

Privacy Policy

Last Updated: [8 Jan. 25]

Introduction

At Transcript Solutions, we are committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, use our services, or interact with us in any way. By accessing or using our services, you agree to the terms of this Privacy Policy. Transcript Solutions has developed internal security measures to prevent any illegal activity detected within our business. The key features of these measures aim to stay aware of high-risk customers and detect suspicious activity, including the predicate offenses to money laundering and terrorist financing. The Company will ensure that all relevant employees are trained on AML and CTF policies and procedures and emphasize alerting these risks. Relevant employees will be required to pass a competency test on this topic.

Information We Collect

- **Personal Data:** We may collect personally identifiable information such as your name, email address, phone number, and other contact details.
- **Usage Data:** We collect information about how you interact with our website and services, including IP address, browser type, pages visited, and other usage statistics.
- **Cookies:** We use cookies and similar tracking technologies to enhance your experience on our website. You can choose to disable cookies through your browser settings.

How We Use Your Information

We may use the information we collect for various purposes, including:

- Providing, operating, and maintaining our services.
- Improving, personalizing, and expanding our website and services.
- Communicating with you, including customer service and support.
- Sending you updates, marketing materials, and other information.
- Analysing usage patterns and trends to improve our services.

Sharing Your Information

We do not sell or trade your personal information to third parties. We may share your information with:

- **Service Providers:** Third-party vendors and service providers who perform services on our behalf, such as hosting, analytics, and customer support.
- **Legal Requirements:** If required by law or in response to valid requests by public authorities, such as a court or government agency.
- **Business Transfers:** In connection with a merger, acquisition, or sale of all or a portion of our assets.

Data Security

We implement appropriate technical and organizational measures to protect your personal information from unauthorized access, use, or disclosure. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

Your Rights

You have the right to:

- Access and review your personal information.
- Request corrections or updates to your information.
- Request deletion of your personal data, subject to certain exceptions.
- Opt-out of receiving marketing communications from us.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page, and the date of the last update will be indicated at the top. Your continued use of our services after such changes constitutes your acceptance of the updated Privacy Policy.

Eligibility for Refunds

Refunds may be granted under the following conditions:

- **Defective Products:** If a product is found to be defective or damaged upon receipt, you may be eligible for a refund.
- **Service Dissatisfaction:** If you are not satisfied with a service provided, you may request a refund within [X] days of the service completion date.
- **Order Cancellation:** If you wish to cancel an order before it has been shipped or the service has begun, you may be eligible for a full refund.

Non-Refundable Items

The following items are not eligible for refunds:

- Products that have been used, worn, or altered.
- Services that have been fully performed or are in progress.
- Digital products that have been downloaded or accessed.

Refund Request Process

To request a refund, please follow these steps:

1. **Contact Customer Support:** Reach out to our customer support team at [email address] or [phone number] with your order number and a detailed explanation of the issue.
2. **Submit Proof:** Provide any necessary proof of the issue, such as photos of defective products or a detailed description of service dissatisfaction.

3. **Return Items:** If applicable, return the product in its original packaging to [return address]. Customers are responsible for return shipping costs unless the product is defective.

Refund Processing

- **Approval:** Upon receipt of your refund request and any required proof or returned items, we will review and process your request within [X] business days.
- **Refund Method:** Approved refunds will be issued using the original payment method. Please allow additional time for the refund to be reflected in your account, depending on your payment provider's policies.
- **Partial Refunds:** In some cases, partial refunds may be granted if only a portion of the order is eligible for a refund.

Risk based approach

The Company undertakes to prevent and combat money laundering and terrorist financing following a risk-based approach. Risk-based approach risk identification and assessment – identifying the money laundering risks facing the Company, given its customer, product, and services profile and having regard to available information, and assessing the potential scale and impact of the risks. A risk-based approach the Company summarised as covering the following areas:

Risk mitigation – identifying and applying adequate measures to mitigate the material risks facing the Company

Risk monitoring – putting in place management information systems (MIS) and keeping up to date with changes to the risk profile through changes to the business or to the threats, and

Documentation – documenting the risk assessment and strategy and having policies and procedures covering the above and achieving effective accountability from the board and senior management.

Information Entered on Registration

During the registration process and later on, the Company will request the following identifying information and contact details:

- First Name and Last Name,
- Date of Birth,
- Gender,
- Address and country of Residence,
- Email address and mobile number,
- Username and Password.

Terms Acceptance

During the registration process, the customer must also confirm acceptance of the website's general terms and conditions and its privacy policy.

Standard Customer Due Diligence

The Company applies general (standard) customer due diligence (hereinafter – CDD) measures to the customers at the registration stage. The CDD process consists of:

- Identification – establishing identity by collecting information from the customer.
- Verification – proving a customer is who they claim to be by obtaining and validating documents or information which supports this claim of identity, which come from a reliable and independent source.

According to the above requirements, The Company collects the following information for identification and verification to prevent money laundering and terrorist financing:

- First and Last Name
- Date of birth
- Address (street, no., ZIP code, city)
- ID
- Proof of Address (POA)

Documents acceptance

For ID, the Company require a government-issued document containing photographic evidence of the customer's identity. The following documents may be accepted for the verification purpose:

- Current signed passport
- Driving license
- Identity card travel document or passport.
- Another document to be designated by the Minister

For POA verification the Company accepts:

- Utility bill for a service installed at the residence issued in the last 6 months.
- Correspondence or any other government-issued document from a central or local government authority, department or agency issued in the last 6 months.
- Lease agreement (Does not have to be issued in the last 6 months but must be currently valid.)

The main requirements to the documents provided by the customer are:

- The document must be valid and not expired.
- Documents must be clear, legible and of good quality.
- Mobile phone bills may not be accepted.

Contact Us

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at:

- **Email:** info@transcriptsolutionsbg.com
- **Address:** Transcript Solutions Ltd Sofia, 9 B Pozitano Str, Floor 1, Office 2