

Privacy Policy

TECTRIX SERVICE DMCC

Last Updated: August 2026

This Privacy Policy ("Policy") describes how TECTRIX SERVICE DMCC ("Company," "we," "us," or "our"), a company incorporated in Dubai, United Arab Emirates, with its registered address at Unit No. BA1170, DMCC Business Centre, Level No. 1, Jewellery & Gemplex 3, Dubai, United Arab Emirates, collects, uses, discloses, and protects personal data in connection with the payment service ("Service"), accessible via <https://www.tectrixservice.com> ("Site").

This Policy applies to Clients, Recipients, and any other individuals whose personal data we process in connection with the Service, regardless of their location.

By using the Service, you acknowledge that you have read and understood this Policy. If you do not agree with this Policy, please do not use the Service.

1. Scope and Applicable Law

1.1. This Policy is issued in accordance with UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data ("UAE PDPL") and its implementing regulations.

1.2. Where the Company processes personal data of individuals located in the European Economic Area ("EEA"), the Company also observes the applicable principles of the EU General Data Protection Regulation (GDPR) to the extent such processing falls within their territorial scope.

2. Who This Policy Covers

- Clients are individuals or authorized representatives of businesses who use the Service to send payments.
- Recipients are contractors, affiliate/referral partners, agents, commission earners, or remote employees who receive payments through the Service, whether added by a Client or self-registered via a sign-up link.
- Website visitors are individuals who browse the Site without necessarily transacting.

3. Personal Data We Collect

We collect personal data reasonably necessary to operate the Service, verify identity, comply with legal and regulatory obligations, and improve our offering. Depending on your relationship with us, this *may* include:

3.1. Identity and Contact Data

Full name, email address, phone number, mailing address.

3.2. Financial and Payout Data

Bank account details, card details, local payout method details.

3.3. Verification and Compliance Data (KYC/AML)

Identity verification results, sanctions and watchlist screening results, source-of-funds documentation, compliance risk ratings, and any supporting documents submitted for due diligence purposes.

3.4. Technical and Usage Data

IP address, device identifiers, browser type, operating system, log files, cookies and similar tracking technologies, and interactions with the Site.

3.5. Communications Data

Correspondence with our team, survey responses, and records of calls, chats, or emails.

3.6. Data From Third Parties

Information received from Clients about Recipients, payment processors, banking partners, identity verification providers, and publicly available sources (e.g., sanctions lists).

We do not intentionally collect special categories of data (e.g., health, biometric, religious, or genetic data) unless strictly necessary for identity verification (e.g., a facial scan match for KYC purposes), in which case we will rely on an appropriate legal basis and additional safeguards.

4. How We Use Personal Data

We use personal data for purposes including:

- Providing, operating, and maintaining the Service;
- Verifying the identity of Clients and Recipients (KYC/KYB) and performing ongoing due diligence;
- Detecting, investigating, and preventing fraud, money laundering, terrorist financing, and sanctions violations (AML/CFT compliance);
- Complying with legal, regulatory, and reporting obligations under UAE law and, where applicable, foreign law;
- With consent or legitimate interest, sending marketing communications (which you may opt out of at any time);
- Improving, testing, and developing the Service, including analytics and troubleshooting;
- Enforcing our Terms of Service and protecting our legal rights.

5. Legal Bases for Processing

Depending on the context, we process personal data on the following bases:

- Performance of a contract;
- Compliance with a legal;
- Legitimate interests;
- Consent.

6. Sharing and Disclosure of Personal Data

We may share personal data with:

- Payment and banking partners;
- Service providers;
- Regulators and authorities;
- Professional advisers;
- Business transfer recipients.

We do not sell personal data to third parties for their own independent marketing purposes.

7. International Data Transfers

As the Service facilitates cross-border payments, personal data may be transferred to, stored, or processed in countries other than the UAE, including the Recipient's country and the jurisdictions of our service providers. Where we transfer personal data internationally, we take appropriate measures to ensure an adequate level of protection, such as contractual safeguards, in line with UAE PDPL and, where applicable, GDPR requirements.

8. Data Retention

We retain personal data for as long as necessary to fulfil the purposes described in this Policy, including to satisfy legal, accounting, tax, and regulatory record-keeping obligations (which, for AML/KYC records, typically require retention for a minimum period after the end of the business relationship, as prescribed by applicable law). We will delete or anonymize data when it is no longer required, subject to applicable legal retention periods.

9. Data Security

We implement technical and organizational measures designed to protect personal data against unauthorized access, loss, misuse, or alteration, including encryption, access controls, and monitoring. However, no method of transmission or storage is completely secure, and we cannot guarantee absolute security.

10. Your Rights

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

- Access the personal data we hold about you;
- Request correction of inaccurate or incomplete data;
- Request deletion of your data, subject to legal retention requirements;
- Object to or restrict certain processing;
- Withdraw consent where processing is based on consent;
- Lodge a complaint with the competent data protection authority.

Where applicable, you also have the right to lodge a complaint with your local supervisory authority and to object to processing based on legitimate interests, including direct marketing.

To exercise any of these rights, please contact us using the details in Section 14. We may need to verify your identity before actioning a request.

11. Cookies and Tracking Technologies

The Site uses cookies and similar technologies to operate the Service, remember preferences, and analyze usage. You can control cookies through your browser settings; disabling certain cookies may affect Site functionality.

12. Children's Data

The Service is not directed at, and is not intended for use by, individuals under the age of 18. We do not knowingly collect personal data from children. If we become aware that we have inadvertently collected data from a minor, we will take steps to delete it.

13. Changes to This Policy

We may update this Policy from time to time to reflect changes in our practices, the Service, or legal requirements. We will notify Clients of material changes through the Site, and the "Last Updated" date above will indicate the most recent revision. Continued use of the Service after changes take effect constitutes acceptance of the revised Policy.

14. Contact Us

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

Company TECTRIX SERVICE DMCC

Email manager@tectrixservice.com