

# Privacy Policy for Vitepe

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# Privacy Policy for Vitepe

## 1. Introduction

At Vitepe, we deeply value your privacy and are committed to protecting your personal and financial information. This Privacy Policy outlines how we collect, use, store, and protect your data in compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA) and other applicable Canadian data protection laws, including the Act Respecting the Protection of Personal Information in the Private Sector in Quebec

## 2. Data Collection

### 2.1 Types of Data Collected

We may collect various types of data, including but not limited to:

- a) Personal Information: Your name, email address, phone number, and physical address.
- b) Financial Information: Details related to your bank accounts, transaction history, and liabilities, which we obtain through Plaid, a secure third-party service.\
- c) User Interactions: Information about how you use the Service, including usage patterns and preferences.
- d) Location Data: Device location data to improve the discoverability of local stores and offers.

### 2.2 Methods of Collection

We may collect data through:

- a) User registration forms.
- b) Integration with financial institutions via Plaid.

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- c) Your interactions with the Service.
- d) Device location services enabled on your device.

## 3. Use of Data

### 3.1 Purpose of Collection

We use your data for the following purposes:

- a) To provide, maintain, and improve the Service.

To personalize your experience and offer tailored recommendations, including local offers and promotions from merchants.

- b) To process payments through Stripe for transactions initiated via QR codes.
- c) To comply with applicable laws, regulations (including PIPEDA and Quebec Privacy Act), and legal requests.

### 3.2 Disclosure of Data

We may disclose your data to:

- a) Authorized third-party service providers who assist us in operating the Service.
- b) Financial institutions for integration purposes via Plaid.
- c) Merchants whose offers you choose to engage with.
- d) Law enforcement or regulatory bodies as required by law.

## 4. Confidentiality and Security

### 4.1 Confidentiality

Your trust is paramount to us. We are dedicated to maintaining the confidentiality of your information. We will not sell, trade, or otherwise transfer your personal information to outside parties without your consent, except as specified herein.

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## 4.2 Security Measures

We implement comprehensive security measures to safeguard your personal information, including:

- a) Encryption of sensitive data during transmission and storage.
- b) Regular security assessments and audits.
- c) Restricted access to personal data to authorized personnel only.

## 5. Access and Correction

### 5.1 Access

You have the right to access and review your personal and financial information. You can request access through the Service or by contacting us.

### 5.2 Correction

If you believe that any information, we hold about you is incorrect or incomplete, please notify us promptly. We will take reasonable steps to correct any inaccuracies.

## 6. Retention and Destruction

### 6.1 Retention

We will retain your data for as long as necessary to fulfill the purposes outlined in this Privacy Policy, comply with legal obligations, or resolve disputes.

### 6.2 Destruction

When your data is no longer needed, we will destroy it in a secure manner to prevent unauthorized access.

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## 7. Compliance with Canadian Data Protection Laws

### 7.1 Compliance

We are fully committed to complying with PIPEDA and the Act Respecting the Protection of Personal Information in the Private Sector in Quebec, ensuring our practices align with the principles of accountability, consent, and transparency.

**7.1.1 Consent:** We will obtain explicit consent from users for data collection and inform them about how their data will be used.

**7.1.2 Data Protection Officer:** We will designate a Data Protection Officer responsible for overseeing compliance with privacy laws and acting as a point of contact for inquiries.

**7.1.3 Access and Correction Rights:** We will inform users of their rights regarding their personal data, including the right to access, correct, and delete their information.

**7.1.4 Data Breach Protocol:** We will establish a protocol for notifying users and relevant authorities in the event of a data breach.

## 8. Changes to Privacy Policy

### 8.1 Changes

We may update this Privacy Policy from time to time. Any changes will be effective immediately upon posting on the Service. Your continued use of the Service following the posting of changes constitutes your acceptance of such changes.

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## 9. Contact Information

### 9.1 Contact Us

For any questions or concerns regarding this Privacy Policy, please feel free to reach out to us at [support@vitepe.com](mailto:support@vitepe.com) or through the contact form on our website.