

COOKIE POLICY

A. INTRODUCTION

- a. This Cookie Policy explains how Zen World Technologies Ltd ("**QuickpayNG, Company,**" "**we,**" "**us,**" and "**our**") uses cookies and similar technologies when you use or access QuickpayNG products and services (**together referred to as "Service"**). This Policy provides you with information about the cookies we use, the purpose for using this information, as well as your rights to control our use of them.
- b. We reserve the right to make changes to this Cookie Policy at any time and for any reason. We will inform you about any changes by updating the "**Last Updated**" date of this Cookie Policy. Any changes or modifications will be effective immediately upon posting the updated Cookie Policy on any of our Platforms (Website and Mobile Application), and you waive the right to receive specific notice of each such change or modification.
- c. You are encouraged to periodically review this Cookie Policy to stay informed of updates. You will be deemed to have accepted the changes in any revised Cookie Policy by your continued use of the Services after the date such revised Cookie Policy is posted.

B. WHAT ARE COOKIES?

- a. A cookie is a small text file that is sent to and stored in the browser directories of your device (smartphone or computer). Cookies can be used for a variety of purposes such as identifying users, keeping track of preferences and activity (e.g. Language, Currency, IP address used and Time zone). Cookies are widely used by website owners in order to make their services work, or to work more efficiently, as well as to provide reporting information.
- b. Cookies set by the website owners (in this case, QuickpayNG) are called "**first-party cookies.**" while Cookies set by parties other than the website owner are called "**third-party cookies.**"
- c. Third-party cookies enable third-party features or functionality to be provided on or through the Platform (e.g., advertising, interactive content, and analytics). The parties that set these third-party cookies can recognize your computer both when it visits the Platform and also when it visits certain other Platforms.
- d. We use cookies on the Mobile Application to keep track of services you have used, record registration information, record your user preferences, keep you logged into the Mobile

Application, facilitate your required service, and track the pages you visit etc. Cookies help us understand how the Mobile Application is being used and improve your user experience

C. WHY DO WE USE COOKIES?

- a. We use cookies on our Platform to allow us to tailor our Services to your needs and deliver the best personalized services to you.
- b. We use first- and third-party cookies for several reasons. Some cookies are required for technical reasons in order for our Mobile Application to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to track and target the interests of our users to enhance the experience on our Online Properties. Third parties serve cookies through our Mobile Application for advertising, analytics, and other purposes. This is described in more detail below.
- c. Cookies also helps us to improve the performance of our Mobile Application by enabling us to:
 - i. Remember information about Users preferences
 - ii. Protect your security
 - iii. Help Users navigate between pages the Mobile Application
 - iv. Customize our Mobile Application according to our Users interests
 - v. Measure how Users are engaging with our Mobile Application in order to improve our services and browsing experience
 - vi. Make our Mobile Application easier to use
 - vii. Generally give you a better online experience

D. KEEPING YOUR PERSONAL INFORMATION SAFE

- a. Our cookies are safe to use and do not serve as a threat to your online privacy. Our cookies never store personal or sensitive information; they simply hold a unique random reference to you so that once you visit the site we can recognize who you are and provide certain content to you.
- b. The cookies we use cannot read or search your computer or mobile device to obtain information about you or your family, or read any material kept on your device.

E. TYPES OF COOKIES

- a. The following types of cookies may be used when you access our Mobile Application:

- i. **Our Cookies:** Our cookies are “first-party cookies”. These are necessary cookies, without which the Mobile Application will not function properly or be able to provide Users with certain features and functionalities. Some of these cookies may be manually disabled in your browser, but may affect the functionality of the Mobile Application.
- ii. **Personalization Cookies:** Personalization Cookies are used to recognize visitors to the Mobile Application. We use these cookies to record your browsing history, the pages you have visited, and your settings and preferences each time you visit the Mobile Application.
- iii. **Security Cookies:** Security cookies help identify and prevent security risks. We use these cookies to authenticate Users and protect User data from being accessed by unauthorized parties.
- iv. **Site Management Cookies:** Site management cookies are used to maintain your identity or session on the Mobile Application so that you are not logged off unexpectedly, and any information you enter is retained from page to page. These cookies cannot be turned off individually, but you can disable all cookies in your browser.
- v. **Third-Party Cookies:** Third-party cookies may be placed on your computer when you visit the Mobile Application, by third parties that run certain services we offer. These cookies allow the third parties to gather and track certain information about you. These cookies can be manually disabled in your browser.

F. HOW CAN I CONTROL COOKIES?

- a. You have the right to decide whether to accept or reject cookies. You can exercise your cookie rights by setting your preferences in your browser’s settings. Please be aware that such action could affect the availability and functionality of the Mobile Application.

G. PRIVACY POLICY

- a. For more information about how we use information collected by cookies and other tracking technologies, please refer to our Privacy Policy [here](#). This Cookie Policy is part of and is incorporated into our Privacy Policy. By using the Mobile Application, you agree to be bound by this Cookie Policy and our Privacy Policy.

H. CONSENT

- a. You consent to the placement of cookies on your browser by us and our third-party service providers.
- b. If you do not wish to accept this Cookie Policy in connection with your use of the Mobile Application you may delete and block or disable cookies via your browser settings. Kindly note disabling cookies will affect the functionality of the Mobile Application and may prevent you from being able to access certain features on the Mobile Application. Please read this Cookie Policy carefully to understand why we use cookies and the information we collect from you.

I. COOKIE POLICY UPDATE

- a. We may update this Cookie Policy from time to time in order to reflect certain changes to the cookies we use or for other operational, legal, or regulatory reasons. Please revisit this Cookie Policy regularly to stay informed about our use of cookies and related technologies.
- b. The date at the top of this Cookie Policy indicates when it was last updated.

J. CONTACT US

- a. All access requests, questions, comments, complaints and other requests regarding this Cookies Policy should be sent to hello@quickpayng.co. We may request additional details from you regarding your complaints and keep records of your requests and resolution.