

WPN Privacy Policy

Welcome to www.mywpn.com (the "Site"). This Privacy Policy ("Privacy Policy") applies to LLC Contabilita. LLC "Contabilita", registration No. 303573008 (Lithuania) is authorized and supervised by Bank of Lithuania (<http://lb.lt/>) as a payment services provider under license Nr. 15, 15-12-2015.

"WPN" and "MYWPN" is a trademark and property of LLC "Contabilita". Domain name and website "www.mywpn.com" content belong to LLC "Contabilita" (collectively described as "WPN", "we", "us", or "our"). This Privacy Policy should be read in conjunction with the "What Does WPN Do with Your Personal Information" Privacy Notice ("Privacy Notice") below. Among other things, the Privacy Notice describes how WPN may share personal information. Any questions or comments about the Privacy Policy or our practices as they pertain to it can be referred to us using the methods listed below under the heading "Contact Us."

Effective Date

The Privacy Policy is effective as of 1 April 2018.

Changes to the Privacy Policy

We reserve the right to amend the Privacy Policy at any time to address future developments at WPN, the Site, or changes in industry or legal trends. In the event that this does occur, the revised Privacy Policy will be posted on the Site and the above "Effective Date" section will be updated.

Types of Information Collected

We collect Personal and Aggregate Information. We use the term "Personal Information" to refer to information that can be used to identify an individual and the term "Aggregate Information" to refer to information that does not allow for such identification (e.g. demographic information, areas visited on the Site, and/or what browser was used to access the Site).

We may remove identifiers from personal information to make it anonymous. We will use such information as described in the section "Use of Aggregate Information."

Collection of Personal Information

We collect personal information from our customers during their acquisition and use of our services. This includes, but is not limited to, data given upon registering with WPN, transaction information, contact information, passwords, and all other personal information collected as a prerequisite to utilization of WPN services. This last category includes, but is not limited to, the following types of information pertaining to a business' owner(s), representative(s), and/or administrator(s):

- Name
- Address
- Telephone number
- Date of birth
- Email
- Personal ID

Additionally, personal information regarding all authorized users must be provided before such users can be granted access to WPN services. This includes, but is not limited to, name, birth date, and similar information. These and all types of mandatory disclosures will be designated as such.

Use of Personal Information

The personal information we collect enables us to:

- Grant access to the Site
- Maintain WPN Accounts
- Process fund transfers and transactions
- Provide services requested through use of the Site
- Personalize our service
- Provide customer support
- Resolve disputes
- Collect fees
- Troubleshoot problems
- Prevent prohibited or illegal activities
- Enforce the Services Agreement
- Measure and improve our services, content, and advertising.

Confidentiality and Security of Personal Information

Keeping personal information secure is very important to us. All of our employees, data processors, and co-hosting facilities with access to unencrypted personal data are bound to the terms of the Privacy Policy, applicable laws and regulations, and such other confidentiality and security measures as we deem necessary. The measures we take to protect personal information are appropriate, up to date, and satisfy all applicable laws and regulations. This being said, no data transmission over the internet can be guaranteed as entirely secure. We cannot, therefore, ensure or warrant the security of any information sent to us over the internet. If there is reason to believe that an interaction with us is no longer secure, please notify us.

In the unlikely event that we believe that the security of personal information in our possession may have been compromised, we will seek to notify such individual of that development.

We never ask for personal information in our emails. We also never include links to non-secure sites which ask for such information. To determine whether an email that was sent by WPN is legitimate, please contact us.

Disclosure of Personal Information to Authorized Third Parties

Personal information we collect may be shared with authorized third parties. Such disclosure is often necessary to enable parties to provide us with their services. These parties are bound by our Privacy Policy and do not release or utilize personal information other than for the purpose(s) of providing their service(s). An example of such a party is the bank that issues the WPN.

Forced Disclosure of Personal Information

Personal data may be disclosed to (i) government agencies and authorities when such is required by applicable laws or regulations; (ii) enforce our Terms and Conditions or the terms of this Privacy Policy; (iii) detect, prevent, or address issues relating to fraud, security breaches, or other technical issues; and/or (iv) to protect against imminent harm to the rights, property, or safety of WPN or other parties as may be required or permitted by applicable laws or regulations.

Collection of Aggregate Information

As described in the next section, we may gather and store aggregate information about Site visitors. The collection of this aggregate information enables us to:

- Measure the number of visitors to various portions of the Site
- Diagnose problems with our Site
- Administer the Site
- Track visitor activity
- Learn more about what visitors and our customers expect
- Improve the Site

Aggregate Information Obtained Through "Cookies" and Similar Technologies

WPN servers record aggregate information automatically sent by visitor and user browsers. One way this is accomplished is through the use of "cookies". "Cookies" are small pieces of information regarding visits to and use of websites stored by the browser on a computer's hard drive. Additionally, cookies allow us to identify and link users to WPN Accounts. Without acceptance of our cookie by the user, we would be unable to store session data or other information for subsequent log-ins or future use.

Use of Aggregate Information

Because aggregate information does not personally identify whom it pertains to, such information may be used and/or shared for any purpose.

Anonymous Access for Site Visitors

Visitors can access and browse the Site without disclosing personal information.

Notice Regarding Third Party Links & Advertisements

This website may contain advertisements and links to other sites. WPN is not responsible for the content, privacy policies, and/or practices of any advertisers or linked sites. Before providing personal information to third parties, such parties' privacy policies should be reviewed as they will govern how information disclosed directly to them will be used.

Customer's Choice About Receiving Promotional Materials

In the event a user enters personal information into a field whose function it is to request additional information or offers (and is clearly labelled as such) or otherwise affirmatively elects to receive additional information or offers, such user authorizes the delivery of such materials from WPN and/or authorized third parties. The user may opt out using the contact methods listed below under the heading "Contact Us". It can take up to several weeks for an opt-out request to take effect.

Indemnification

Users are responsible for maintaining the confidentiality of their username(s), password(s), account(s), and all activities occurring under their account(s). Users hereby agree to indemnify, defend, and hold us, our agents, representatives and other authorized users, and each of the foregoing entities' respective officers, directors, owners, employees, agents, representatives and assigns (collectively the "Indemnified Parties") harmless from and against any and all losses, damages, liabilities and costs incurred in connection with any claim arising out of any breach by the user of this Privacy Policy, the Terms and Conditions, the Services Agreement (if applicable), and/or claims arising from WPN account(s).

Users agree to use their best efforts to cooperate with us in the defense of any claim. We reserve the right, at our own expense, to employ separate counsel and assume the exclusive defense and control of any matter otherwise subject to indemnification by the user.

Access or Corrections to Personal Information

Users may request, correct, or amend their personal information at any time. Such requests can be made using the methods listed below under the heading "Contact Us".

Children

This website is intended for use by adults only. WPN does not knowingly collect or use information from children.

Former Customers

We follow the same privacy policies and practices for our former customers as are described in this Privacy Policy.

Contact Us

WPN Customer Service

support@mywpn.com

Tel: +371 22033273

Address: Vivulskio g.7, 5th floor, Vilnius 03220, Lithuania

Facts	WHAT DOES WPN DO WITH PERSONAL INFORMATION?
Why?	In order to provide all the services we offer, we must share information with our service providers. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect from the customer Principle, Administrator and Authorized Users to open and service a business account can include: <ul style="list-style-type: none">• Name• Address• Telephone number• Date of birth• Email• Social Security Number• Home Address
Reasons we can share the personal information of our customer's Principle, Administrator and Authorized Users	Does WPN Share?
For our everyday business purposes - such as to approve your application, maintain your business accounts, and respond to court orders and legal investigations.	YES
For our marketing purposes - to offer our products and services to your business	YES
For our expense partner's everyday business purposes - to open an account with our partner for a shared experience	NO
For our expense partners to market to you	NO
For other companies to market to you	NO
Questions?	Email: support@mywpn.com

Who we are	
Who is providing this notice?	LLC Contabilita d/b/a WPN ("WPN")
What we do	
How does WPN protect personal information?	To protect your information from unauthorized access and use, we use security measures that are appropriate, up to date, and satisfy all applicable laws and regulations. These measures include computer safeguards and secured files and buildings.
When does WPN collect personal information?	The instances at which we collect personal information include when you: <ul style="list-style-type: none"> • Apply for WPN services
Definitions	
Expense Partners	Expense companies who integrate their system with WPN to provide expanded services to joint customers. WPN has no expense partners with whom it shares your personal information.