

MoneySafe Wallet Privacy Policy

Effective date: August 29, 2026

Last updated: August 29, 2026

MoneySafe Wallet respects your privacy and is committed to handling personal data responsibly, transparently, and securely.

This Privacy Policy explains how personal data is collected, used, disclosed, and protected when you visit or use **www.moneysafewallet.com**, create or use a MoneySafe Wallet account, redeem vouchers, add funds, make or receive payments, send gifts, earn rewards, interact with merchants, or contact support. The services described on the website include prepaid wallet functionality, voucher redemption, merchant payments, transfers of Wallet Points, rewards, and business tools.

1. Who is responsible for your personal data?

The controller responsible for personal data processed through the website and MoneySafe Wallet services is:

MS Plus Group M.ike
Tatoiou Ave.
Metamorfosi, Athens, Greece
T.K. 14452

2. Personal data we may collect

Depending on how you use MoneySafe Wallet, we may collect the following categories of personal data:

Account and identification data

- Name and contact details, such as email address and telephone number.

- Login and account information.
- Information needed to verify your identity or authority when verification is required.
- Information you provide during customer due diligence or know-your-customer procedures.

Wallet and transaction data

- Top-ups, voucher redemptions, payments, transfers, gifts, refunds, rewards, and other wallet activity.
- Wallet balances, transaction history, and ledger records.
- Voucher details and redemption status.
- Information about payment status, limits, failed attempts, and disputes.

Merchant and business data

If you apply for or use a merchant, business, or developer account, we may collect:

- Business and professional contact details.
- Information about authorised representatives and account permissions.
- Payout information, including an IBAN or other account details needed to send funds.
- Terminal, integration, webhook, API, refund, and support information.

Technical and usage data

- IP address, browser type, device information, operating system, language, and time zone.
- Login timestamps, security events, diagnostic information, and activity logs.
- Information about how you use the website and services.

Communications

- Messages, support requests, complaints, attachments, and other information you choose to send to us.

Please do not submit sensitive personal data unless the service or an authorised process specifically requests it.

3. How we use personal data

We may use personal data to:

- Create, authenticate, and administer your account.
- Provide wallet, voucher, payment, transfer, reward, merchant, and support services.
- Process top-ups, redemptions, payments, payouts, refunds, and other transactions you request.
- Complete identity, security, fraud-prevention, and compliance checks.
- Maintain accurate balances, transaction histories, and account records.
- Communicate with you about your account, transactions, service notices, and support matters.
- Detect, investigate, and prevent fraud, misuse, security incidents, and unauthorised activity.
- Improve the reliability, safety, and performance of the website and services.
- Meet legal, regulatory, tax, accounting, and dispute-resolution obligations.
- Establish, exercise, or defend legal claims.

Where required by applicable law, we rely on your consent for a particular activity. You may withdraw consent at any time; withdrawal does not affect processing carried out lawfully before withdrawal.

4. Legal bases for processing

Where the General Data Protection Regulation (GDPR) applies, we generally process personal data on one or more of the following legal bases:

- **Contract:** to provide the services you request and manage your account.
- **Legal obligation:** to meet applicable legal, regulatory, tax, accounting, or compliance requirements.
- **Legitimate interests:** to secure and operate the services, prevent abuse, provide support, maintain records, and protect our legal rights, provided those interests are not overridden by your rights.
- **Consent:** where consent is required, including for certain optional communications or technologies.

If you do not provide information that is necessary for account creation, verification, or a requested transaction, we may be unable to provide the relevant service.

5. How we share personal data

We may share personal data only when necessary and appropriate for the purposes described in this Policy, including with:

- Hosting, cloud, authentication, communications, customer-support, security, fraud-prevention, and other service providers acting on our instructions.
- Payment, wallet, voucher, verification, banking, acquiring, or other providers involved in completing a transaction or delivering a requested feature.
- Merchants, recipients, or business users when disclosure is necessary to complete a payment, gift, refund, payout, or other action you initiate.
- Professional advisers, auditors, insurers, and legal representatives where reasonably necessary.
- Courts, regulators, law-enforcement bodies, tax authorities, or other public authorities when disclosure is required or permitted by law.
- A successor, purchaser, or transaction partner in connection with a merger, restructuring, financing, or sale of all or part of our business, subject to appropriate safeguards.

We do not sell personal data.

6. International transfers

Some service providers or recipients may process personal data outside the European Economic Area. Where a transfer is subject to GDPR requirements, we will use an appropriate legal transfer mechanism and apply safeguards required by applicable law.

7. How long we keep personal data

We retain personal data only for as long as reasonably necessary for the purposes for which it was collected, including to:

- Provide and administer the services.
- Maintain transaction, wallet, security, and support records.
- Meet legal, regulatory, tax, accounting, or compliance obligations.
- Resolve disputes and establish, exercise, or defend legal claims.

When personal data is no longer required, we will delete it, anonymise it, or securely isolate it, subject to lawful backup, audit, or legal-hold requirements.

8. Security

We use technical and organisational measures designed to protect personal data against unauthorised access, alteration, disclosure, loss, and destruction. These measures may include access controls, authentication, monitoring, encryption where appropriate, secure development practices, and incident-response procedures.

No online service can be guaranteed to be completely secure. You are responsible for protecting your login details, device, and voucher information, and for notifying us promptly if you suspect unauthorised access or misuse.

9. Cookies and similar technologies

We may use cookies and similar technologies that are necessary to operate, secure, and maintain the website and services.

Where optional analytics, personalisation, advertising, or similar technologies are used, we will use them only as permitted by applicable law and will request consent where required. You can also manage cookies through your browser settings, although disabling necessary cookies may affect website functionality.

10. Your privacy rights

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

- Request access to the personal data we hold about you.
- Request correction of inaccurate or incomplete data.
- Request deletion of personal data in certain circumstances.

- Request restriction of processing in certain circumstances.
- Object to processing based on legitimate interests.
- Receive certain personal data in a portable format.
- Withdraw consent where processing is based on consent.
- Lodge a complaint with the competent data-protection supervisory authority.

To exercise a right, contact support@moneysafewallet.com. We may need to verify your identity before completing a request. We will respond within the time required by applicable law.

11. Third-party services and links

The website or services may contain links to third-party websites, applications, payment pages, or other services. Third parties may process personal data under their own privacy notices and terms. We are not responsible for the privacy practices of services that we do not control.

12. Children

MoneySafe Wallet is not intended for use by anyone who is not legally permitted to use the relevant service. If you believe that personal data relating to a child has been provided to us unlawfully, please contact us so that we can review and take appropriate action.

13. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in the website, services, legal requirements, or our processing practices. The latest version will be posted on **www.moneysafewallet.com** with its effective date. Where required, we will provide additional notice or request consent.

14. Contact

For questions, privacy requests, or concerns about this Privacy Policy, contact:

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Tatoiou Ave.

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