

Privacy Policy

Effective Date: 20.05.2026

Last Updated: 20.05.2026

This Privacy Policy explains how **GWELTA PAYMENT SOLUTIONS - FZCO** (“**GWELTA**”, “**we**”, “**us**”, or “**our**”) collects, uses, stores, shares, and protects personal data when you use our website, application, and related payment services.

We are committed to protecting personal data and processing it in accordance with applicable data protection laws and regulatory requirements.

1. Company Information

Company name: GWELTA PAYMENT SOLUTIONS - FZCO

Registered address: Premises N°86384-001, Building A1, Dubai Digital Park, Dubai Silicon Oasis, Dubai, United Arab Emirates

Website: <https://gwelta.com/>

Privacy contact: info@gwelta.com

2. Information We Collect

We may collect and process the following categories of personal data.

2.1 Account Information

When you create or use an account, we may collect:

- Name;
- Contact details;
- Account identifiers;
- User profile information;
- Communication preferences;
- Information required to provide access to our services.

2.2 Identity Verification Information

To verify your identity and comply with applicable legal, regulatory, security, and fraud prevention requirements, we may collect:

- Identity document information;

- Personal details contained in identity documents;
- Date of birth;
- Nationality;
- Verification status;
- Compliance review information;
- Fraud prevention and risk assessment data.

2.3 Payment and Transaction Information

When you use our payment-related services, we may collect:

- Transaction details;
- Payment amount and currency;
- Payment status;
- Date and time of transaction;
- Sender and recipient information, where applicable;
- Card-related or payment method information required to provide the service;
- Records required for audit, compliance, dispute resolution, and fraud prevention.

We do not request or store card PINs, CVV/CVC codes, or magnetic stripe track data.

2.4 Technical Information

When you use our website or application, we may collect:

- IP address;
- Device and browser information;
- Operating system;
- Log data;
- Error and diagnostic information;
- Security and usage information.

3. How We Use Personal Data

We use personal data for the following purposes:

- To create, verify, and manage user accounts;
- To provide our website, application, and payment services;
- To verify user identity;
- To process payments and transactions;
- To send service, security, and transaction-related notifications;
- To prevent fraud, abuse, and unauthorized access;
- To monitor and improve service reliability and security;
- To provide customer support;

- To comply with applicable legal, regulatory, accounting, audit, and compliance obligations;
- To protect our rights, users, systems, and business operations.

4. Legal Basis for Processing

We process personal data where we have a lawful basis to do so, including:

- Performance of a contract with the user;
- Compliance with legal or regulatory obligations;
- Our legitimate interests, including security, fraud prevention, service operation, and business protection;
- User consent, where required by applicable law.

5. Identity Verification Providers

We may use trusted third-party service providers to help verify user identity, conduct compliance checks, prevent fraud, and support secure onboarding.

Such providers may process personal data on our behalf or as independent controllers, depending on the service and applicable law. We require service providers to apply appropriate security and confidentiality measures.

6. Sharing of Personal Data

We may share personal data only where necessary and permitted by applicable law, including with:

- Identity verification and compliance service providers;
- Payment, banking, card, and transaction infrastructure providers;
- Technology, hosting, security, and support providers;
- Professional advisers, including legal, audit, accounting, and compliance advisers;
- Regulators, courts, law enforcement agencies, government authorities, or other parties where required by law;
- Business successors in connection with a merger, acquisition, restructuring, or transfer of assets.

We do not sell personal data.

7. International Transfers

Personal data may be processed in the United Arab Emirates and other countries where our service providers, infrastructure providers, or business partners operate.

Where required by applicable law, we apply appropriate safeguards to protect personal data transferred internationally.

8. Data Retention

We retain personal data only for as long as necessary for the purposes described in this Privacy Policy, including to provide services, maintain account records, comply with legal and regulatory obligations, prevent fraud, resolve disputes, and maintain audit and transaction records.

Retention periods may vary depending on the type of data, the nature of the service, and applicable legal or regulatory requirements.

When personal data is no longer required, we will delete, anonymize, or securely restrict it, unless continued retention is required or permitted by law.

9. Data Security

We use appropriate technical and organizational measures designed to protect personal data against unauthorized access, loss, misuse, alteration, disclosure, or destruction.

These measures may include access controls, secure infrastructure, monitoring, encryption where appropriate, internal policies, and incident response procedures.

However, no method of transmission or storage is completely secure, and we cannot guarantee absolute security.

10. User Rights

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

- Request access to their personal data;
- Request correction of inaccurate or incomplete data;
- Request deletion of personal data;
- Request restriction of processing;
- Object to certain processing activities;
- Withdraw consent where processing is based on consent;
- Request information about how their data is processed.

To exercise these rights, please contact us at info@gwelta.com.

We may need to verify your identity before processing your request. Some data may be retained where required for legal, regulatory, compliance, audit, security, fraud prevention, or dispute-resolution purposes.

11. Cookies and Similar Technologies

Our website and application may use cookies, local storage, session storage, or similar technologies that are necessary for service operation, security, authentication, user experience, and technical performance.

We do not use such technologies to sell personal data.

12. Marketing Communications

We may send service-related, security, transaction, or account notifications.

If we send marketing communications, users may opt out where required by applicable law.

13. Children's Privacy

Our services are intended for users aged 18 or older. We do not knowingly collect personal data from children.

If you believe that a child has provided personal data to us, please contact us at info@gwelta.com.

14. Third-Party Services

Our website or application may contain links to or integrations with third-party services. We are not responsible for the privacy practices, security, or content of third-party services.

Users should review the privacy policies of third-party services before using them.

15. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The updated version will be posted on this page with a revised "Last Updated" date.

Continued use of our website, application, or services after an update means that you acknowledge the updated Privacy Policy, to the extent permitted by applicable law.

16. Contact Us

If you have any questions, requests, or complaints about this Privacy Policy or the way we process personal data, please contact us:

GWELTA PAYMENT SOLUTIONS - FZCO

Premises N°86384-001, Building A1, Dubai Digital Park, Dubai

Silicon Oasis, Dubai, United Arab Emirates

Email: [**info@gwelta.com**](mailto:info@gwelta.com)