



futiur

PRIVACY POLICY

FUTIUR PAYMENTS LTD (“Futiur”) is a company incorporated in British Columbia, Canada, with registration number BC1450807. The company’s registered address is Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada.

Futiur is duly registered as a Money Services Business (MSB) under the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), with MSB registration number M24321081, and is authorized to provide payment services in accordance with FINTRAC regulations.

This Privacy Policy (hereinafter referred to as the "Policy") explains what you can expect from Us, Futur Payments Ltd., a company incorporated under the laws of Canada ("We", "Us", or "Our" and "Futur", as applicable), having its business address at: Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada, and what We need from you in relation to your personal information (including personal data). Please read it carefully as this Policy is legally binding when you use Our Services.

The website www.futur.com is owned by Futur Payments Ltd. If you have any questions about how We protect or use your data, please email Us at info@futur.com.

CONTACT DETAILS

Our full details are:

Full name of legal entity: Futur Payments Ltd.

Email address: info@futur.com

Postal address: Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada.

Telephone Number: +1 (604) 260-0588

PERSONAL DATA COLLECTED

We may collect and use the following information about you:

a) Information you give us:

You may give Us information about you when you sign up to use Our Service, e.g. when you provide Us with your name and email address. This also includes information you provide through your continued use of our Services, enter a competition, promotion or survey, and when you report a problem with our Services. The information you give Us may include your name, address, e-mail address, phone number, financial information (including credit card, debit card, or bank account information), geographical location, social security number, personal description and photograph. We may also need additional commercial and/or identification information from you e.g. if you send or receive certain high-value or high volume transactions or as needed to comply with our anti-money laundering obligations under applicable law. In providing personal data of any individual (other than yourself) to Us during your use of our Services, you warrant and represent that you have obtained consent from such individual to disclose his/her personal data to Us, as well his/her consent to our collection, use and disclosure of such personal data, for the purposes set out in this Privacy Policy.

b) Information we collect about you:

With regard to your use of our Services we may automatically collect the following information: a) details of the transactions you carry out when using our Services, including geographic location from which the transaction originates; b) technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; c) information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our Website; products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our Customer Support number.

c) Information we receive from other sources:

We may receive information about you if you use any of the other websites We operate or the other services we provide. We are also working closely with third parties and may receive information about you from them. For example: a) the banks you use in the Service will provide Us with your basic personal information, such as your name and address, as well as your financial information such as your bank account details; b) business partners may provide Us with your name and address, as well as financial information, such as card payment information; c) advertising networks, analytics providers and search information providers may provide Us with pseudonymised information about you, such as confirming how you found our website; d) credit reference agencies do not provide Us with any personal information about you, but may be used to prove the information you have provided to Us.

PURPOSES OF PROCESSING

Collected Personal Data may be used for the performance of contractual and pre-contractual obligations and legal obligations.

LEGAL BASIS FOR THE PROCESSING

The Data Controller processes Personal Data regarding the User under the following conditions:

- the User has given consent for one or more specific purposes
- it is always possible to ask the Data Controller to clarify the concrete legal basis of each processing.

PLACE

Personal Data are processed in the operative offices of the Data Controller and in any other place in which the parties involved in the Data processing are located. For further information, you may contact the Data Controller at the following email info@futiur.com or at the following mailing Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada.

Personal Data may be transferred to Countries outside Canada. With respect to these Countries, an adequacy decision by the Government of Canada exists or, in the absence of such decision, it is possible to request further information to the Data Controller regarding any adopted appropriate safeguards as well as the means to obtain a copy of Data or the exact location where they have been stored.

SECURITY OF PROCESSING

The Data Processing is performed through adequate methods and tools to ensure the Personal Data security and confidentiality, as the Data Controller has implemented appropriate technical and organizational measures which guarantee, in a provable way, that the Processing complies with the applicable law.

PERIOD OF DATA STORAGE

- The Data Controller will store Personal Data for the necessary time to perform the purposes connected with the performance of the agreement in force between the Data Controller and the User and Data shall not be stored beyond the duration of years 5 after the end of the relationship with the User. In any case Data could be stored within the limitation term prescribed by the current regulations.
- When the Processing of Personal Data is necessary for the purposes of the legitimate interests pursued by the Data Controller, Personal Data shall be stored until the performance of the relevant interest.
- When the Processing of Personal Data is based on the User consent, the Data Controller may store Personal Data until the withdrawal of the User.
- Personal Data may be stored for a longer period of time in order to perform a legal obligation or public Authority order.
- All Personal Data shall be deleted at the end of the period of storage. At the expiration of such period, the rights of Data access, rectification, erasure and portability must not be exercised.

RIGHTS OF THE USER

Under certain circumstances, you have rights under data protection laws in relation to your personal data:

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.

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 on 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 overrides 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: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) 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; or (d) 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 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 exercise any of the rights set out above, please Contact us to the following email info@futiur.com.

In your email, please explain in detail your request. 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.

AMENDMENTS TO THE POLICY

This Privacy Policy may be revised, modified, updated and/or supplemented at any time, without prior notice, at the sole discretion of the Company. When we make changes to this Privacy Policy, we will notify all users on our website, and make the amended Privacy Policy available on our website. We encourage you to review this Privacy Policy from time to time to stay informed. For significant material changes in the Policy or, where required by the applicable Laws, we may seek your consent.

INFORMATION, COMPLAINTS AND CONTACT

If you have any further questions regarding the data the Company collects, or how we use it, then please feel free to contact us by email at info@futiur.com.

This document is provided for informational purposes only and reflects the policies of Futur Payments Ltd. as of July 2025. Content is subject to change without notice.



Tel: +1 (604) 260-0588 | Email: info@futiur.com | Web: www.futiur.com
Address: Office 241, 970 Burrard Street, Vancouver, British Columbia, V6Z 2R4, Canada