

Privacy Policy

B2PAYTECH, Inc.
Vancouver, British Columbia, Canada

Last updated: October 2024

1. Overview

This Privacy Policy explains how **B2PAYTECH, Inc.** (“B2PAYTECH,” “we,” “us,” or “our”) collects, uses, discloses, and protects your personal information when you visit our website or use our services. This policy complies with the **Personal Information Protection and Electronic Documents Act (PIPEDA)** and, where applicable, **British Columbia’s Freedom of Information and Protection of Privacy Act (FIPPA)**.

2. Contact Information

B2PAYTECH, Inc.
Vancouver, BC, Canada
Email: privacy@b2paytech.com
Data Protection Officer: dpo@b2paytech.com

If you have any questions or concerns regarding your personal information or this Privacy Policy, please contact us at the email above.

3. Personal Information We Collect

We collect personal information that is reasonably necessary for the purposes described below. The types of personal data we may collect include:

Type of Data	Purpose	Legal Justification	Retention Period
Browser data (IP, browser type)	Website functionality & security	Legitimate interests	Up to 12 months
Contact information (name, email)	Responding to inquiries	Necessary to provide service	12 months after last interaction

Type of Data	Purpose	Legal Justification	Retention Period
Order details (name, address, phone)	Order processing and delivery	Contractual obligation	7 years (tax/commercial law)
Payment information (IBAN, invoice)	Payment processing	Legal requirement	7 years (under tax legislation)
Account credentials	Access to user account	Necessary to provide the service	Until user deletes account
Cookies and analytics	Site analytics (if consented)	User consent	Per Cookie Policy

4. How We Collect Information

We collect personal information directly when:

- You register for an account
- You place an order or make a payment
- You complete a contact or feedback form
- You communicate with our customer support team

We may also receive limited personal data from third-party partners, such as gift card providers or payment processors.

5. Sharing of Personal Information

We may share your personal information with trusted third parties who help us deliver our services, including:

- Payment processors
- Courier and shipping services
- IT hosting and support providers
- Affiliates within the B2PAYTECH network

All third parties are required to adhere to confidentiality obligations and comply with applicable Canadian privacy laws.

6. International Transfers

While we are based in Canada, some data processing may occur outside the country. When this happens, we ensure adequate safeguards are in place, including contractual agreements or compliance with recognized privacy frameworks.

7. Cookies and Tracking Technologies

We use:

- **Essential cookies** (required for website functionality)
- **Analytics cookies**, only with your express consent

You can manage cookie preferences through our Cookie Banner. For more information, see our full Cookie Policy.

8. Data Retention

We retain personal information only as long as necessary for the identified purposes or as required by law. Retention periods are determined based on legal, business, and technical requirements.

9. Your Rights

Subject to applicable Canadian law, you have the right to:

- Access your personal information
- Request correction of inaccuracies
- Withdraw your consent (where applicable)
- Request deletion, subject to legal obligations
- Lodge a complaint with the **Office of the Privacy Commissioner of Canada (OPC)** or the **Office of the Information and Privacy Commissioner for BC**

To exercise your rights, contact us at privacy@b2paytech.com. We aim to respond within 30 days.

10. Complaints and Oversight

If you believe your privacy rights have been violated, you may file a complaint with:

Office of the Privacy Commissioner of Canada

<https://www.priv.gc.ca>

or, in British Columbia:

Office of the Information and Privacy Commissioner for BC

<https://www.oipc.bc.ca>

11. Updates to this Policy

We may update this Privacy Policy from time to time to reflect legal, technical, or business developments. If significant changes are made, we will notify you via our website or by email.

12. Effective Date

This Policy is effective as of **October 2024** and remains in effect until it is replaced or amended.