

# PRIVACY POLICY

We, mWI myWorld India Private Limited (“myWorld/we/us”, which expression shall include its parents/ affiliates/associates/sister concerns), take the protection of your personal data very seriously and strive to make the use of our services secure. We are also committed to observing all laws related to the protection of personal data. This Privacy Policy describes which of your data we collect and use, the purposes for which we do this, and how we protect your data. Please read this Privacy Policy carefully. If you apply to become a member of the *Cashback World Programme* (“Member”) or use the *Cashback World Website/s*, it indicates that you have read and understood this Privacy Policy and agreed to terms of the same.

Any term or condition that appears in italics and which is not defined in this Privacy Policy, can be found in **Appendix I**, a glossary of defined terms, of the General Terms and Conditions for Cashback World Members, available at <http://www.cashbackworld.com>.

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## 1. Area of applicability

“myWorld complies with Indian laws including the Information Technology Act, 2000 (“the Act”) and the rules made thereunder, in the manner in which it collects, accesses, uses, stores, discloses, transfers, protects data”. This Privacy Policy applies to Cashback World membership and the *Cashback World Website* available at <http://www.cashbackworld.com>. Please note that this refers to additional Cashback World websites, even to those of other countries, to which other data protection regulations may apply and for website/s outside India, the *Member* is urged to go through the terms of the country specific Privacy Statement as that would be in adherence to the data privacy laws of the specific country.

As we continue to develop our websites to improve our services, we may need to amend and revise this Privacy Policy. You should regularly visit <http://www.cashbackworld.com> to find out whether this Privacy Policy has been modified and keep yourself apprised with the updates. In case the modification concerns how myWorld will collect and use your information (including your personal data), we will ask for your consent prior to any modified use, by sending an email at the e-mail address provided by you.

## 2. Which data is recorded

Data that we collect, retain, use and process, as laid down in this Privacy Policy, about you includes data pertaining to your personal or material circumstances that we receive from you in association with or during the course of your Cashback World membership and that may be attributed to you directly or indirectly (e.g. via your membership number). This includes your *Member ID*, your full name, title, gender, date of birth, postal address, address coordinates (longitude and latitude), your telephone number(s), fax number, e-mail address, bank details, aadhaar card number/ passport number/voter id card number/permanent account number etc. and data regarding your shopping behaviour associated with your Cashback World membership (*Purchase* date, place of *Purchase*, time of *Purchase*, *Purchase* amount, currency, shopping cart, industry, type of *Purchase* – online/of-fline, whether *Purchase* is with SME or key account, whether *Purchase* is using a voucher, whether *Cashback Card* was used to record the *Purchase* etc), all collectively referred to as “personal data”.

## 3. Cookies and web tracking

Our websites use cookies, which are small text files saved on your computer that can be accessed again later. Cookies enable you to log in to our services and help us customise our website for you.

You can also use part of our website without registering or logging in. In this case, certain information will also be recorded automatically to enable us to collect statistical data regarding the use and efficiency of our website and to adapt it to suit the needs of our users. We therefore record and process information about your IP address, the time and length of your visit, the number of visits, your use of online forms, your search settings, your view setting, and your favourites setting on our website. Cookies are stored for a range of different periods. The majority of the cookies we use are deleted automatically as soon as you leave the website (“session cookies”). We make a record of every time our website is accessed and every time a user opens one of the files stored on the website. The cookies set by us are solely for our information and are processed by mWS myWorld Solutions AG, Grazbachgasse 87-93, 8010 Graz on behalf of mWI myWorld India Private Limited to evaluate the information collected.

We use JavaScript to record your usage behaviour on our website in order to adapt our web services to the needs of our users. In doing so, we determine your browser type, location, time, and duration of your use, URL, page name, and the website that referred you to our page. You can stop us from recording this data by disabling JavaScript directly in your browser.

We also use the following tools:

### **Google Analytics**

This is a web analytics tool by Google Inc., 1600 Amphitheatre Parkway Mountain View, CA 94043, USA, hereinafter referred to as “Google”, to record your online activities on our site and to determine how many users are visiting us, what contents of our page are viewed, and how many times. The evaluation is done anonymously. Google Analytics cookies, including the Google Analytics tool “anonymous IP address” and usage data, are usually

transmitted to a Google server in the United States and stored there. For further information, please refer to <https://support.google.com/analytics/answer/6004245?hl=de>. At <https://tools.google.com/dlpage/gaoptout?hl=de>, Google Analytics offers the option to opt out of data collection.

#### Piwik Open Analytics Platform

This allows us to record your online activities on our site and determine how many users visit us on the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously. The cookies are stored on your computer. For additional information, please refer to <https://piwik.org/faq/>.

#### Google AdWords

This is used to record website visits for advertising purposes (remarketing) in Google and in the Display Network. When you visit a website, your browser saves cookies that allow you to be recognised as a visitor when you visit websites that belong to Google's advertising network. On these pages, ads that relate to content that you previously viewed on other websites that use Google's remarketing function can be presented to you as a visitor. You can opt out of data collection by Google AdWords on the website <http://www.google.com/settings/ads>.

#### Google AdWords conversion tracking

We use this to generate conversion statistics that measure the effectiveness of our online advertising campaigns. The conversion tracking cookie is set when a user clicks on an ad placed by Google. According to Google's privacy policy, no personal information is processed. If you do not wish to participate in tracking, you can opt out of this usage by disabling the Google conversion tracking cookie in the usage settings of your Internet browser.

#### Salesforce Marketing Cloud

We use this to record your behaviour on our website to optimise our product offering. It helps us determine how many users visit us in the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously and is used automatically by predictive intelligence to improve the presentation of our product offering. For registered *Members*, the user-related behaviour on the website is recorded to improve the user experience and is used to display the relevant content. Salesforce cookies are usually delivered to a Salesforce server in the United States and stored there.

#### Hotjar

We collect non-personal information, including standard internet log information and details of your behavioural patterns when you visit our website. This is done to enable us to provide you with a better user experience, to identify preferences, to diagnose technical problems, to analyse trends and to improve our website.

The following information may be collected related to your device and browser: device's IP address (captured and stored in an anonymized form), device screen resolution, device type (unique device identifiers), operating system, and browser type, geographic location (country only), preferred language used to display our website. The following information is collected related to your user interaction: mouse events (movements, location and clicks), keypresses.

For a sampling of visitors, Hotjar also records information which is collected from our website: referring URL and domain, pages visited, geographic location (country only), preferred language used to display our website, date and time when the website pages were accessed.

You may opt-out from having Hotjar collect your information when visiting our website at any time by visiting the [Opt-out](https://www.hotjar.com/opt-out) page <https://www.hotjar.com/opt-out> and clicking 'Disable Hotjar'.

In addition to the cookies described in the analytics tools used, the following additional cookies are used:

Cookie	Originator	Purpose/function
Language	Cashbackworld	This cookie saves the language settings of the user.
cookiesession1	Cashbackworld	This cookie is used to distribute the load of the HTTP requests in the network infrastructure.
authSession	Cashbackworld	Cookie created for the duration of a session and containing the session ID.
authToken	Cashbackworld	Authentication cookie created for logged-in users to identify them uniquely.
LyoToolbar_SessionID	Cashbackworld	This cookie is for communicating with the Cashback Bar.
lyo_AT_cookie_privacystatement	Cashbackworld	This cookie is used to track whether the website user has consented to the use of cookies.
__RequestVerification_Token	Cashbackworld	This is an anti-counterfeiting token cookie that serves to prevent an CSRF attack.

Please note that the standard Internet browsers accept cookies according to the default settings. You can also set your browser to refuse all or certain cookies or to ask you before a new cookie is received. The relevant instructions are provided by most browsers under the "Help" menu item in the menu bar. There you will also find out how to delete the cookies you have already received.

Please note that you may not be able to use all the features of our websites if you do not accept any or only some cookies.

By using our website, you agree that the cookies and tools mentioned above may be used.

#### **4. Conversion measurement using the Facebook pixel**

With your consent, we use the "Facebook Pixel" by Facebook Inc., 1601 S. California Ave., Palo Alto, CA 94304, USA ("Facebook") on our website. This is a cookie, i.e. a small text file that is stored on your computer and can be accessed again later. With its help, actions of users can be tracked after they have seen or clicked on a Facebook ad. This allows us to track the effectiveness of Facebook ads for statistical and market research purposes. The data collected in this way is anonymous to us, in other words, it does not provide any information on the identity of the users. However, the data is stored and processed by Facebook, so that a connection to the respective user profile is possible and Facebook can use the data for its own advertising purposes, according to the Facebook Data Policy (<https://www.facebook.com/about/privacy/>). You can allow Facebook and its partners to display ads on and off Facebook. A cookie may also be stored on your computer for these purposes. By using the website, you agree to the use of the visitor action pixel.

**You may withdraw your consent to use the visitor action pixel at any time. If you wish to withdraw your consent, please reach out to the Grievance Officer, at the contact details mentioned in paragraph 9, below.**

#### **5. Links to other websites & Sharing**

Our website includes links to other websites whose privacy policy and practices may differ from those of ours. If you submit your data to any of these websites, your data is governed by their privacy statements. We strongly recommend that you carefully read the privacy statement of any website you visit.

The website contains "Share" buttons for the social networks **Twitter Inc.**, 795 Folsom St., Suite 600, San Francisco, CA 94107, USA, **XING**, which is operated by XING AG, Dammtorstrasse 30, 20354 Hamburg, Germany, **LinkedIn** Corporation, 2029 Stierlin Court, Mountain View, CA 94043, USA, **Facebook**, 1601 South California Avenue, Palo Alto, CA 94304, USA, and **GooglePlus** of the social network Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, United States. In addition, there is also a "Share" button for e-mail. The "Share" buttons can be recognised by their respective logos.

All "Share" buttons are set up in compliance with data protection requirements. A direct connection between your browser and the server of the operator of the respective social network is established only when you click on the respective "Share" button on this website (and only then). According to the operators of the social networks mentioned, no personal data is collected by the social networks without a click on the respective "Share" button. Only data of logged-in *Members*, including the IP address, is collected and processed. If you do not wish to associate your visit to our website with your user account of the respective social network, please log out of the user account of that social network.

Here we wish to point out that, as the provider of the website, we do not receive any information regarding the content of the data transmitted and its use by the social networks. For more information about the use of data by the social media networks, please refer to the privacy policies of the social networks mentioned.

#### **6. Use of data**

We use your personal data only in compliance with legal requirements. We collect and process the personal data that you provide to us when you register as a *Member* of Cashback World and in the course of your membership, solely for the purposes of the *Cashback World Programme* and so as to be able us to fulfil our contractual obligations towards you, and furthermore, for such other purposes as for which you expressly give us your consent.

For example, we use your data to communicate with you, to verify your identity, to provide you with your *Personal Member Area* the *Cashback World Website*, to process your enquiries or orders, or to provide you with our services. In addition, we also use your personal data to determine and allocate to you the Shopping Benefits to which you are entitled from participating in the *Cashback World Programme*.

We also share your data – including your name, mobile phone number, email address, and data related to your *Purchases* within the *Cashback World Programme*, with your *Recommender* and *Indirect Recommender*, for the purposes of understanding the calculation of the benefits granted to them by myWorld.

If you have also given us your separate consent to do so, we will also use your data for marketing purposes, for example, to inform you of offers and promotions by our *Loyalty Merchants*, to inform you about any events that we organise, to inform you of offers and promotions by our *Loyalty Merchants* etc.

We will not use any of your personal data for marketing purposes, and will not transfer it to third parties for direct marketing purposes, unless with your express written consent.

This consent is revocable i.e. even if you have given such consent to myWorld, you may elect to stop receiving any newsletters, SMS or other direct marketing materials/communications at any time by logging into your *Personal Member Area* and deactivating the checkboxes for newsletters/direct marketing communication under "My Settings/Notifications".

#### **7. Data storage, data security and transferring data**

You hereby acknowledge, agree and authorize us to retain and store your data in the database of mWS myWorld Solutions AG (having its registered office at Grazbachgasse 87 - 93, 8010 Graz, Austria), in Austria and Liechtenstein, and at the subcontractor commissioned by myWorld i.e. Salesforce.com EMEA Limited, Company No. 05094083, having its registered office at Floor 26 Salesforce Tower, 110 Bishopsgate, EC2N 4AY London UK.

To protect your data, we use measures that include encryption for data transmission (SSL encryption), firewalls, hacker defence programs, and other state-of-the-art security measures. When communicating via e-mail, the security of the data is limited according to the current state of the technology of third party email service providers.

The myWorld Group operates internationally. Our business activities, management structures, and our technical infrastructure transcend national borders. Therefore, we also transfer your personal data abroad, subject to your consent. Your data is basically used by mWI myWorld India Private Limited as the contractual partner of the *Members* of myWorld group entities that use mWS myWorld Solutions AG as their service provider. However, your personal data may be shared with / passed on to certain service providers listed below and within the myWorld Group:

We use certain service providers to handle our services, to communicate with *Members*, and to manage our online presence. We select these service providers carefully so as to ensure that the data is processed as per applicable laws. In addition, we have also obligated the service providers to use your personal data only according to our instructions for specific purposes and in accordance with the applicable data protection regulations. Any other use of the data by these service providers is excluded.

In furtherance to this Privacy Policy, we will share your personal data while ensuring the required data security measures within the myWorld Group, provided that this is necessary for the purpose of electronic processing and management or for the provision of a specific service for you. The entities of the myWorld Group are also obligated to us to use your personal data, within the framework of this Privacy Policy, only for the specific purposes in each case, and according to the applicable data protection regulations. In particular, the services concerned include contacting by electronic messages (e.g. e-mail, SMS, or push notification), by fax, by telephone, or by letter informing about products and promotions of the *Loyalty Merchant*, identifying offers that suit your interests, conducting satisfaction surveys, operating hotlines, and processing transactions. If and to the extent that this is necessary for the provision of a specific service to you, we will provide the *Loyalty Merchant* with the personal data required for this purpose. The *Loyalty Merchants* in turn are obligated to us to use your personal data only for the specific purpose in each case and according to the Indian data protection regulations.

We will not share your personal information with anyone other than the above-mentioned friendly *Loyalty Merchants*, service providers, and myWorld companies, unless you have given us your consent.

#### **8. Right of withdrawal, information, changing data and contact details**

**You have the option, at any time, to withdraw your consent regarding the future use of your personal data used on this website without stating a reason. By withdrawing your consent, we no longer shall have the right to use your data. If you wish to withdraw your consent, please send a written declaration (by letter or e-mail), to the Grievance Officer, at the contact details mentioned in paragraph 9, below.**

If you have any questions regarding the use of your personal data or if you wish to access, update or correct your data, **please reach out to the Grievance Officer, at the contact details mentioned in paragraph 9, below.**

#### **9. Grievance Officer**

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Mr. Suraj Jha  
E-mail: [grievanceofficer.in@myworld.com](mailto:grievanceofficer.in@myworld.com)  
Address: A288, 2nd Floor, Defence Colony  
New Delhi-110024, India

#### **10. Governing Law:**

This Privacy Policy will be governed in accordance with the laws of the Republic of India.

All claims, differences and disputes arising under or in connection with this Privacy Policy will be subject to the exclusive jurisdiction of the courts at New Delhi.

#### **11. Notice:**

All notices by myWorld to you/user will be served by email or by general notification on the website. Any notice provided to myWorld pursuant to this Privacy Policy should be sent via email at: [office.in@myworld.com](mailto:office.in@myworld.com) or through registered post to:

mWI myWorld India Private Limited  
A288, 2nd Floor, Defence Colony,  
New Delhi-110024, India

#### **12. Severability:**

If, for any reason, a court of competent jurisdiction finds any provision of this Privacy Policy or portion thereof, to be unenforceable, the remainder of the Privacy Policy will continue in full force and effect.