# PRIVACY POLICY

#### Last updated: June 13, 2024

## **Our Commitment to Privacy**

We attach great importance to the protection of your personal information and privacy. This Privacy Policy ("Policy") explains how we collect, use, store, transfer and protect your personal information. This Policy applies regardless of how you access or use the Account, Application QWIK and all related services and tools. We reserve the right to add or change the content of the Policy from time to time. We recommend that you review the contents of the Policy periodically to ensure that you are aware of our current Policy.

#### Application area

When you log in or use the Services, you are deemed to have agreed to and accepted the Policy. We may revise the Policy and the revised version will become effective on the date of its publication, unless a different date is further specified at the time of publication. If required by law, we will notify you of changes to this Policy. Your continued use of the Services after the Policy has been revised means that you accept and agree to be bound by the revised Policy.

For purposes of this Policy, "personal information" means information that is associated with and can identify that specific individual. The Policy does not apply to anonymous information that cannot identify a specific person.

#### How we collect personal information

To provide you with better services, we will collect your personal information to the following extent:

#### Device Information

When you use the Services, we will collect information from your computer, mobile phone or other devices you use, including, but not limited to: your computer's IP address, device ID or identification code, device type, geographic location, mobile network information and other information;

Account Information

If you register an Account QWIK or use the Services, we may collect the following information:

- 1) Your contact information, such as your name, address, telephone number, email address and other similar information;
- 2) Your financial information, such as your bank account number and/or your credit card number, that you provided to us when you registered your Account or used the Services integrated with your Account;
- 3) Your personal information, such as your social security number or identification number;
- 4) Account activity information such as recent activity, Account management, historical transactions;

• Information received from other channels. We may receive your personal information from third parties, such as service providers, credit bureaus, and marketing analysis tools. You may also grant us the right to access third party platforms and receive your information. What information we may receive depends on your privacy and login settings on third-party platforms. When you link a third-party platform account to your Account and authorize us to receive information, you are deemed to agree to our collection, storage and use of the third-party platform information in accordance with this policy;

• Anti-fraud information. To prevent fraud, we may collect information about your trading activities and your interactions with the Services. To identify malware, we may evaluate your computer, phone or other device;

Other information. We may collect your feedback or information you fill out in our surveys.

# Why we collect information

Our primary purpose for collecting personal information is to provide a secure, efficient, personalized user experience. We collect your information to identify you, prevent fraud, comply with the rules of relevant jurisdictions, make it easier for other users to interact with you, provide you with useful information to facilitate your transactions.

## How long do we store personal information?

We will store your data for the duration of the agreement with us and for the period that is justified by Applicable Law. When you initiate deletion of your Account, we will immediately stop sharing your data with third parties. If you ask us in writing to destroy your data, we will destroy all data unless required by government authorities or Applicable Law.

## How we use personal information

We will use your personal information in the following situations:

- to provide you with user support and services;
- communicate with you about your transaction activities;
- to confirm your identity when setting up your Account and resetting your password;
- · resolve disputes, troubleshoot problems;
- to detect, prevent and/or combat fraud or other potential violations of laws, policies, user agreements;

· to personalize your user experience, measure service performance, improve the content and design of services;

• to remind you about product updates and to provide you with marketing information based on your preferences;

• to fulfill our obligations in accordance with the law and the user agreement.

# How we protect and store personal information

We store your personal information using computer equipment. To protect your information, we are committed to using various security technologies and supporting management systems to prevent leakage, tampering or damage to your information, such as firewall technology, encrypted information storage, strict data center access restrictions, etc.

We make every reasonable effort to ensure the security of your information. Please understand that due to technical limitations and possible malicious tricks, we cannot guarantee that there will be no leaks or damage. Therefore, we recommend that you take adequate precautions to protect your personal information, including not disclosing your password information to third parties.

In the event of a breach of the security of personal information, we will promptly notify you electronically. We will report security incidents on the Application or send you an email at the email address you have provided to us or post relevant information on the Website.

## How we share personal information with third parties

We may share your personal information:

- members of our corporate group;
- We may share personal information with financial institutions to jointly develop and provide the Services;

- When mergers or acquisitions are involved, we may share personal information with the organization planning the merger or acquisition;
- To comply with applicable laws and regulations, we may provide personal information to law enforcement agencies, regulators or other government agencies. To protect our users from personal or property harm, we also disclose personal information when we believe it is necessary;
- To prevent fraud, we will share personal information with identification service providers;
- · Service providers as defined in the user agreement;
- With your consent or instructions, we will share personal information with other third parties.

You can refuse to allow us to share your personal information with third parties, but your refusal will affect your use of some services.

# Marketing

We may use personal information to improve and personalize services, content and related marketing. However, any marketing information we send to you relates only to your Account or Services. If you do not want to receive marketing information, you can opt out. Once you opt out, we will not send you marketing information.

## How you access and control your personal information

You have the right to request your data from us. You can log into your Account at any time, check your details and edit them if necessary. If you decide to delete your Account, we will mark your Account as "Deleted" in our database, but to collect debt, resolve disputes, assist with investigations, prevent fraud, enforce user agreements, or comply with the law, we may retain your personal information over a certain period of time.

#### Links to other websites

Our products (such as the Website) may contain links to other websites. However, once you click on these links, you will leave our Website and these websites are not under our control. Therefore, we are not responsible for the protection of any personal information provided when using these websites, and these websites are not subject to this Policy. You should carefully read the privacy statements on these sites.

## How to contact us

If you have any questions regarding this Policy, please contact us at help@qwikwallet.io.