

Privacy Policy

At Quantum X Pay, we are committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy explains how we collect, use, store, and disclose information in compliance with regulatory requirements, including those under FINTRAC Canada's Money Services Business (MSB) framework.

1. Information We Collect

We collect the following types of information to provide our services and comply with legal obligations:

- Personal Identification Information: Name, address, date of birth, email address, phone number, and government-issued identification (e.g., passport or driver's license).
- Financial Information: Bank account details, transaction history, and payment information.
- Usage Data: Information about how you use our platform, including IP addresses, device information, and browser data.
- Verification Data: Documents and data required for Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance.

2. How We Use Your Information

Quantum X Pay uses your information for the following purposes:

- To provide and improve our services, including processing payments and transactions.
- To verify your identity and comply with KYC, AML, and other regulatory requirements.
- To monitor transactions for fraudulent or illegal activities.
- To communicate with you regarding your account, transactions, and updates to our services.
- To analyze platform usage and enhance user experience.

3. Information Sharing and Disclosure

We may share your information with third parties in the following circumstances:

- Regulatory Compliance: To comply with legal and regulatory requirements, including reporting to FINTRAC and other government authorities.
- Service Providers: With trusted third-party vendors who assist us in providing services, such as payment processors and identity verification services.

- Legal Obligations: In response to court orders, subpoenas, or other legal processes.
- Fraud Prevention: To detect and prevent fraud, unauthorized access, and illegal activities.

We do not sell, rent, or trade your personal information to third parties for marketing purposes.

4. Data Retention

We retain your information for as long as necessary to:

- Fulfill the purposes outlined in this Privacy Policy.
- Comply with legal, regulatory, and reporting obligations.
- Resolve disputes and enforce our agreements.

Data that is no longer required will be securely deleted or anonymized.

5. Data Security

We employ robust security measures to protect your personal and financial information, including:

- Encryption of sensitive data during transmission and storage.
- Multi-factor authentication for account access.
- Regular audits and monitoring to identify and address vulnerabilities.

Despite our best efforts, no system is completely secure, and we cannot guarantee the absolute security of your information.

6. Your Rights

As a user, you have the following rights regarding your personal information:

- Access and Correction: Request access to your personal data and correct inaccuracies.
- Data Portability: Obtain a copy of your personal data in a commonly used format.
- Restriction of Processing: Request limitations on how your data is processed.
- Withdrawal of Consent: Withdraw consent where processing is based on consent, subject to legal and regulatory requirements.

To exercise these rights, please contact us using the details provided below.

7. Cookies and Tracking

Our platform uses cookies and similar technologies to:

- Enhance user experience.
- Analyze website performance and usage.
- Provide tailored services and content.

You can manage cookie preferences through your browser settings; however, disabling cookies may affect the functionality of our platform.

8. International Data Transfers

If you access our services from outside Canada, your information may be transferred to, stored, and processed in Canada or other jurisdictions with different data protection laws. By using our services, you consent to such transfers.

9. Updates to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or regulatory requirements. Users will be notified of significant updates via email or platform notifications. Continued use of our services after updates constitutes acceptance of the revised policy.

10. Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy, please contact us at:

Quantum X Pay
Email: info@quantumglobalpay.org
Address: 800 STEELES AVE. W., #B10155
THORNHILL ON L4J 7L2, Canada

By using Quantum X Pay's services, you acknowledge that you have read, understood, and agreed to this Privacy Policy. Thank you for trusting us with your information.