



PRIVACY NOTICE

Publication Date: November 30, 2023.

Introduction

Welcome to the Paymaster Privacy Notice.

At Paymaster (Jamaica) Limited, we respect your privacy and we are committed to protecting your personal data and earning your trust. This Privacy Notice to give you clarity and transparency on the ways in which we may use your personal data.

Our goal is for you to understand i) how we look after your personal data when you visit or interact with our website or use our Services, and ii) your privacy rights and how the law protects you.

This Privacy Notice applies to the information we collect when you use or access our Paymaster websites and/or web applications at <https://paymaster-online.com>, <https://my.paymaster-online.com>, and <https://paymaster-remittances.com> any other related webpages (hereinafter referred to as “Website”) or any of our services, including but not limited to (i) bill payment, (ii) revenue collection, (iii) mobile top-up, and (iv) remittances (collectively referred hereinafter as “Services”).

1. Scope of This Notice & Who We Are

Who we are

We are **Paymaster (Jamaica) Limited**, a company registered under the laws of Jamaica, with registered office at 9 Molynes Road, Kingston 10, St. Andrew.

Paymaster (Jamaica) Limited (referred to as “Paymaster”, “we”, “us” or “our” in this privacy notice) is a multi-transaction agency - a subsidiary of Prism Services Holdings Limited, and a part of the Prism Group of Companies (Prism) and Digicel Group of Companies (Digicel).

Purpose of this Privacy Notice

This Privacy Notice aims to give you information on how Paymaster collects and processes your personal data through your use of our Website and Services. This includes any data you may

provide through our Website when you register, browse or utilise our services within the Website, take part in a promotion or competition, or get in contact with us.

Personal data is collected for all users of the Website. We do not knowingly collect data from or about individuals under the legal minimum age without the permission of their parent or guardian. When we do collect that data, we might do it inadvertently, like if they attempt to sign up for a service or initiate a transaction. We might also collect it automatically if, through your permission or supervision, your child uses the products or services we offer. If you believe your child may have provided us with personal information without proper consent, you can contact us and request that we delete the information.

Different branded or affiliated products and services from Prism Services Holdings Limited and the Digicel Group of Companies collect different kinds of data. It is important that you read this Privacy Notice together with any other privacy, customer or regulatory notices we may provide for specific products and services, and on specific occasions when we are collecting or processing personal data about you, so that you are fully aware of how and why we are using your data. Where applicable, this Privacy Notice supplements other separately published notices from the Prism or Digicel group of companies and is not intended to override them.

Data Controller

Paymaster (Jamaica) Limited is the Data Controller of data collected solely through the provision and use of the Paymaster Website and our Services.

Contact details

We have a Privacy Team responsible for handling all enquiries in relation to the privacy practices of Paymaster. The Privacy Team is available to address queries about this Privacy Notice and Paymaster's privacy practices, including any requests to exercise your legal rights; and may be contacted via e-mail at privacy@digicelgroup.com.

Depending on the market or territory within which you reside, you may also have the right to make a complaint to your regulator of privacy rights or data protection issues. However, we would appreciate the chance to deal with your concerns before you approach your regulator, so please contact us in the first instance.

Changes to the Privacy Notice and Your Duty to Inform Us of Changes

We endeavour to keep our Privacy Notice under annual review. This version was last updated on 30 November 2023.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Third-party links

Our Website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites, plug-ins or applications and are not responsible for their privacy statements. Where necessary, we will provide a notice and link to the third party's notice. When you leave our Website, we encourage you to read the privacy notice of every other application and website you visit.

2. The Data We Collect About You

Personal data, or personal information, means any information about an individual from which that person can be identified. Depending on your country or market, this definition may also extend to personally identifiable information for individuals who have been deceased for less than thirty (30) years.

Personal data shall not extend to or include any data where identifiable information has been removed (anonymous data) or an individual's identity is not ascertainable from the data set, whether on its own or combined with other known information.

The information we collect about you and how we collect it may vary depending on the Services that you use, how you have used the Services, and how you have interacted with Paymaster, or what we have obtained from a Third Party with permission to share it with us.

We may collect, use, store and transfer different kinds of personal data about you, which we have grouped together as follows:

- **Identity Data** includes first name, maiden name, last name; username or similar identifier; title; date of birth; nationality; tax registration number or social security number; national identification number; photographs (i.e. selfie profile photo).
- **Contact Data** includes billing address; delivery address; e-mail address; telephone numbers.
- **Demographic Data** includes gender; age range; marital status.
- **Profile/Account Data** includes username and password; referral codes; interests; preferences; feedback and survey responses.
- **Financial Data** includes bank account/ source of funds details; payment card details; any other information provided for the provision of payment services administration and billing processes.
- **Transaction Data** includes details about payments to and from you and other details of products, services, you have purchased and/or accessed through us, including name on entity bill; account number of entity bill; account balances; transaction history;

credit information; relationship with sender and/or recipient of remittance funds; receipts; purpose of funds; and loyalty points.

- **Technical Data** includes internet protocol (IP) address; your login data; unique device IDs; browser plug-in types and versions; operating system and platform; other network and related device information.
- **Usage Data** includes information about how you use our Website, products and services.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.
- **Other Data** deemed necessary for any of the purposes noted under Section 4, which may be collected from our Internal and External Third Parties, as defined in the **Glossary**, with or upon your consent.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific Website feature or using a specific product. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this Privacy Notice.

We do not intentionally seek to collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data). Nor do we intentionally collect any information about criminal convictions and offences.

If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract (in order to provide you with Services) and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (or provide you with the Service). In this case, we may have to cancel or terminate the Service you have with us but we will notify you if this is the case at the time.

3. How is Your Personal Data Collected?

We use different methods to collect data from and about you including through:

- **Direct Interactions.** You may give us your Identity Data, Contact Data and Financial Data by filling out online forms or by corresponding with us in stores, by post, phone, e-mail or otherwise. This includes personal data you provide when you:
 - use or subscribe to our Services;
 - sign-up or create an account on our Website;
 - interact with our Website, including making customer enquiries, or registering for information or other services;
 - enter a competition, promotion or survey, provide feedback, or respond to communications from us (such as SMS, e-mails, questionnaires); or
 - contact us and provide your information via online customer support, customer call centres or our physical locations.
- **Automated Technologies or Interactions.** As you interact with our Website, we will automatically collect Technical Data about your equipment, browsing actions, web activity and patterns. We collect this personal data by using cookies and other similar technologies. These technologies may also receive Technical Data about you if you visit other websites before or after visiting our Website. Please see the cookie notices of our websites that you may interact with for further details.
- **Third Parties or Publicly Available Sources.** To assist us in providing you with the best experience, we may receive and/or share any personal data about you deemed necessary for any of the purposes noted under Section 4. Generally, we receive or share your personal data from and/or with various public sources, and our Internal, External and Specific Third Parties, as defined in the **Glossary**, with or upon your consent.

4. How We Use Your Personal Data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where you provide consent to the use of your information. Consent may be withdrawn at any time by notifying us or by terminating or cancelling your Service with us.
- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.

- Where we need to comply with a legal obligation such as law enforcement disclosures, or meeting regulatory obligations that are subject to strict internal policies and procedures (such as retention periods).

Purposes for Which We Will Use Your Personal Data

We have set out below, in a table format, a description of all the ways we use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are, where appropriate.

Note that we may process your personal data for more than one legal basis depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal basis on which we are relying to process your personal data.

Table 1: Purposes for use of your personal data

Purpose/Activity	Type of data	Legal basis for processing
To register you as a new customer for use of our products and/or services	(a) Identity (b) Contact (c) Financial	(a) Performance of a contract with you (b) Consent
To process and deliver Services: (a) To verify your identity and validate your account or profile (b) Manage payments, fees and charges (incl. effecting bill payments and other remittances) (c) Collect and recover money owed to us	(a) Identity (b) Contact (c) Profile/Account (d) Financial (e) Transaction (f) Marketing and Communications	(a) Performance of a contract with you (b) Necessary for our legitimate interests (c) Consent
To manage our relationship with you which will include: (a) Notifying you about changes to our Services, terms or privacy notice (b) Asking you to leave a review or take a survey	(a) Identity (b) Contact (c) Financial (d) Usage (e) Marketing and Communications	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (d) Consent

<p>To enable you to partake in a prize draw, competition or complete a survey</p>	<p>(a) Identity (b) Contact (c) Profile/Account (d) Usage (e) Marketing and Communications</p>	<p>(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (d) Consent</p>
<p>To administer and protect our business including our Services and Website (such as troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity (b) Contact (c) Technical</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation (c) Consent</p>
<p>To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the content and advertising we serve to you</p>	<p>(a) Identity (b) Contact (c) Profile/Account (d) Usage (e) Marketing and Communications (f) Technical</p>	<p>(a) Necessary for our legitimate interests (to study how customers use our products and/or services, to develop them, to grow our business and to inform our marketing strategy) (b) Consent</p>
<p>To use data analytics to improve our Website, products and/or services, marketing, customer relationships and experiences</p>	<p>(a) Technical (b) Demographic (c) Aggregated Data</p>	<p>(a) Necessary for our legitimate interests (to define types of customers for our products and services, to keep our Website updated and relevant, to develop our business and to inform our marketing strategy) (b) Consent</p>
<p>To make suggestions and recommendations to you about goods or services that may be of interest to you</p>	<p>(a) Identity (b) Contact (c) Profile/Account</p>	<p>(a) Necessary for our legitimate interests (to develop our products and services and grow our business)</p>

	(d) Demographic (e) Usage (f) Technical (g) Marketing and Communications	(b) Consent
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Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

Promotional Offers from Us

We may use the data we gather to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us, utilise and/or purchased goods or services from us and you have not opted out of receiving direct marketing communications.

Third-Party Marketing

We will get your express opt-in consent before we share your personal data with any third party for marketing purposes.

Opting Out

You can ask us to stop sending you marketing messages at any time by following the opt-out links, directions on any marketing message sent to you or by contacting customer care via the “Contact Us” form on our Website; e-mail at onlinecare@paymaster-online.com; or via the Paymaster customer care hotlines at Toll-free JA: 1-888-PAYBILL (729-2455) and Toll-free USA: 1-855-836-BILL(2455).

Where you opt out of receiving these marketing messages, this will not apply to messaging regarding a product/service purchase, product/service experience or other transactions that you conduct.

Cookies

Cookies are small text files placed on your computer, tablet or smartphone, by websites you visit, generally used to make websites function efficiently.

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this Website

may become inaccessible or not function properly. For more information about the cookies we use, please see Cookie Notice.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. Disclosures of Your Personal Data

We may share your personal data with the parties set out below for the purposes set out in the

Table 1: Purposes for use of your personal data above.

- Internal Third Parties as set out in the [Glossary](#).
- External Third Parties as set out in the [Glossary](#).
- Specific Third Parties as set out in the [Glossary](#).
- Third parties to whom we may choose to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Privacy Notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal

data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. International Transfers

We share your personal data within entities throughout the Prism and Digicel Group of Companies.

Whenever we transfer your personal data out of the country of origin, however, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data.
- Where we use certain service providers, we may use special contracts that ensure that an adequate level of protection through the use of technical and organizational measures.

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data internationally.

7. Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorized way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

Please be aware that although we endeavour to provide reasonable security for the information we process and maintain, no security system can prevent all potential security breaches. In any event, we will notify you and any applicable regulator of a breach where we are legally required to do so.

8. Data Retention

How Long Will You Use My Personal Data for?

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a

complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

Where you have decided to withdraw the consent you have given, we will delete your personal data unless we are required to keep it for the reasons explained herein. We may need to keep a piece of your contact information e.g. e-mail address, in our records, so we know that you have withdrawn your consent and therefore ensure we honour your choice.

Details of retention periods for different aspects of your personal data are available in our retention schedule which you can request from us by contacting us at privacy@digicelgroup.com.

9. Your Legal Rights

In some countries and under certain circumstances, you have rights in relation to your personal data. You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:

- If you want us to establish the data's accuracy.
- Where our use of the data is unlawful but you do not want us to erase it.
- Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.
- You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying solely on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to enquire about the exercise of any of the rights set out above, please contact the **Error! Reference source not found.** at privacy@digicelgroup.com.

What We May Need from You

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time Limit to Respond

We try to respond to all legitimate requests within sixty (60) days. Occasionally it could take us longer than sixty (60) days if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

10. Glossary

i. LAWFUL BASIS

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your

personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal obligation means processing your personal data where it is necessary for compliance with a legal obligation that we are subject to.

ii. THIRD PARTIES

Internal Third Parties

Other companies in the Digicel Group may act as joint controllers or processors, and may provide IT and system administration services, and/or process personal data through leadership reporting. The list includes:

Table 2: List of Data Controllers/ Digicel Affiliates

Data Controllers/ Digicel Affiliates	Territory
Wireless Ventures (Anguilla) Ltd.	Anguilla
Caribbean Cable Communications (Anguilla) Ltd.	
Antigua Wireless Ventures Limited	Antigua & Barbuda
New Millennium Telecom Services N.V T/A Digicel Aruba	Aruba, Netherland Antilles
Digicel (Barbados) Limited	Barbados
Digicel Caribbean Limited	
The Bermuda Telephone Company Ltd.	Bermuda
Telecommunications (Bermuda and West Indies) Ltd.	
Digicel Suriname N.V.	Suriname
Antilliano Por N.V. T/A Digicel Bonaire	Bonaire
Digicel (BVI) Limited	British Virgin Islands
Digicel SVG Limited	St. Vincent & The Grenadines
Digicel Panama S.A	Panama
Digicel (Cayman) Limited	Cayman Islands
Digicel (Trinidad & Tobago) Limited	Trinidad & Tobago
Curacao Telecom N.V. T/A Digicel Curaçao	Curaçao
Digicel Bonaire Antilliano Por N.V.	
Santa Barbara Utilities N.V. T/A Tres Networks	
Wireless Ventures (Dominica) Limited	Dominica
Digicel S.A. de C.V.	El Salvador
Digicel (Grenada) Limited	Grenada

U-Mobile Cellular Inc	Guyana
Unigestion Holding S.A	Haïti
Digicel (Jamaica) Limited	Jamaica
Caribbean Cable Communications (Montserrat) Limited	Montserrat
Digicel (St Lucia) Limited	St. Lucia
Prism Services Holdings Limited	
Digicel Antilles Françaises Guyane	Martinique
Idom Technologies SAS (c/o Digicel Antilles Françaises Guyane)	
Digicel French Caribbean	
Southern Caribbean Fiber	Guadeloupe
Digicel Investments France	
Digicel St. Kitts Wireless Ventures (St. Kitts & Nevis) Limited T/A Digicel St. Kitts & Nevis	St. Kitts & Nevis
Digicel Turks and Caicos Ltd	Turks and Caicos Islands
Caicos Television Holdings Ltd	

External Third Parties

- Service providers acting as processors who provide IT and system administration services.
- Professional advisers acting as processors or joint controllers including lawyers, bankers, auditors and insurers who provide consultancy, banking, legal, insurance and accounting services.
- Relevant regulators and other authorities as required by law (that may be acting as processors or joint controllers), who may require reporting of processing activities in certain circumstances.

Specific Third Parties

Table 3: List of Specific Third Parties and their Services

Third Party	Services
Onfido Holdings Ltd.	End-to-end identity verification platform
Huawei Technologies Co. Ltd.	Website/ platform development
eGOV Jamaica Ltd.	TRN/ Identification valuation
Optima Compass Group, LLC	AML Technology Solutions/ Consultancy Firm
Tableau Software, LLC (a Salesforce Company)	Analytics & Data Management
Amazon Web Services, Inc. (AWS)	Data Storage Provider (Cloud)

Jasper.ai, Inc.	AI Content Platform (Transaction Reporting)
MoneyGram International Inc.	Remittance Partners/ Financial Services
Lasco Financial Services Ltd.	
JMMB Bank (Jamaica) Ltd.	
IDT (Boss Money)	
Paymaster Electronic Transaction Service (PETS)	Billing Platform