



## PRIVACY POLICY AND TERMS OF USE OF THE KUIK WEBSITE

- **Dear Visitor,**

Thank you for visiting our website. Your privacy is really important to us. This document constitutes the Privacy Policy and the Terms of Use of this website (the “**Policy**”). By visiting this website, you confirm that you have read, agree and accept these Policy provisions. This website (hereafter, the “**Website**”) is governed by Albanian law. This Policy may change and update in the future, however, in any case it will not limit the rights guaranteed by the law no.9887 date 10.03.2008 “For the protection of personal data”, as amended. It is your responsibility to read and to be in knowledge of the effective version of the Policy.

This Website that you are visiting, is the website of KUIK. It provides information on the use of KUIK. KUIK is an electronic funds transfer service.

KUIK is provided to users in accordance with the respective terms of use (“**General Terms and Conditions of KUIK**”).

The content of this Website is meant for information purposes only. Access to this Website is free. Links to other websites, if any, do not mean approval of these websites or their content. You are responsible for the information, opinions and/or recommendations provided by these websites of third parties, and for getting informed over the privacy conditions of these websites.

The visitors of this Website remain anonymous. We do not take or collect personal or sensitive data through the Website, thus we do not collect information for the personal identification of your individual. We only collect general information on the visitors, such as: how many visitors have visited the Website, or which of its sections have been clicked on more than others. So, we collect only standard information regarding the clicks on the Website’s sections. This information is collected only for statistical and study purposes (to see the visitors’ approach, which sections are more interesting for the visitors). We do not (and do not allow third parties to) use statistical, analytical means to follow or to gather personal information that makes the visitors of our Website identifiable. We do not link any data gathered by the Website to any personal data that makes the visitor identifiable from any source.

The only data that may be exchanged are the emails and/or names of the individuals that choose to contact us willingly. All emails are optional and sent to the addresses specified in the Website. This means that the Website only records the email and any other requirements of the sender on an as-needed basis with the purpose of replying to the request of the sender, as provided willingly by the sender.

Through this Website, we do not collect or keep cookies. No cookies of any kind are used to follow to Website’s visitors.

MPAY has registered the domain name [www.kuik.al](http://www.kuik.al) at the Authority of Electronic and Postal Communications (AKEP) in accordance with the relevant legal framework in force.



- **Intellectual Property**

This Website is considered as whole and indivisible. The information contained herein is strictly for personal use. Copying or transmitting it is not allowed. All the information contained in the sections of the Website is property of the Company or its partners. Copying, displaying or distributing all or part thereof, except for personal purposes, is strictly prohibited. Any failure to comply with this rule constitutes a breach and could result in civil and/or criminal punishment. It is strictly forbidden to use or copy the “KUIK” name and/or its logo, individually or jointly, for any purpose, and in particular for advertising purposes without the prior written consent of the Company.

Downloading or copying information from the Website will not transfer the ownership right to the aforementioned information. You cannot copy, in whole or in part, transmit, either electronically or by other means, modify or use the Website for public or commercial purposes, or create links to this Website, without the prior written consent of the Company. The data provided in this Website are the exclusive property of their respective owners.

- **General Provisions**

**Acceptance of the Policy:** If you do not agree with this Policy, please do not use this Website. By using this Website you will be deemed to have agreed to this Policy. We reserve the right to modify this Policy without prior notice by updating it on the Website. You should visit this Website regularly to review the Policy in force.

**How to contact us:** This Website belongs to and is operated by the Company having its registered address at Njësia Administrative nr.5, Bulevardi ”Dëshmoret e Kombit”, Kullat Binjake, Kulla 1, Tirana, Albania. For any complaints, questions or general correspondence please contact [info@mpay.al](mailto:info@mpay.al)

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**Applicable law:** This Policy shall be governed by and shall be construed and enforced under the Albanian law. If any of the provisions herein results unenforceable, void or against the legislation in force, then the said provision will be considered separate from these terms and shall not affect the validity and enforceability of the remaining provisions.

We reserve the right to exercise ownership rights on the information published in [www.kuik.al](http://www.kuik.al). This Website provides data and information on the use of KUIK. For this reason, we authorize the



visitors of the Website to use this information according to their needs, only by taking into account and meeting the following conditions:

- We reserve the right to modify and update the information and data published on this Website. In such cases, the visitor should always refer to the latest information and data;
- We are not responsible and are not liable for any harm of any kind that may result from the use of the information published on this Website;
- The information published on this Website (including logos, images, press releases, newsletters, documents, etc.) is property of the Company.

**This Policy is effective upon its publication on the Website.**