



## PRIVACY POLICY

**Clover** (hereinafter referred to as “**Clover**”, “**us**”, “**we**” or “**our**”) operates and maintains [www.clover.com.pk](http://www.clover.com.pk) (the “**Website**”). This Privacy Policy informs website visitors of our policies regarding the collection, use, and disclosure of Personal Information if anyone decided to use our Platform (website). We respect the privacy of every one who visits this website and use the website. If you choose to use our website, then you agree to the collection and use of information in relation to this policy. The Personal Information that we collect is used for providing and improving the website. We will not use or share your information with anyone except as described in this Privacy Policy.

### Information Collection and Use

For a better experience, while using our website we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

### Log Data

We intend to inform you that whenever you use our website, we collect data and information (through third party products) on your phone and your browser sends whenever you visit our website (the “Log Data”). This **Log Data** may include information such as your device Internet Protocol (“IP”) address, device name, operating system version, the configuration and utilizing our website, the time and date of your use of the said website, and other statistics.

### Cookies

Cookies are files with small amount of data commonly used as anonymous unique identifier. These are sent to your browser from the website that you visit and are stored on your device internal memory. This Service does not use these **Cookies**” explicitly. However, the website may use third party code and libraries that use “Cookies” to collection information and to improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of our website.

### Service Providers

We may employ third-party companies and individuals for the following reasons:

- To facilitate our Platform (website);
- To provide the Services on our behalf;

- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform users and visitors of this Service that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated to not disclose or use the information for any other purpose.

## Security

We value your trust in providing us your Personal Information and we strive to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

## Lawful purposes

You may only use this website for lawful purposes and you must not use it in a way that infringes the rights of anyone else or that restricts and inhibits anyone else's enjoyment of this website.

## Password / Account Security

You are responsible for maintaining the confidentiality of your password and account and activities that occur under your account. **Clover** shall not be liable to any person for any loss or damage which may arise as a result of any failure by you to protect password or account.

## Ownership of Rights:

All pages of this website including all pictures and designs are the property of **Clover**. Any use of this Platform or its contents including copying or storing them in whole or part, other than for your own personal, non-commercial use is prohibited without the permission of **Clover**. You may not modify, distribute or re-post something on this Platform for any purpose.

## Accuracy of Content:

To the extent permitted by applicable law, **Clover** disclaims all representations and warranties express or implied that content or information displayed in or on this website is accurate, complete, up-to date and /or does not infringe the rights of any third party. The views expressed in user generated content are the opinions of those users and do not represent the view, opinions, beliefs and values of **Clover**.

## Damage to your Computer or other Device:

**Clover** makes reasonable efforts to ensure that this website is free from viruses and other malicious or harmful content. However, we cannot guarantee that your use of this this website including any content on it will not cause damage to your computer or other device. It is your responsibility to ensure that you have the right equipment (including antivirus software) to use this website safely and to screen out anything that may damage or harm your computer or other device. Except where required by applicable law, **Clover** shall not be liable to any person for any

loss or damage they suffer as a result of viruses or other malicious or harmful content that they access from or via through this this website.

### **Career Page and Applying for a Job with Clover**

If you browse or apply for a job in the career page of our website, your application and any additional information that you provide may be used to assess your skills and interests against career opportunities at **Clover**. You must ensure that the information provided is relevant, truthful, accurate and not misleading in any way. **Clover** may also retain this information for internal record only.

### **Changes to This Privacy Policy**

We may update our Privacy Policy from time to time and you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

### **Contact Us**

**If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us.**