

PRIVACY POLICY

We take the protection of your personal data very seriously and strive to make the use of our services secure. We are also committed to observing all laws related to the protection of personal data. This Privacy Policy describes which of your data we collect and use, the purposes for which we do this, and how we protect your data.

Contents

1. Area of applicability
2. Which data is recorded
3. Cookies and web tracking
4. Conversion measurement using the Facebook visitor action pixel
5. Sharing
6. Use of data
7. Data security and transferring data
8. Right of cancellation, information, changing data, and contact details

1. Area of applicability

This Policy applies to Cashback World membership and the Cashback World website available at <http://www.cashbackworld.com>. Please note that this refers to additional Cashback World websites, even to those of other countries, to which other data protection regulations may apply.

As we continue to develop our websites to improve our services, we may need to amend and revise this Privacy Policy. Should this be the case, we will inform you in advance and ask for your separate approval.

2. Which data is recorded

Personal data we process about you includes any personal or material circumstances that we receive from you in association with your Cashback World membership and that may be attributed to you directly or indirectly (e.g. via your membership number). This includes your member ID, your full name, title, gender, date of birth, postal address, address coordinates (longitude and latitude), your telephone number(s), fax number, e-mail address, bank details and data regarding your shopping behavior associated with your Cashback World membership (purchase date, place of purchase, time of purchase, purchase amount, currency, shopping cart, industry, type of purchase – online/offline, in SME, in key account, with voucher, with Cashback Card).

3. Cookies and web tracking

Our websites use cookies, which are small text files saved on your computer that can be accessed again later. Cookies enable you to log in to our services and help us customize our website for you.

You can also use part of our website without registering or logging in. In this case, certain information will also be recorded automatically to enable us to collect statistical data regarding the use and efficiency of our website and to adapt it to suit the needs of our users. We therefore record and process information about your IP address, the time and length of your visit, the number of visits, your use of online forms, your search settings, your view setting, and your favorites setting on our website. Cookies are stored for a range of different periods. The majority of the cookies we use are deleted automatically as soon as you leave the website ("session cookies"). We make a record of every time our website is accessed and every time a user opens one of the files stored on the website. The cookies set by us are solely for our information and are processed by mWS myWorld Solutions AG, Grazbachgasse 87-93, 8010 Graz on behalf of myWorld Philippines Inc. to evaluate the information collected.

We use JavaScript to record your usage behavior on our website in order to adapt our web services to the needs of our users. In doing so, we determine your browser type, location, time, and duration of your use, URL, page name, and the website that referred you to our page. You can stop us from recording this data by disabling JavaScript directly in your browser.

We also use the following tools:

Google Analytics

This is a web analytics tool by Google Inc., 1600 Amphitheatre Parkway Mountain View, CA 94043, USA, hereinafter referred to as "Google", to record your online activities on our site and to determine how many users are visiting us, what contents of our page are viewed, and how many times. The evaluation is done anonymously. Google Analytics cookies, including the Google Analytics tool "anonymous IP address" and usage data, are usually transmitted to a Google server in the United States and stored there. For further information, please refer to <https://support.google.com/analytics/answer/6004245?hl=en>. At <https://tools.google.com/dlpage/gaoptout?hl=en>, Google Analytics offers the option to opt out of data collection.

Piwik Open Analytics Platform

This allows us to record your online activities on our site and determine how many users visit us on the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously. The cookies are stored on your computer. For additional information, please refer to <https://piwik.org/faq/>.

Google AdWords

This is used to record website visits for advertising purposes (remarketing) in Google and in the Display Network. When you visit a website, your browser saves cookies that allow you to be recognized as a visitor when you visit websites that belong to Google's advertising network. On these pages, ads that relate to content that you previously viewed on other websites that use Google's remarketing function can be presented to you as a visitor. You can opt out of data collection by Google AdWords on the website <http://www.google.com/settings/ads>.

Google AdWords conversion tracking

We use this to generate conversion statistics that measure the effectiveness of our online advertising campaigns. The conversion tracking cookie is set when a user clicks on an ad placed by Google. According to Google's privacy policy, no personal information is processed. If you do not wish to participate in tracking, you can opt out of this usage by disabling the Google conversion tracking cookie in the usage settings of your Internet browser.

Salesforce Marketing Cloud

We use this to record your behavior on our website to optimize our product offering. It helps us determine how many users visit us in the Internet, which content of our site is viewed, and how often. The evaluation is done anonymously and is used automatically by predictive intelligence to improve the presentation of our product offering. For registered members, the user-related behavior on the website is recorded to improve the user experience and is used to display the relevant content. Salesforce cookies are usually delivered to a Salesforce server in the United States and stored there.

Hotjar

We collect non-personal information, including standard internet log information and details of your behavioral patterns when you visit our website. This is done to enable to provide you with a better user experience, to identify preferences, to diagnose technical problems, to analyze trends and to improve our website.

The following information may be collected related to your device and browser: device's IP address (captured and stored in an anonymized form), device screen resolution, device type (unique device identifiers), operating system, browser type, geographic location (country only), and preferred language used to display our website. The following information is collected related to your user interaction: mouse events (movements, location and clicks), keypresses.

For a sampling of visitors, Hotjar also records information which is collected from our website: referring URL and domain, pages visited, geographic location (country only), preferred language used to display our website, date and time when the website pages were accessed.

By visiting the opt-out page <https://www.hotjar.com/opt-out> and clicking on "Disable Hotjar" you can at any time refuse to collect your data from Hotjar when you visit our website.

You may opt-out from having Hotjar collect your information when visiting our website at any time by visiting the [Opt-out](https://www.hotjar.com/opt-out) page <https://www.hotjar.com/opt-out> and clicking 'Disable Hotjar'.

In addition to the cookies described in the analytics tools used, the following additional cookies are used:

Cookie	Originator	Purpose/function
Language	Cashbackworld	This cookie saves the language settings of the user.
cookiesession1	Cashbackworld	This cookie is used to distribute the load of the HTTP requests in the network infrastructure.
authSession	Cashbackworld	Cookie created for the duration of a session and containing the session ID.
authToken	Cashbackworld	Authentication cookie created for logged-in users to identify them uniquely.
lyo_AT_cookie_privacystatement	Cashbackworld	This cookie is used to track whether the website user has consented to the use of cookies.
__RequestVerification-Token	Cashbackworld	This is an anti-counterfeiting token cookie that serves to prevent a CSRF attack.

Please note that the standard Internet browsers accept cookies according to the default settings. You can also set your browser to refuse all or certain cookies or to ask you before a new cookie is received. The relevant instructions are provided by most browsers under the "Help" menu item in the menu bar. There you will also find out how to delete the cookies you have already received.

Please note that you may not be able to use all the features of our websites if you do not accept any or only some cookies.

By using our website, you agree that the cookies and tools mentioned above may be used.

4. Conversion measurement using the Facebook visitor action pixel

With your consent, we use the "Facebook Pixel" by Facebook Inc., 1601 S. California Ave., Palo Alto, CA 94304, USA ("Facebook") on our website. This is a cookie, i.e. a small text file that is stored on your computer and can be accessed again later. With its help, actions of users can be tracked after they have seen or clicked on a Facebook ad. This allows us to track the effectiveness of Facebook ads for statistical and market research purposes. The data collected in this way is anonymous to us, in other words, it does not provide any information on the identity of the users. However, the data is stored and processed by Facebook, so that a connection to the respective user profile is possible and Facebook can use the data for its own advertising purposes, according to the Facebook Data Policy (<https://www.facebook.com/about/privacy/>). You can allow Facebook and its

partners to display ads on and off Facebook. A cookie may also be stored on your computer for these purposes. By using the website, you agree to the use of the visitor action pixel.

You may withdraw your consent to use the visitor action pixel at any time. If you wish to withdraw your consent, please send a written declaration (by letter, fax, or e-mail) to the following address:

myWorld Philippines Inc.
10th floor Pacific Star Building Sen. Gil Puyat Avenue
corner Makati Avenue, Makati City 1226, Philippines
Email: service.ph@cashbackworld.com

5. Sharing

The website contains "Share" buttons for the social networks **Twitter Inc.**, 795 Folsom St., Suite 600, San Francisco, CA 94107, USA, **XING**, which is operated by XING AG, Dammtorstrasse 30, 20354 Hamburg, Germany, **LinkedIn** Corporation, 2029 Stierlin Court, Mountain View, CA 94043, USA, **Facebook**, 1601 South California Avenue, Palo Alto, CA 94304, USA, and **GooglePlus** of the social network Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, United States. In addition, there is also a "Share" button for e-mail. The "Share" buttons can be recognized by their respective logos.

All "Share" buttons are set up in compliance with data protection requirements. A direct connection between your browser and the server of the operator of the respective social network is established only when you click on the respective "Share" button on this website (and only then). According to the operators of the social networks mentioned, no personal data is collected by the social networks without a click on the respective "Share" button. Only data of logged-in members, including the IP address, is collected and processed. If you do not wish to associate your visit to our website with your user account of the respective social network, please log out of the user account of that social network.

Here we wish to point out that, as the provider of the website, we do not receive any information regarding the content of the data transmitted and its use by the social networks. For more information about the use of data by the social media networks, please refer to the privacy policies of the social networks mentioned.

6. Use of data

We use your personal data only in compliance with legal requirements. We collect and process the personal data that you provide to us when you register as a member of Cashback World and in the course of your membership, solely as part of our fulfillment of our contractual obligations to you, and furthermore, only in cases where you expressly give us your consent.

For example, we use your data to communicate with you to verify your identity and provide you with your personal member area on the Cashback World website, to process your enquiries and orders, and provide you with our services. In addition, we also use your data to determine and allocate to you the Shopping Benefits to which you are entitled from participating in the Cashback World Program.

If you have also given us your separate consent to do so, we will also use your data to inform you of offers and promotions by our Loyalty Merchants, for example.

7. Data security and transferring data

To protect your data, we use measures that include encryption for data transmission (SSL encryption), firewalls, hacker defence programs, and other state-of-the-art security measures. For e-mail communication, we can only guarantee the security of the data according to the current state-of-the-art technology.

Your data is basically used by myWorld Philippines Inc. as the contractual partner of the members that use mWS myWorld Solutions AG as their service provider. However, your personal data may be shared with / passed on to certain service providers listed below and within the myWorld Group, the Lyoness Group and the Lyconet Group:

We use certain service providers to handle our services, to communicate with members, and to manage our online presence. We assure you that we have selected these service providers carefully to ensure that the data is processed lawfully and securely. In addition, we have also obligated the service providers to use your personal data only according to our instructions for specific purposes and in accordance with Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, and its implementing rules and regulations. Any other use of the data by these service providers is excluded.

In addition, we will share your personal data while ensuring the required data security measures within the myWorld Group, the Lyoness Group and the Lyconet Group provided that this is necessary for the purpose of electronic processing and management or for the provision of a specific service for you. The companies of the myWorld Group, the Lyoness Group and the Lyconet Group are also obligated to us to use your personal data only for the specific purpose in each case and according to Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, and its implementing rules and regulations. In particular, the services concerned include contacting by electronic messages (e.g. e-mail, SMS, or push notification), by fax, by telephone, or by letter informing about products and promotions of the Loyalty Merchant, identifying offers that suit your interests, conducting satisfaction surveys, operating hotlines, and processing transactions. If and to the extent that this is necessary for the provision of a specific service for you, we will provide the Loyalty Merchant with the personal data required for this purpose. The Loyalty Merchants in turn are obligated to us to use your personal data only for the specific purpose in each case and according to Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, and its implementing rules and regulations.

We operate internationally. Our business activities, management structures, and our technical infrastructure transcend national borders. Therefore, we also transfer your personal data abroad.

We will not share your personal information with anyone other than the above-mentioned friendly Loyalty Merchants and service providers unless you have given us your consent.

8. Right of withdrawal, information, changing data, and contact details

You have the option, at any time, to withdraw your consent regarding the future use of your personal data used on this website without stating a reason. By withdrawing your consent, we no longer shall have the right to use your data. If you wish to withdraw your consent, please send a written declaration (by letter, fax, or e-mail) to the following address:

myWorld Philippines Inc.
10th floor Pacific Star Building Sen. Gil Puyat Avenue
corner Makati Avenue, Makati City 1226, Philippines
Email: service.ph@cashbackworld.com

Please contact us at this address if you have any questions regarding the use of your personal data or if you wish to update or correct your data.