”、“我们”指的是与您的收款账号相关联的账户管辖区域内的缔约方，具体见下文。

By reading the terms set forth here, you are specifically accepting the present PayPakx Privacy Policy ("Privacy Policy" or "Policy") and consenting to the collection, processing and transferring of your Personal Information, as described in this PayPakx Privacy Policy.

通过阅读以下条款，您将明确接受目前的 PayPakx 隐私政策（“本政策”），并同意收集、处理和传输您的个人信息，如本“PayPakx 隐私政策”所述。

This Privacy Policy forms a valid part of the PayPakx Services Terms and Conditions. The terms described in the PayPakx Services Terms and Conditions also apply to this Policy.

本隐私政策构成《PayPakx 服务条款和条件》的一部分。《PayPakx 服务条款和条件》中所述的条款同样适用于本政策。

1. Introduction 简介

In order to make PayPakx's services available to you in compliance with the obligations imposed by Applicable Law and by regulatory authorities, PayPakx must ask you for certain information about yourself. To avoid ambiguity, if you are an enterprise user, "you" as used in this Policy may also include your legal representative, beneficiary, or relevant authorized contact persons.

为了能够按照“适用法”和监管部门规定的方式向您提供 PayPakx 服务，PayPakx 必须向您询问有关您自己的某些个人信息。为避免歧义，如您为企业用户，本协议所涉及的“您”可能还包括您的法定代表人、实际受益人或相关授权联系人员。



PayPakx will utilize the Personal Information provided by you in accordance with applicable provisions of governing data protection laws. The information and materials obtained shall, as a matter of principle, be used by PayPakx solely for providing PayPakx Services and solely to the extent necessary to render such services.

PayPakx 将根据相应管辖区的信息保护法律规定处理您提供的个人信息。所获得的信息和资料，PayPakx 应仅在提供此类服务所需的范围内使用。

PayPakx shall only process your Personal Information in accordance with the provisions of this Policy. If PayPakx needs to process your Personal Information for purposes other than those stipulated in this Policy, it shall obtain your consent or authorization again on the premise of complying with applicable data protection laws.

PayPakx 应仅根据本政策的规定处理您的个人信息，若 PayPakx 需为本政策规定以外的目的处理您的个人信息，则需在符合适用的信息保护法律的前提下，重新获得您的同意或授权。

2. How we collect information 我们如何收集信息

"Personal Information" refers to various information related to identified or identifiable individuals, and "Personal Information" does not include anonymized and/or aggregated data that does not identify a specific person.

“个人信息”是指与已识别或可识别的个人有关的各种信息，“个人信息”不包括不标识特定用户的匿名和/或聚合信息。

2.1. Collected from Website Visitors

从网站访问者收集

Like most website operators, PayPakx automatically collects non-Personal Information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. PayPakx's purpose in collecting non-Personal Information is to better understand how PayPakx's visitors use its website, through cookies, web beacons, log files and other technologies:

像大多数网站运营商一样，PayPakx 自动收集网页浏览器和服务器通常提供的非个人信息，例如浏览器类型，语言偏好，引用站点以及每个访问者请求的日期和时间。PayPakx 收集非个人信息的目的是为了更好地了解 PayPakx 的访问者如何使用其网站。我们通过 Cookies，网络信标，日志文件和其他技术收集：

- (a) Your domain name, your browser type and operating system, web pages you view, links you click;
您的域名，您的浏览器类型和操作系统，您查看的网页，您点击的链接；
- (b) Your IP address, the length of time you visit our Website or use our Services, your activities on our Website, and the referring URL or the webpage that led

you to our Website.

您的 IP 地址，您访问我们网站或使用我们的服务的时间长短，您在我们网站上的活动，以及引导您访问我们网站的引用 URL 或网页。

Please see Section 8 “Cookies” below for more information. Visitors can always refuse to supply Personal Information, with the caveat that it may prevent them from being able to use PayPakx’s services.

请参阅下面第 8 节“Cookies”以获取更多信息。访客有权拒绝提供个人信息，并提醒他们可能会阻止他们使用 PayPakx 的服务。

2.2. Provided by Users

用户提供

You may provide us data about you by filling in forms on our website (e.g. PayPakx Account Registration), or by corresponding with us (for example, by e-mail or telephone). The data you provide may include data about additional persons that are beneficial owners of the PayPakx Services. This includes that is provided to us about you:

您可以通过填写我们网站上的表格（例如 PayPakx 账户注册）或与我们联系（例如通过电子邮件或电话）向我们提供有关您的信息。您提供的信息可能包括有关 PayPakx 服务的受益所有人等其他人员的信息。这些提供信息给我们的方式包括：

- (a) upon registration for a PayPakx Account;
当您在 PayPakx 注册账户；
- (b) when you log in to your PayPakx Account;
当您登录到您的 PayPakx 账户；
- (c) when you submit any transaction instructions through your PayPakx Account;
通过您的 PayPakx 账户提交任何交易指令；
- (d) when entering a promotion or survey;
参与促销或调查活动时；
- (e) when a problem is reported or a request for support is received.
报告问题或支持请求时。

访客有权拒绝提供个人信息，但需要注意这可能会阻止他们使用 PayPakx 的服务。

2.3. Collected from our business partners

从我们的商业合作伙伴处收集

We may collect your Personal Information from our cooperating financial institutions,

Internet platforms, service providers, etc. When collecting your Personal Information from the above-mentioned business partners, we will require the business partners to ensure the legality of the source of Personal Information and confirm the scope of authorization for Personal Information processing obtained by them. If our processing activities of your Personal Information exceed the authorized scope, we will obtain your consent again.

我们可能从我们的合作的金融机构、互联网平台、服务提供商等收集您的个人信息。从上述商业合作伙伴处收集您的个人信息时，我们会要求商业合作伙伴确保其个人信息来源的合法性，并了解商业合作伙伴已获得的个人信息处理的授权范围。如我们对您的个人信息的处理活动超出已获得的授权范围的，我们将重新取得您的同意。

3. Information we collect 我们收集的信息

3.1. Basic business functions provided by PayPakx include applying for a Payment Account, Inbound Transaction, and Withdrawal Transactions, etc. We need to collect some necessary Personal Information from you in order to provide such services, you are responsible for providing accurate and up-to-date information. If you disagree to provide the information, you may not be able to use relative services.

PayPakx 的基本业务功能包括申请收款账户、入账交易、提现交易等，我们需要向您收集必要的个人信息，您有责任提供准确和最新的信息。如果您不同意提供该等个人信息，可能无法使用我们相关服务。

3.1.1. Applying for a Payment Account:

申请收款账户：

- Your contact information (e.g., name, email address, phone number, billing or mailing address);
您的联系信息（例如姓名、企业名称、电子邮件地址、电话号码、账单或邮寄地址）；
- Identity validation (e.g., photograph, other information requested to verify your information, including copy of valid ID document);
身份验证（例如照片，其他要求您提供以验证您身份的信息，包括有效身份证件副本）；
- Category of National identification cards and numbers;
国民身份证件类型和号码；
- Nationality;
国籍；
- Date and place of birth;

出生日期和地点；

- Biometric information (such as photos, voice or/and facial recognition information provided through third-party platforms, etc.);

生物识别信息（例如照片、语音或/和通过第三方平台提供的人脸识别信息等）；

- IP address;

IP 地址；

- Publicly available and/or criminal.

公开的犯罪史。

3.1.2. Inbound Transaction:

入账交易：

- Details of any transactions associated with the Inbound Payments(such as transaction date, transaction number, amount of transaction, transaction currency and transaction details).

与入账款项相关联的任何交易的详细信息（例如交易时间、交易号、交易类型、交易数额、交易货币及交易详情等）。

3.1.3. Withdrawal Transactions:

提现交易：

- Your bank card or Beneficiary Account information (such as bank name, country, code, account type and account number, etc.)

您的银行卡或受益账户信息（例如银行名称、所属国家、代码、账户类别和账户号码等信息）。

3.1.4. Dealing with the problems arising from your use of the PayPakx service:

处理您在使用 PayPakx 服务过程中产生的问题：

- Any other information that you choose to provide to us (e.g., if you send us an email/otherwise contact us) In order to keep you update with our promotion activities, new products/new business, etc. we may need to use your calls/emails/other correspondence. If you are not willing to receive the above marketing information, you can contact us to refuse to receive it, and it will not prevent you from using the other PayPakx services.

您选择提供给我们的任何其他信息（例如，如果您向我们发送电子邮件/或联系我们）为了向您发送促销活动、新产品/新业务等信息，我们可能需要使用您的电话/电邮/其他通讯信息。如果您不同意接收上述营销信息，可以联系我们拒绝接收，但这并不影响您使用 PayPakx 其他服务。

3.1.5. Information through Cookies and other tracking technologies as listed above:

通过 Cookies 和上述其他跟踪技术获取的信息:

- Described in the section below entitled “Cookies”.

在下文“Cookies”的部分中进行了描述。

3.2. If you are required to provide information about shareholders or beneficial owners of your business, you acknowledge that you have that person’s consent to provide his/her information to us. This may include:

如果您需要提供有关您业务有关的股东或实际控制人、受益所有人的信息，您确认您有获得本人将其信息提供给我们的同意。这可能包括:

- Contact information, such as name, home address, and email address;

联系信息，如姓名、住址和电子邮箱地址等;

- Account information, such as username and password;

账号信息，如用户名和密码;

- Financial information, such as bank account numbers, bank statement, and trading information;

财务信息，如银行账号、银行对账单和交易信息;

- Identity verification information, such as images of your government issued ID, passport, national ID card, or driving license; US residents may be asked to provide their social security numbers

身份验证信息，如您所在国政府颁发的身份证件，护照，国民身份证或驾驶执照；如果您是美国居民，可能要求您提供社会保险号码；

- Residence verification information, such as Utility bill details or similar information.

住址验证信息，如实用的账单详情或类似信息。

3.3. We may collect and process Personal Data about Buyers or third parties related to your business in providing PayPakx Services. You are responsible for making sure that the privacy rights of any third parties, including Buyers and other individuals related to your business, are respected, including ensuring appropriate disclosures about third party data collection and use; with respect to such data you hereby (i) are deemed to be and (ii) accept to be Personal Information controller. To the extent that we are acting as your entrusted Personal Information processor, we will process Personal Data in accordance with the terms of our Privacy Policy and your lawful instructions.

为提供 PayPakx 服务，我们可能会收集和处理与您的业务相关的买家或第三方的个人信息。您有责任确保任何第三方（包括与您的业务相关的买家和其他个人）的隐私权受到尊重，包括确保适当披露第三方信息的收集和使用；对于此类信息，您在此 (i)

被视为和 (ii) 接受为个人信息控制人。我们作为您的信息受托处理方，将根据我们的隐私政策和您的合法指示处理个人信息。

4. How we use your Personal Information 我们如何使用您的个人信息

We will only use your Personal Information to:

我们只会在下列情况下使用您的个人信息：

- Process your transactions, including transfers into the your residential country and regions in accordance with Applicable Laws;

为了处理您的交易，包括根据适用法律的规定将资金转入您所在的国家；

- Perform the required controls and checks in accordance with money laundering/terrorist financing and know your customer requirements under Applicable Law, and internal control policies, and well as address other law enforcement needs as more fully described in our PayPakx Services Terms and Conditions;

为了核验您的相关信息，根据反洗钱/恐怖主义融资法律进行必要的控制和检查，并根据适用法和内部控制政策了解您的客户要求，并处理其他执法需求，这在《PayPakx 服务条款和条件》中有更充分描述；

- For the stability of PayPakx service, protect your property, prevent loss and fraud;

为了 PayPakx 服务的稳定性，保护您的财产安全，防止损失和预防欺诈；

- Analyse PayPakx website usage, and improve our website and website offerings;

分析 PayPakx 网站使用情况，改进网站和网站产品；

- Help us respond to your customer service requests and support needs;

帮助我们回应您的客户服务请求和支持需求；

- Contact you about PayPakx Services. The email address you provide may be used to communicate information and updates related to your use of the PayPakx Services. We may also occasionally communicate company news, updates, promotions, and related information relating to similar products and services provided by PayPakx;

与您联系有关 PayPakx 服务。您提供的电子邮件地址可能用于传达与使用 PayPakx 服务相关的信息和更新。我们可能偶尔传达与 PayPakx 类似产品和服务相关的公司新闻，更新、促销活动及相关信息；

- Administer a promotion, survey or other site features as will be more explained on the website. For the sake of clarity, PayPakx shall in no event apply any of your Personal Information to conduct any direct marketing as defined in the Personal Data (Privacy) Ordinance (Cap. 486) without your consent.

为了向您发送营销活动通知，负责提供促销、调查或其他网站功能，这将在网站上进

行更多的解释。为了解释之目的，PayPakx 在任何情况下均不会在未经您同意的情况下，将您的任何个人信息用于进行任何《个人数据（隐私）条例》（第 486 章）中定义的直接营销活动。

5. How we share, entrust processing, transfer, publicly disclose your Personal Information

我们如何共享、委托处理、转让、公开披露您的个人信息

PayPakx discloses your related Personal Information only (a) to legal and regulatory authorities as required by Applicable Law, and (b) to those of its employees, service providers and affiliated organizations that (i) need to know that information in order to process it or to provide services, and (ii) that have agreed not to disclose it to others, as described below.

PayPakx 仅在 (a) 根据适用法律的要求向法院和监管机构披露，以及 (b) 我们的员工、服务提供商和附属组织 (i) 需要了解该信息以便处理该信息或提供服务，并且 (ii) 已同意不向其他人披露该信息的情况下披露您的相关个人信息，如下所述。

5.1. Entrusted processing

委托处理

Some functions and modules of PayPakx service are provided by our affiliated companies and business partners. We may entrust affiliated companies and business partners to process your Personal Information. The trustee will perform its obligations to ensure the security of your personal information in strict compliance with the Applicable Laws and regulatory requirements. We will require the trustee to abide by strict Personal Information protection obligations through written agreements and other means, process your Personal Information according to our requirements and within the scope of agreed processing purpose and processing methods, and take necessary measures to supervise its Personal Information processing activities. If the written agreement or other means became ineffective, invalid, had been revoked or terminated, we will request the trustee to return, delete or anonymize the personal information in accordance with the agreement.

PayPakx 服务的部分功能和模块是由我们的关联公司、商业合作伙伴提供。我们可能会委托关联公司、商业合作伙伴处理您的个人信息。受托方将严格按照适用法及监管要求，履行相应义务以确保您的个人信息安全。我们会通过书面协议等方式要求受托方遵守严格的个人信息保护义务，按照我们的要求处理您的个人信息，并采取必要措施对其个人信息处理活动进行监督，要求其不得超出约定的处理目的、处理方式等处理个人信息。书面协议或其他方式不生效、无效、被撤销或者终止的，我们会依据约定要求受托方将个人信息予以返还、删除或匿名化处理。

5.2. Disclosure to Third Parties

向第三方披露

In processing your transactions, we may share some of your Personal Information with Service Providers, business partner and other third party who help with our business operations. We will only disclose your Personal Information to third parties for legitimate, necessary and clear purposes on the basis of obtaining your consent. Your information will not be sold except to provide PayPakx Services or as required by law. By using our Services and accepting our terms, you consent to the disclosure of your Personal Information as described in this Privacy Policy. PayPakx's Service Providers, business partner and other third party are contractually bound to protect and use such information only for the purposes for which it was disclosed, except as otherwise required or permitted by law. We ensure that such third parties will be bound by terms no less protective those described in this Privacy Policy, or those we are subject to under applicable data protection regulations, including but not limited to the Applicable Law.

在处理您的交易时，我们可能会与服务提供商、商业合作伙伴等第三方分享一些您的个人信息，以帮助我们开展业务。我们仅会在取得您的同意基础上，出于合法、正当、必要、明确的目的向第三方披露您的个人信息。未经您的同意，您的信息将不会与任何第三方出售，除非为了提供 PayPakx 服务或法律要求。通过使用我们的服务并接受我们的条款，您同意根据本隐私政策所述披露您的个人信息。PayPakx 的服务提供商、商业合作伙伴等第三方在合同上有义务保护此类信息，以及仅用于其披露的目的使用，除非法律另有要求或允许。我们确保这些第三方受到与本隐私政策、或适用的信息保护法律的保护性条款相当或更严格的约束，包括但不限于“适用法”规定的条款的约束。

5.3. Disclosure to Authorities

向有权机关披露

We may share your Personal Information with law enforcement, data protection authorities, regulatory authorities, government officials, and other authorities when:

在以下情况下，我们可能会与执法部门、信息保护部门、监管部门、政府和其他机构的分享您的个人信息：

- (a) Compelled by subpoena, court order, or other legal procedure;
受传唤，法庭命令或其他法律程序的要求；
- (b) We believe that the disclosure is necessary to prevent physical harm or financial loss;
我们认为披露是必要的，以防止实际损害或经济损失；
- (c) Disclosure is necessary to report suspected illegal activity;
披露涉嫌非法活动所必要的信息；
- (d) Disclosure is necessary to investigate violations of this Privacy Policy or our

Terms and Conditions.

披露有关违反本隐私政策或本条款与条件的行为所必要的信息。

5.4. Transfer

转让

If it is necessary to transfer your Personal Information for reasons such as merger, division or dissolution, we will inform you of the name and contact information of the receiver. At the same time, we require new companies and organizations holding your Personal Information to continue to process your Personal Information in accordance with this Privacy Policy. Otherwise, we will require such companies and organizations to ask you for consent again.

在涉及合并、分立、解散等原因需要转移您个人信息的，我们会向您告知接收方的名称或者姓名和联系方式。同时要求新的持有您个人信息的公司、组织继续按照本隐私政策处理您的个人信息，否则，我们将要求该公司、组织重新向您征求同意。

5.5. Publicly Disclosure

公开

Based on the requirements of Applicable Laws, we disclose your Personal Information when necessary. If disclosure is required, we will inform you of the purpose of disclosure and the type of Personal Information disclosed, and obtain your consent, unless otherwise specified by laws and regulations.

我们基于法律法规要求，在必要的情形下对您的个人信息进行公开。如需公开，我们会告知您公开的目的、公开的个人信息类型，并征得您的同意，法律法规另有规定除外。

6. Cross-border Transfer and storage of your Personal Information 您的个人信息的跨境

传输和存储

Our services are global and data may be stored and processed in the countries where we have operations or where we engage service providers in accordance with Applicable Laws. If you are a Chinese user, your personal information collected or generated from China will, in principle, be stored in China and entrusted to our affiliates located in China for processing.

我们的服务是全球性的，信息可能按照适用法要求在我们业务范围的国家/地区以及我们与服务提供商合作的地区进行存储和处理。如果您为中国境内用户，我们自中国境内收集或产生您的个人信息原则上将存储在中国境内，并委托我们位于中国境内的关联公司进行处理。

In order to provide global payment service, data we collect may be transferred to, visited by and/or stored at a destination outside your country of residence or the Account Jurisdiction



when necessary, such as our global affiliates, and global partners who may be based overseas (Global Partners for short). We will only conduct the aforementioned cross-border transfer of personal information based on your consent or other legal basis in accordance with the requirements of the Applicable Laws. We will assess the legality, legitimacy and necessity of the cross-border transfer of personal information in accordance with the requirements of the Applicable Laws and will supervise our Global Partners to handle the personal information provided by you in accordance with the Applicable Laws and relevant agreements.

为了向您提供全球支付服务，我们收集的信息可能会在必要情况下转移和/或存储至到您的居住国或账户管辖区之外的目的地或管辖区，或者受到来自这些目的地或管辖区的访问，如我们全球性的关联公司以及合作伙伴（简称全球合作伙伴）。我们将按照适用法的要求，在取得您同意或具备其他合法性基础的前提下进行前述个人信息跨境传输。我们会依据适用法的要求，评估个人信息跨境传输的合法性、正当性以及必要性，并督促我们的境外合作方按照适用法、相关协议的约定来处理您提供的个人信息。

These destination or Account Jurisdiction may have data protection rules that are different from those of your country, including transferring data to and from regulatory authorities, or to staff operating outside the country who process data on our behalf or for one of our suppliers. Staff may be engaged in the fulfilment of your request and the provision of support services. However, we will take measures to ensure that any such transfers comply with applicable data protection laws and that your data remains protected to the standards described in this Privacy Policy. By submitting the data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that the data is treated securely and in accordance with this Privacy Policy and the relevant data protection regulations.

这些目的地或账户管辖区可能具有与您所在国家/地区不同的信息保护规则，包括向监管机构传输信息，或传输给在国外运营的、代表我们或我们的供应商处理信息的员工，员工可能从事履行您的请求并提供支持服务。但是，我们将采取措施确保任何此类传输符合可适用的信息保护法律，并确保对您的信息保护符合本隐私政策中描述的标准。通过提交信息，即表示您同意共享、存储或处理。我们将采取合理必要的一切步骤，确保信息得到安全处理，并符合本隐私政策和相关信息保护规定。

We will only retain your Personal Information for the period necessary to achieve the purpose stated in this Privacy Policy. We will strictly implement the principle of minimum storage period of your Personal Information. For example, according to the requirements of anti-money laundering laws and regulations, your Personal Information will be stored for at least five years after the end of business relationship. If the relevant data is no longer necessary and legally restricted for storage and use, we will promptly take measures to delete or anonymize the data.

我们只会在达成本隐私政策所述目的所需的期限内保留您的个人信息。我们将严格落实您的个人信息存储期限最小必要原则，比如，按照反洗钱法律法规的要求在业务关系结束后存储您的个人信息至少五年。如相关数据不再具有存储使用必要及法律限制的，我们将及时采取

数据删除或者匿名化处理措施。

7. How we protect your Personal Information 我们如何保护您的个人信息

PayPakx takes all organizational and technical measures appropriate to protect against the unauthorized access, use, alteration or destruction of all Personal Information.

PayPakx 采取适当的组织和技术措施，防止未经授权的访问、使用、更改或破坏所有的个人信息。您提供给我们所有信息都存储在我们的安全服务器上。您有责任保持账户证书的安全，并且不与任何人共享。

All data that you provide to us is stored on our secure servers. You are responsible for keeping your account credentials safe and secure and not sharing them with anyone. The transmission of information via the internet is not completely secure; any transmission is at your own risk. Although no one can guarantee the security of data transmitted via the internet, we do our best to protect the data transmitted via the PayPakx Account:

通过互联网传播信息不是完全安全的，任何传输都由您自己承担风险。虽然没有人可以保证通过互联网传输的信息的安全性，但我们尽最大努力保护通过 PayPakx 账户传输的信息安全：

- We use industry standard(PCI-DSS) to help keep the data safe;
我们使用行业标准 (PCI-DSS 国际数据安全标准) 来帮助保持信息安全；
- The PayPakx website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any User Data to these third parties.

PayPakx 网站可能不定期推广我们的合作伙伴网络，广告客户和关联公司网站的链接。如果您链接到任何这些网站，请注意，这些网站有自己的隐私政策，我们不对这些政策承担任何责任。在向任何第三方提交任何用户信息之前，请先查看这些政策。

8. How we use browser caching(Cookies) and similar technologies 我们如何使用浏览器缓存

(Cookies) 和类似技术

To make this site work properly, PayPakx, similar to many other major websites, sometimes use small data files called cookies or other tracking technology to track information about your use of our website and services. We may use third party service providers to collect this information on our behalf.

为使本网站正常工作，PayPakx 与许多其他主要网站类似，有时会使用称为 Cookies 或其他跟踪技术的小型信息文件来跟踪有关您使用我们网站和服务的信息。我们可能会使用第三

方服务提供商代我们收集这些信息。

8.1. What are cookies

什么是 Cookies

A cookie is a small text file that a website saves on your computer or mobile device when you visit the site. It enables the website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don't have to keep re-entering them whenever you come back to the site or browse from one page to another.

Cookies 是一个小文本文件，网站在您访问该网站时会保存在您的计算机或移动设备上。它使网站能够在一段时间内记住您的操作和偏好（例如登录，语言，字体大小和其他显示首选项），因此，当您从一页浏览到另一页返回网站时不用重新登录。

8.2. How we use cookies and tracking mechanisms

我们如何使用 Cookies 和跟踪机制

PayPakx's website uses the following cookies/tracking mechanisms:

PayPakx 的网站使用以下 Cookies /跟踪机制:

- (a) Session cookies. Session cookies are temporary cookies that remain in the cookie file of your browser until you leave the site. We use session cookies to allow you to carry information across pages of our site and avoid having to re-submit the same information. The cookies will be deleted after your web browser has been closed.

会话 Cookies。会话 Cookies 是在您离开网站之前保留在浏览器的 Cookies 文件中的临时 Cookies。我们使用会话 Cookies 来允许您在我们网站的页面上发送信息，并避免重新提交相同的信息。网络浏览器关闭后，Cookies 将被删除。

- (b) Persistent cookies. Persistent cookies remain in the cookie file of your browser for much longer (though how long will depend on the lifetime of the specific cookie). We use persistent cookies:

持久性 Cookies。持久性 Cookies 仍然保留在浏览器的 Cookies 文件中（更长时间取决于特定 Cookies 的周期）。我们在下列情形下使用持久性 Cookies:

- (i) To help us recognize you as a unique visitor when you return to our website and to monitor your use of our website;

当您返回我们的网站时，帮助我们确认您是唯一的访问者，并监控您对我们网站的使用情况；

- (ii) To allow us to link you to any of our Partners of Affiliates should you come to our website through a paid advert or banner on a website of an Affiliate or Partner. The cookies will be deleted based on their own expiration

period after your web browser has been closed.

如果您通过附属机构或合作伙伴的网站上的付费广告或横幅来到我们的网站，允许我们将您链接到我们的任何合作伙伴。您的网络浏览器关闭后，Cookies 将根据其自身的失效日期自动删除。

- (c) Web beacons. Some of our web pages may contain web beacons which allow us to count users who have visited these pages. Web beacons collect only limited information including a cookie number, time and date of a page view, and a description of the page on which the web beacon resides. These beacons do not carry any personally identifiable information and are used to track the effectiveness of a particular marketing campaign.

网络信标。我们的一些网页可能包含网络信标，允许我们对访问过这些网页的用户进行统计。网络信标仅收集有限的信息，包括 Cookies 号码，页面浏览的时间和日期以及 Web 信标所在的页面的描述。这些信标不带有任何个人识别信息，并用于跟踪特定营销活动的有效性。

8.3. How to control cookies

如何管理 Cookies

You can control and/or delete cookies as you wish – for details, see aboutcookies.org. You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

您可以根据需要控制和/或删除 Cookies。有关详细信息，请参阅 aboutCookies.org。您可以删除计算机上已经存在的所有 Cookies，并且大多数浏览器可以设置以防止它们被保留。但是，如果这样做，您可能必须在每次访问网站时手动调整某些首选项，并且某些服务和功能可能无法正常工作。

9. How to exercise your right to Personal Information 您如何行使对个人信息权利

9.1. Access your Personal Information

访问您的个人信息

You can log into your PayPakx account to check your identity information (e.g. email address, contact number, etc.), bank account information (e.g. withdrawal account), transaction records, etc. When you find that your Personal Information is wrong, you can ask us to correct it.

您可以登录您的 PayPakx 账号查阅您的身份信息（如邮箱地址、联系电话等），银行账户信息（如提现账户），交易记录等。当您发现您的个人信息存在错误，您有权要求我们进行更正。

9.2. Delete your Personal Information

删除您的个人信息

You can request us to delete your Personal Information under the following circumstances:

您可以在以下情形，提出删除个人信息的需求：

- (a) If our handling of your Personal Information violates the provisions of this Privacy Policy;

如果我们处理您个人信息的行为违反了本隐私政策的约定；

- (b) If our handling of your Personal Information violates Applicable laws;

如果我们处理您个人信息的行为违反了法律法规；

- (c) If you no longer use our products or services, or you cancel your PayPakx account;

如果您不再使用我们的产品或服务，或您注销了 PayPakx 账号；

- (d) You withdraw your consent to process Personal Information from us.

您向我们撤回处理个人信息的同意。

Please note that some Personal Information may be necessary for us to provide you with basic business functions. Deleting this part of Personal Information may cause you to be unable to use some of our products or services.

请您注意，部分个人信息可能属于我们向您提供基本业务功能所必须的个人信息，删除该部分个人信息可能导致您无法使用我们的部分产品或服务。

9.3. Get a copy of your Personal Information

获取个人信息的副本

You have the right to obtain a copy of your Personal Information to understand the processing of your Personal Information in PayPakx. 您有权获得您的个人信息类型副本，以了解您的个人信息在 PayPakx 的处理情况。

9.4. Cancel your PayPakx account

注销您的 PayPakx 账号

When you meet the agreed cancellation conditions, you can cancel your PayPakx account at any time. At that time, your account should not have any pending disputes, investigations or arrears.

当您符合约定的注销条件时，您可以随时注销您的 PayPakx 账号。届时您的账号不应存在任何未决的纠纷、调查或欠款。

9.5. Withdraw your consent

撤回您的同意

You may withdraw or change the scope of your consent to our processing of Personal Information, except where we really need to retain your relevant Personal Information according to Applicable Laws or regulatory provisions. Withdrawal of consent will not affect the previous processing of Personal Information based on your consent. You can contact us through the way agreed in Section 10, and we will respond to and handle your needs within a reasonable period.

您可以撤回或改变您同意我们处理个人信息的范围，但是，根据适用法律法规或监管规定我们确需保留您相关个人信息的情形除外。撤回同意不影响此前基于您的同意作出的对个人信息的处理。您可以通过第 10 节约定的方式联系我们，我们将在合理的期限内尽快响应及处理您的需求。

10. Contact us 联系我们

In this Privacy Policy, "PayPakx" and "we" refer to the contracting parties within the jurisdiction of the account associated with your Payment Account. See the table below for details. If you open multiple collection accounts in different account jurisdictions, you will be deemed to have entered into agreements with multiple contracting parties in our respective account jurisdictions. Please further note that the applicable agreement for a specific instruction depends on who you issue the instruction to, not the entity that actually handles your instruction. Please refer to the PayPakx Service Terms and Conditions for further information on the jurisdiction specific terms relating to the parties below.

在本隐私政策中，“PayPakx”、“我们”指的是与您的收款账号相关联的账户管辖区域内的缔约方，具体详见下表。如果您在不同的账户管辖区中开设了多个收款账户，则您将被视为您与我们相应账户管辖区中的多个缔约方签订了协议。请您进一步注意，特定指令的适用协议取决于您向谁发出指令，而不是实际处理您指令的实体。请参阅《PayPakx 服务条款和条件》进一步了解与下面缔约方相关的特定司法管辖区条款。

Account Jurisdiction 账户管辖区	Contracting Entity 缔约方	Address for Notices 地址信息	Jurisdiction 司法管辖
HONG KONG 香港	ENTRUST DIGITAL LIMITED 宇信数码有限公司	FLAT H, 25/F., LEGEND TOWER, 7 SHING YIP STREET, KWUN TONG, KOWLOON, HONG KONG 香港九龙观塘成业街 7 号宁晋中心 25 楼 H 室	HONG KONG 香港



You may contact Customer Support at any time by e-mail support@paypakx.com. We will follow up and solve your complaints, suggestions and needs.

您可以在任何时候通过发送电子邮件到 support@paypakx.com 联系我们的客户服务。我们将跟进并解决您的投诉、建议与需求。

11. Privacy Policy Changes 隐私政策更新

This Privacy Policy may be revised from time to time as new features are added to the PayPakx services or as we incorporate suggestions from our stakeholders. We may change this Privacy Policy at any time by posting a revised version of it on our website. We will provide you with at least 30 days' prior notice of the effective date of the revised Privacy Policy when it is legally required. We may post the notice on the front page of our website(s) and/or send the notice by e-mail. As of the effective date of the revised Privacy Policy, you will be considered as having consented to all changes to the Privacy Policy. If you disagree with the terms of this Privacy Policy, you may close your account at any time.

随着 PayPakx 服务添加新功能或我们采纳利益相关者的建议，本隐私政策可能会不时地进行修改。我们可能随时通过在我们的网站上发布其修订版本来更改本隐私政策。当法律有要求时，我们将根据法律要求至少提前 30 天通知修改后的隐私政策的生效日期。我们可能会在我们网站的首页上发布通知并/或通过电子邮件发送通知。自修订隐私政策的生效日期起，您将被视为同意对隐私政策的所有更改。如果您不同意本隐私政策的条款，您可以随时关闭您的账户。

12. Liability 法律责任

We are not liable to you in respect of any claims, losses, damages, expenses (including reasonable legal fees) arising out of or in connection with the use and/or disclosure or dissemination of the user data in accordance with this privacy policy and any consents that you may have otherwise provided to us.

对于符合本隐私政策和其他已获得您同意的任何使用和/或披露或传播用户信息的行为，由此产生的任何索赔、损失、损害赔偿、费用（包括合理法律费用），我们概不负责。