

Wishu Privacy Policy

Last updated: 25 February 2020

Unicoïn Limited (trading as Wishu) is committed to protecting and respecting your privacy. This privacy tells you how we look after your personal information when you use the Wishu App (the **App**) and explains your privacy rights and how the law protects you.

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (**anonymous data**).

A downloadable copy of this privacy policy, together with the User Agreement referred to below, can be accessed at <http://www.wishu.io/faq>.

SCOPE OF POLICY

This policy together with our User Agreement (**User Agreement**) applies to your use of:

- the Wishu App (**App**) available for iOS iphones only via the Apple App Store, once you have downloaded the App onto your handheld device (**Device**); and
- the services that we provide and transactions which we facilitate through the App.

It is important that you read this privacy policy together with any other privacy policy or fair processing policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy supplements other notices and privacy policies and is not intended to override them.

Unicoïn Limited of Aldgate Tower, 2 Lemán Street, London, United Kingdom, E1 8FA (referred to as "**Wishu**", "**we**", "**us**", or "**our**" in this privacy policy) is the controller and responsible for the personal data covered by this privacy policy which is described below.

If you have any questions about this privacy policy, including any requests to exercise your legal rights in relation to your personal data, please contact our privacy manager using the details set out below.

Capitalised words and phrases shall, unless otherwise defined in this document, have the same meaning as given in the User Agreement.

CONTACT DETAILS

If you have any questions about this privacy policy or our privacy practices, please contact us in the following ways:

- Unicoïn Limited
- Wishu C/O Wework Aldgate Tower, 2 Lemán Street, London, United Kingdom, E1 8FA
- Email address: support@wishu.io

You have the right to make a complaint at any time to the Information Commissioner's Office (**ICO**), the UK supervisory authority for data protection issues. Further information can be obtained at www.ico.org.uk. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

CHANGES TO THE PRIVACY POLICY AND YOUR DUTY TO INFORM US OF CHANGES

We keep our privacy policy under regular review and reserve the right to make changes at any time. This version was last updated on the date specified at the top of this document. Historic versions are archived at www.wishu.io/termsandconditions.

Changes to our privacy policy in the future will be posted on this page and, where appropriate, notified to you either by SMS or by e-mail or when you next start the App. The new terms may be displayed on-screen and you may be required to read and accept them to continue your use of the App.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

THIRD PARTY LINKS AND CLICK-THROUGHS TO THIRD PARTY SERVICES, OFFERS AND PROMOTIONS

The App may include links and click-through buttons and advertisements to third-party websites, offers, promotions, applications and other services (**Third Party Services**). Clicking on those links or buttons or enabling those connections may allow third parties to collect or share data about you. We do not collect any personal data in connection with Third Party Services other than Aggregated Data (as defined further below) which registers your 'taps' on advertisements for Third Party Services. We do not control these Third Party Services and any data which you provide to any Third Party Service provider and any use of that data by such third party is not subject to this privacy policy. We are not responsible for their privacy statements and do not review their adequacy. We encourage you to read the privacy policy of every provider of Third Party Services before submitting any personal data.

DATA COLLECTION AND PROCESSING BY USERS (Buyers AND Freelancers)

Users of the App, whether in their capacity as a Buyer or Freelancer (as such terms are defined in the User Agreement) may also collect, process and share data about other Users which they receive in the course of their dealings and interactions with each other. We are not party to any contracts between Buyers and Freelancers and have no control over the collection, processing or sharing of personal data by users of the App, in particular Freelancers who provide services or supply goods to Buyers, as traders. Any use by Buyers or Freelancers of personal data of other Users is not subject to this privacy policy. We are not responsible for the privacy policies of any Users of the App and do not review their adequacy.

INFORMATION WE COLLECT FROM YOU

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

- **Identity Data** includes first name, last name, Facebook or Google login and username (where used by you to register for your Wishu Account), date of birth, photograph, Nationality, Country of Residence, as well as authentication documents such as passport or driving licence, which are

necessary in order to facilitate the payment and withdrawal of funds to, between and from Wishu Wallets and to prevent fraud.

- **Contact Data** includes billing address, residential address, email address and mobile telephone number.
- **Financial Data** includes bank and payment card details.
- **Transaction Data** includes details about payments to and from you and other users of the App and other details of products and services you have ordered or purchased from other Users of the App together with credit balances in your Wishu Wallet and historical transaction data such as adding and withdrawal of funds and transfers to and from your Wishu Wallet.
- **Technical Data** includes the type of mobile device you use, time zone settings, location settings, language settings, device operating system and platform, and other technology on the devices you use to access the App.
- **Profile Data** includes your username/public profile and password, bio, experience, education, qualifications, portfolios, deals made by you via the App, followers and those you are following, reviews, ratings and your comments/responses.
- **Location Data.** We use GPS technology to determine your current location. In order to use many of the App's features, it is necessary for Location Services to be enabled on your device which is used for accessing the App. Many of our location-enabled Services require your personal data for the feature to work. You can disable Location information by disabling Location Services on your device within the Privacy settings of your iPhone device but as a result you may not be able to use the App or, at least, most of its essential features.
- **Usage Data** includes information about how you use the App.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific App feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy policy.

HOW CONSENT IS OBTAINED

Upon filling out your registration details on the app you will be prompted that by signing up you agree to the Terms and Conditions as well as the Privacy Policy. These will be hyperlinked so you can read them before you register. Once you've registered you can go to Settings found on your profile and find links to the Privacy Policy and Terms and Conditions as well.

SOME OF YOUR PERSONAL INFORMATION IS AVAILABLE FOR ALL OTHER USERS OF THE APP TO SEE

Once you register for a Wishu Account through the App your public profile (username), and additional information regarding your activity, including feedback given by you and about you, as well as all interactions you make through the App with other Users, is made public and is visible to all other users of the App.

This may include personal information which you may upload, details of Wishes, details of offered goods and services (where you use the App as a Freelancer), details of Deals you have transacted through the App, and ratings given by other users about you.

Additionally, when you post a Wish or an Offer your first name, profile picture (if you have chosen to upload one), surname and registered email address will be available for all other Users of the App to see as well as any photograph you have chosen to add to a Wish or an Offer. We will not use any profile image which you add to a Wish or Offer for any other purposes.

This publicly available information may also include, reveal or disclose **Special Categories of Personal Data** about you (such as details about your race or ethnicity, religious, philosophical beliefs, health, sexual orientation, political opinions or personal and professional qualifications). You should therefore exercise caution and common sense about what information you volunteer in Wishes, Offers or other interactions on the App as all this information will be collected by us and will be available for all users to see on the App for so long as your account is active. **By using the App you expressly consent to this personal data being published and processed in this manner.**

HOW YOUR PERSONAL DATA IS COLLECTED

Identity Data, Contact Data and certain Profile Data is collected when you apply through the App to register for a Wishu account and on account of your use of the App.

Profile Data, Usage Data and Marketing and Communications Data is collected as a result of your direct interactions with the App:

- posting Wishes;
- posting Offers;
- making comments on deals;
- sharing Information with other Users on the App – this may include, for example, information about your location, the specific requirements for a Wish, the price you wish to pay for a Wish or are prepared to offer to sell goods or provide services, and the ratings and reviews you give about others;
- other Users making reviews about you on the App;
- following Users;
- requesting marketing to be sent to you;
- viewing and interacting with promotional business posts on the App;
- entering a competition, promotion or survey; and
- giving us feedback or contacting us.

The App may allow you to sign up and log in to the App using account information you have created with Facebook and Google. If you access the App with such third party accounts we will collect Identity Data,

Contact Data and Profile Data which you have agreed to make available including your name, email address, profile information and preferences with such third party accounts. That personal data is collected by the third party account in accordance with their own privacy policies. You should take care to review those policies before using the third party account to register for or log on to our App as you may wish to control the information which is received by us under the privacy settings for the applicable third party account.

As you interact with our App, we will automatically collect Technical Data and Aggregated Data about your equipment, browsing actions and patterns.

Mangopay, who handle all payment services and transactions on the App will collect Identity Data, Contact Data, Financial Data and Transaction Data as a result of Users:

- submitting the account verification form upon registration;
- topping up their Wishu Wallets;
- paying for transactions with other users affected on the App;
- withdrawing funds from their Wishu Wallet to their bank account.

We do not store any of your card or other payment details, nor do we store your authentication documents. This is sent directly to Mangopay through the Wishu app to carry out payment authentication and transaction services.

We will collect and process Location Data when you:

- post a Wish and specify a location; and
- post an Offer and specify a location

You are free to specify any location you choose when posting a Wish or Offer, which may not be your actual location but by providing an accurate location Users will be able to search for Freelancers and Offers in their vicinity.

Your location data when browsing on the map screen is not stored or used other than to find Wishes and Offers around you.

HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- where we need to perform the contract we are about to enter into or have entered into with you.

- where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- where we need to comply with a legal obligation.
- where we carry out our Anti Money Laundering Policy which can be accessed <http://www.wishu.io/termsandconditions>.

Please see the Glossary at the end of this privacy policy to find out more about the types of lawful basis that we will rely on to process your personal data.

Generally, we do not rely on consent as a legal basis for processing your personal data although we will get your consent before sending third party direct marketing communications to you via email. You have the right to withdraw consent to marketing at any time by contacting us including clicking on an 'unsubscribe' link within our marketing communications.

PURPOSES FOR WHICH WE WILL USE YOUR PERSONAL DATA

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new user of the App and to administer your Wishu Account in all respects contemplated by our User Agreement, including: undertaking verification checks on your identity; liaising with, and providing account information to Mangopay with respect to your registration for a Wishu Account (including your credit card information); publishing your public profile, first name, surname, profile photograph and email address on the App for all users of the App to see when a Wish or an Offer is posted; sending you account notifications; informing you of complaints that may have been	(a) Identity (b) Contact (c) Profile (d) Financial	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) furtherance of our legitimate interests in providing the Services

<p>made about you, informing you of Disputes raised by another User and otherwise liaising with you with respect to any alleged breach of our User Agreement</p>		
<p>To provide a marketplace which allows users to execute Deals with other users via the App and otherwise to provide a technology platform which allows users to:</p> <ul style="list-style-type: none"> - See any location specified for a Wish or an Offer; - Interact with other users of the App via in-App messaging or email; - Contact each other via mobile telephone in connection with Deals that have been entered into; - Contract with other users with respect to Wishes and Offers - Facilitate payment transactions undertaken by our payment services provider, Mangopay, and display financial information on the App such as your credit balance in your Wishu Wallet and your transaction history; - Effect and Manage payment transactions related to Deals 	<ul style="list-style-type: none"> (a) Identity (b) Contact (c) Profile (d) Location (e) Financial (f) Transaction (g) Marketing and Communications 	<ul style="list-style-type: none"> (a) Performance of a contract with you (b) Necessary for our legitimate interests to provide and develop our Services
<p>To manage our relationship with you which will include:</p>	<ul style="list-style-type: none"> (a) Identity (b) Contact (c) Profile 	<ul style="list-style-type: none"> (a) Performance of a contract with you (b) Necessary to comply with a legal obligation

<p>(a) Notifying you about changes to our User Agreement or privacy policy</p> <p>(b) Asking you to leave feedback or take a survey</p>	<p>(d) Marketing and Communications</p>	<p>(c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our services)</p>
<p>To enable you to take part in a prize draw, competition or complete a survey</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Profile</p> <p>(d) Usage</p> <p>(e) Marketing and Communications</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary for our legitimate interests (to study how customers use our products/services, to develop them and grow our business)</p>
<p>To administer and protect our business and the App (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Technical</p> <p>(d) Financial</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)</p> <p>(b) Necessary to comply with a legal obligation</p> <p>(c) Crash Reporting</p>
<p>To deliver relevant content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Profile</p> <p>(d) Usage</p> <p>(e) Marketing and Communications</p> <p>(f) Technical</p>	<p>Necessary for our legitimate interests (to study how customers use our App and related services, to develop them, to grow our business and to inform our marketing strategy)</p>
<p>To use data analytics to improve our App, services, marketing, customer relationships and experiences</p>	<p>(a) Technical</p> <p>(b) Usage</p>	<p>Necessary for our legitimate interests (to define types of customers for our services, to keep our App updated and relevant, to develop our business and to inform our marketing strategy)</p>
<p>To make suggestions and recommendations to you about goods or services that may be of interest to you</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Technical</p> <p>(d) Usage</p>	<p>Necessary for our legitimate interests (to develop our services and grow our business)</p>

	(e) Profile (f) Marketing and Communications	
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DIRECT MARKETING FROM US

We may use your personal information to form a view on what we think you may want or need, or what may be of interest to you and we may send you direct marketing communications about products, services and promotions which we think may be of interest to you. We may send marketing communication by email, SMS or online advertisements via the App.

Generally, our processing of your personal information for the above marketing purposes is based on our legitimate interest. Occasionally, if it is required by law, it will be based upon your consent.

THIRD-PARTY MARKETING

We will not share your personal data with any third party for marketing purposes without having obtained your consent.

OPTING OUT

You can ask us to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting us at any time.

CHANGE OF PURPOSE

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

SHARING PERSONAL DATA WITH THIRD PARTIES

We may share your personal data with:

- Providers of services to Wishu such as: application development and other I.T. services; database management services; customer relationship management; email distribution and other direct marketing services; payment services; providers of electronic money services; payment escrow services; data and transaction security services; fraud prevention services
- HM Revenue & Customs, regulators and other authorities based in the United Kingdom and the EU.
- Credit reference and Identity Verification agencies.

- third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We require our third party service providers to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own marketing purposes.

WISHU WALLET AND OTHER ELECTRONIC MONEY SERVICES

The App uses Mangopay (Mangopay S.A. a *societe anonyme (joint stock company)* governed by Luxembourg law, registered in the Luxembourg Business and Companies Registry under number B173459) as a payment service provider authorised by the Luxembourg Commission de Surveillance due Secteur Financier (Oversight Commission of the Financial Sector) to exercise payment and electronic money services as an electronic money institution. In connection with the operation of the functions offered in the App, Mangopay:

- creates Wishu Accounts and associated Wishu Wallets within the App for Buyers and Freelancers;
- carries out anti-money laundering and identity checks of Users;
- securely holds funds in the Wishu Wallets for so long as they are needed;
- effects payment transactions between Buyers and Freelancers;
- takes payments from Users which allows Users to add Electronic Money to their Wishu Wallets in order to be able to enter into Deals on the App;
- processes withdrawals from Wishu Wallets; and
- where appropriate upon instruction from users, refund payments to the applicable User's bank account or Wishu Wallet.

As a condition of using the App, Users are required to register for a Wishu Account. As part of the registration process, the user must also accept the Framework Contract for Payment Services using MANGOPAY Electronic Money regarding the issue, use and management of electronic money issued by Mangopay. A copy of the current version of such contract can be reviewed and downloaded at: https://www.mangopay.com/terms/end-user-terms-and-conditions/Mangopay_Terms-EN.pdf (the **Framework Contract**). All processing of your personal information by Mangopay is subject to the Framework Contract and the Confidentiality Policy of Mangopay. A copy of Mangopay's Privacy Policy can be reviewed at: https://www.mangopay.com/en_UK/privacy/. We are not responsible for Mangopay's policies and have not verified them.

INTERNATIONAL TRANSFERS

We do not transfer your personal data outside the European Economic Area (**EEA**).

However, users of the App are directed to the Mangopay Confidentiality Policy which provides as follows:

The servers used by MANGOPAY to store your Personal Data are located in Luxembourg.

Furthermore, MANGOPAY will transmit some of your Data to its subcontractors, service providers necessary for carrying out the services. Some of these subcontractors store your Data on servers situated outside of the territory of the European Union (in particular, in the United States). In this case,

MANGOPAY ensures that this third-party country or entity in question has been subject to the decisions of the European Commission establishing an adequate level of protection of personal data (compliance with Privacy Shield). Otherwise, MANGOPAY will implement appropriate guarantees in order to ensure the protection of your Data, such as using the types of clauses adopted by the European Commission.

DATA PROTECTION

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

DATA RETENTION

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

In some circumstances you can ask us to delete your data: see section (Your Legal Rights) below for further information.

In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

YOUR LEGAL RIGHTS

Under certain circumstances, you have rights under data protection laws in relation to your personal data. These include the right to request access to, correction of, or erasure of, your personal data; or to object to, or to request a restriction on, the processing of your personal data; and to withdraw consent. These rights are explained in further detail in the Glossary.

Where available, these rights can be exercised by contact us using the contact details set out in this privacy policy.

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to

ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

GLOSSARY

LAWFUL BASIS

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal obligation means processing your personal data where it is necessary for compliance with a legal obligation that we are subject to.

YOUR LEGAL RIGHTS

You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to

processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:

- If you want us to establish the data's accuracy.
- Where our use of the data is unlawful but you do not want us to erase it.
- Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.
- You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.