

DAYLIPA FINANCE PRIVACY POLICY

Daylipa Finance is committed to protecting your personal data and handling it in a lawful, fair, and transparent manner. This Privacy Policy explains what information we collect, how we use it, who we share it with, how long we keep it, and the choices and rights you may have in relation to your personal data.

1. Who We Are

Daylipa Finance is a pay-as-you-go financing platform that enables customers to apply for device-linked credit, complete KYC, manage financing relationships, make payments through supported channels, and interact with related device-control features. This Privacy Policy applies to personal data processed through the Daylipa Finance website, web application, APIs, administrative tools, and related services.

2. Information We Collect

We may collect personal data such as your name, email address, phone number, gender, country, date of birth, identification number, profile image, account status, and other registration details. We may also collect residential address, business address, employment or business information, financial information, repayment information, wallet ledger data, device-site information, and support communications.

Where required for KYC or credit assessment, we may collect identity documents, proof of residence, financial statements, registration certificates, tax documents, reference details, guarantor details, and other supporting documents. For institutional customers, we may also collect organization details, leadership details, premises details, and business reference information.

3. Information We Collect Automatically

When you use the Platform, we may collect technical and usage information such as IP address, device type, browser type, operating system, page views, click activity, timestamps, error logs, session data, and cookie data. We may also collect audit and security logs, access records, request identifiers, and device or system events to help us maintain, secure, and improve the Platform.

If you interact with device-linked services, we may also collect related telemetry, site identifiers, token dispatch data, command history, and integration data needed to

operate and monitor the financed equipment and related services.

4. How We Collect Information

We collect information directly from you when you create an account, complete KYC, submit documents, request support, accept consent forms, make payments, or interact with the Platform. We may also collect information from your device, browser, cookies, internal system logs, payment channels, SMS and email providers, reference workflows, and third-party integrations used to operate the Platform.

We may receive information from staff members such as agents, technicians, administrators, or accountants when they help with onboarding, installation, financing, support, or account operations.

5. How We Use Information

We use personal data to create and manage your account, assess eligibility, perform KYC, make credit decisions, administer financing contracts, process payments, manage wallet balances, send billing notices, and operate device-linked features. We also use data to prevent fraud, comply with legal obligations, resolve disputes, maintain audit trails, and provide customer support.

We may use your information to improve the Platform, monitor system performance, troubleshoot errors, generate internal reports, and develop new products or features. We may also use aggregated or anonymized information for analytics, service improvement, and operational planning.

6. Consent and Verification

For customers whose onboarding requires consent, Daylipa Finance may store consent status, version, timestamps, verification method, and related audit records. Consent may be captured through in-app flows, SMS, email links, or other approved methods, and may be verified using OTP or similar controls where required.

Where third-party references or other individuals are asked to provide consent, we may retain evidence of that consent and related communications for compliance, audit, and operational purposes.

7. Sharing of Information

We may share personal data with service providers and partners that help us operate the Platform, including payment processors, SMS and email providers, hosting providers, cloud infrastructure providers, support tools, accounting systems, identity verification services, and device-control integrations. We may also share information with regulators, auditors, law enforcement, credit or risk partners, and other parties where required by law or necessary for fraud prevention, legal compliance, contract performance, or protection of our rights.

Where relevant, data may be shared with internal systems or integrated platforms such as accounting, operations, notifications, or device-management tools in order to deliver the services you use.

8. Third-Party Services

The Platform may include links to or integrations with third-party services. These third parties operate under their own privacy policies and terms, and Daylipa Finance is not responsible for their acts, omissions, outages, security practices, or content. We encourage you to review the policies of any third-party service you interact with through the Platform.

9. Cookies and Similar Technologies

We may use cookies, local storage, and similar technologies to operate the Platform, remember preferences, improve security, and analyze usage patterns. Cookies may be session-based or persistent, and you can control cookie settings through your browser, though some features may not work correctly if cookies are disabled.

10. Communications

We may use your contact information to send you account notices, KYC updates, payment confirmations, billing reminders, service notifications, security alerts, and other operational communications. Depending on your settings and applicable law, we may contact you by SMS, email, phone, in-app notifications, or other supported channels.

11. Retention

We keep personal data for as long as necessary to fulfill the purposes described in this Policy, comply with legal and accounting obligations, resolve disputes, enforce agreements, and support internal audit and security requirements. Some records, including consent logs, payment records, KYC documents, and audit logs, may be

retained for longer periods where required by law or internal governance requirements.

12. Security

We use reasonable technical and organizational measures to protect personal data against unauthorized access, loss, misuse, alteration, or disclosure. However, no system is completely secure, and we cannot guarantee absolute security. You are responsible for keeping your login credentials, device access, and account information secure, and for notifying us promptly if you suspect any unauthorized activity.

13. Your Rights

Subject to applicable law, you may have rights to access, correct, update, restrict, or request deletion of certain personal data. You may also have the right to object to certain processing activities or withdraw consent where processing is based on consent, though this may affect your ability to use some Platform features. Any request may require identity verification and may be subject to legal, contractual, or operational limitations.

14. Cross-Border Transfers

Your information may be stored or processed in jurisdictions other than your own where our service providers or systems are located. Where we transfer data across borders, we will take reasonable steps to ensure that appropriate safeguards are in place consistent with applicable law.

15. Automated Processing

Some decisions in the Platform may be supported by automated processing, including eligibility screening, workflow rules, repayment-state checks, and device-control actions. Where required by law, we will provide appropriate notice or review processes relating to such automated processing.

16. Children

The Platform is not intended for children under eighteen years of age, and we do not knowingly collect personal data from children except where permitted by law and necessary in a lawful financing or guardianship context. If we learn that we have collected personal data from a child in violation of applicable law, we will take

reasonable steps to delete or anonymize it.

17. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in law, technology, or our services. The updated version will apply once published unless a later effective date is stated, and in some cases we may require you to re-acknowledge the updated policy before continuing certain onboarding or KYC flows.

18. Contact Us

If you have questions, concerns, or requests relating to this Privacy Policy or how we process your data, please contact Daylipa Finance through the official support channels published on the Platform or in your financing documents.