

PRIVACY POLICY

This Privacy Policy is designed to assist you with understanding how BANKEX ("BANKEX", "we", "us" or "our") collects, uses and discloses the information that you provide when accessing or using the Website. The terms "you" and "your" refer to any User, whether individual or group entity, who use our Services or visit our Website. This Policy describes the types of information that we may collect and hold; how we use and share the information; and how you can correct or change your personal data. Our Privacy Policy applies to the Service offered by the Company on the Website, and to any information that becomes available to the Company relating to any User of the Service or Website. This Privacy Policy does not apply to the other services of the Company, which have separate privacy policies.

CHANGES IN OUR PRIVACY POLICY

We may change this Privacy Policy at our sole discretion and at any time. Any revisions to this Privacy Policy will be posted on the Website. The User agrees that it is the User's obligation to visit our Website to review any changes that may be made to this Privacy Policy and other public documents on the Website. If you continue to use our Services or Website after such changes have been made, you hereby automatically provide your consent to the changes. If you do not agree with this Privacy Policy you shall exit the Website and are not authorized to use it until such time as you do agree.

WHAT INFORMATION DO WE COLLECT?

When you visit our Website, you may provide us with three types of information: individual or institutional information that you voluntarily disclose that is collected on an individual basis, and information collected automatically when you use our Website or the services available on our Website (collectively, the "Information"). By providing us with your Individual information or Institutional information, you also expressly agree that we may collect, hold, use and disclose your personal information in accordance with this Privacy Policy. In addition to providing the aforementioned information, if you choose to correspond further with us through e-mail or through the "contact" section of our Website, we may retain, use and disclose the content of your messages together with your e-mail address and our responses. Depending on what stage the offered product is at (pre-start collection of applications; commence or rendering of the full Service; connection of additional services), BANKEX has the right to:

- collect provided information partially or in full;
- process, use or transfer the information by all or part of the claimed methods;
- stop collecting, processing, using, transferring and storing information.

Such changes shall not necessarily be announced by BANKEX and may not be a reason for limitation of rights of Users, owners of the provided information and may not be a reason for any claims and charges against BANKEX.

WHAT IS INDIVIDUAL INFORMATION?

Individual information is collected only when it is voluntarily provided to us by Users on our Website. Individual information means any information such as your:

- Name

- E-mail address;
- Other information that the User may decide to provide, or that the Service may require from Users in accordance with applicable laws.

WHAT IS INSTITUTIONAL INFORMATION?

Institutional information is collected only when voluntarily offered by any entity on our Website.

- Institutional legal name;
- Address (principal place of business and/or other physical location);
- Institution website;
- Other information that User may decide to provide, or that the Service may require from Users in accordance with applicable laws.

WHAT INFORMATION IS COLLECTED AUTOMATICALLY?

When you use our Website or services available on our Website, we automatically collect information from your devices. We collect the following information:

- **Server Log Information:** We collect server log information when you use our Website, which may include (but is not limited to) your login details, the date and time of visits, the pages viewed, your IP address, time spent at our Website and the websites you visit just before and just after our Website.
- **Device Information:** We collect information about the computer or mobile device you use to access our Website, including the hardware model, operating system and version, the web browser you use, and other device identifiers.
- **Telemetry Information.** If you use any of our open source software, we may collect bandwidth upload and download speeds, the amount of free and used storage space on your device and other statistics about your device.
- **Usage Information.** If you use our Website, we will collect metadata about the files you upload for storage and we will record instances in which you have used your private key to authenticate communications.

Information Collected by Cookies and Other Tracking Technologies: We and our Service providers use various technologies to collect information when you interact with our Website, including cookies and web beacons. Cookies are small data files that are stored on your device when you visit a website, which enable us to collect information about your device identifiers, IP address, web browsers used to access the Website, pages or features viewed, time spent on pages, mobile app performance and links clicked. Web beacons are graphic images that are placed on a website or in an email that is used to monitor the behavior of a User visiting the Website or sending an email. They are often used in combination with cookies.

USE OF INFORMATION

We collect, hold and use the Information in accordance with laws of different jurisdictions to protect our Users and Service, and to prevent fraud. We will only use the Information for purposes of:

- providing, maintaining, delivering or improving our Website, products, and services provided by us and our partners;
- analyzing and tracking data to determine the usefulness or popularity of certain content and to better understand the online activity of our Website users;
- fulfilling our legal or regulatory requirements including KYC, AML and any other requested procedures;
- providing you with information about products or services;
- answering your inquiry or responding to any communication from you;
- developing new products or services;
- sending you technical notices, support or administrative notifications;
- communicating with you about news, products, services, events and other information we think will be of interest to you or required to be received from you;
- matching your Information with open data and other resources;
- monitoring and analyzing trends, usage and activities in connection with our Website;
- detecting, investigating and preventing potential fraudulent, unauthorized or illegal transactions or activities;
- protecting the rights and property of Parties (as defined below) and others;
- linking, connecting or combining Information we collect from or about you with other Information
- to process transactions and send notices about your transactions;
- to verify your identity by comparing your personal information against third-party databases;
- to send administrative or account-related information to you;
- to provide a personalized experience and implement your requested preferences;
- to enhance security, prevent fraud, monitor and verify identity or service access, combat spam, malware and other security risks;
- to deliver targeted marketing, service update notices, and promotional offers based on your communication preferences (where this is in accordance with the law);
- to interact with you on third party social networks (subject to that network's terms of use);
- to communicate with you about our events or our partner events;
- to resolve disputes, collect fees, and troubleshoot problems;
- to comply with legal obligations;
- to enforce our agreements with third parties; and for quality control and staff training.

SHARING OF INFORMATION

We will share Information about you in the following cases:

- with your consent or at your instruction
- with our current or future parent companies, affiliates, subsidiaries and with other companies under common control or ownership with us or our offices internationally;
- with third parties or service providers that perform work for us;
- certain information you may choose to share may be displayed publicly, such as your username and any content you post when you use interactive areas of our Website like our online forums;

- in connection with a merger, the assign or sale of our company assets, or if we are involved in an acquisition or any other financial situation where Information must be disclosed;
- in response to a request for information if we believe disclosure is in accordance with, or required by, any applicable law, regulation or legal process;
- if we believe your actions are inconsistent with our user agreements or policies, or to protect the rights, property and safety of any Party or others; and with third parties where aggregate Information is disclosed which cannot be reasonably used to identify you.

Information Collected by Cookies and Other Tracking Technologies: We and our Service providers use various technologies to collect information when you interact with our Website, including cookies and web beacons. Cookies are small data files that are stored on your device when you visit a website, which enable us to collect information about your device identifiers, IP address, web browsers used to access the Website, pages or features viewed, time spent on pages, mobile app performance and links clicked. Web beacons are graphic images that are placed on a website or in an email that is used to monitor the behavior of a User visiting the Website or sending an email. They are often used in combination with cookies.

RIGHTS IN RELATION TO THE USE OF YOUR PERSONAL INFORMATION

1.1. Rights of access, correction and deletion You have the right of access to your personal information that we hold, and to some related information. You can also require any inaccurate personal information to be corrected or deleted.

1.2. Right to object You have the right to object to our use of your personal information for direct marketing purposes at any time and you may have the right to object to our processing of some or all of your personal information (and require them to be deleted) in some other circumstances. If you wish to exercise any of these rights, please contact us as set out below.

PROTECTION OF PERSONAL INFORMATION

We take all reasonable steps to protect the security of the information communicated through our Website. However, no computer security system is entirely foolproof, and the Internet is not a secure method of transmitting information. As a result, you indemnify us, and we do not assume any responsibility for the data you submit to or receive from us through the Internet or for any unauthorized access or use of that information and we cannot and do not guarantee that information communicated by you to us or sent to you by us will be received or that it will not be altered before or after its transmission to us. You agree to not hold us and our respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (collectively the "Parties") liable for any loss or damage of any sort incurred as a result of any misappropriation, interception, modification, deletion, destruction or use of information provided through our Website. Most web browsers are set to accept cookies as a default. You may wish to opt out by turning off cookies (please refer to the help menu on your browser); however, switching off cookies may restrict your use of our Website. You may also opt out of receiving promotional communications from us at any time by following the instructions in those communications. If you opt out, we may still send you

non-promotional communications, such as technical notices, support or administrative notifications or information about your account (if you have one).

HYPERLINKS AND THIRD-PARTY SITES

The Website may contain links to other third-party websites that may collect personal information about you, including through cookies or other technologies. If you link to another website, you will leave this Website and this Privacy Policy will not apply to your use of and activity on those other websites. You should consult these other websites' privacy policies as we have no control over them and are not responsible for any information that is submitted to or collected by these third parties.

INTERNATIONAL USERS

Any User or visitor of the Website that is a European person or from another country that is governed by a data-collection law, hereby expressly agrees to transfer personal data to us for global processing in different jurisdictions.

CONTACT US

If you have any questions about this Privacy Policy, please contact us at mediatoken@bankex.com.