

**PRIVACY POLICY** This Privacy Policy governs the manner in which DECENTRALIZED FINANCIAL CORPORATION and/or its subsidiaries (“Company”) collects, uses, maintains and discloses information collected from users (each, a “User”) of the website www.koinfox.com (“Site”) and the Koinfox Mobile Applications (“App”). This privacy policy applies to the Site and the App and all products and services offered by the Company.

### 1. PERSONAL IDENTIFICATION INFORMATION

a. The Company may collect your personal information while you access the Site and/or the App. While opening an account with us we may collect your contact information including name, address, phone, email, other identification documents, etc.; information regarding your transactions and trading; bank account; and information pertaining to your IP address and the device or computer used by you for the purpose.

b. Users may, however, visit our Site or the App anonymously. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personally identification information, except that it may prevent them from engaging in certain Site and the App related activities.

### 2. NON-PERSONAL IDENTIFICATION INFORMATION

a. We may collect non-personal identification information about Users whenever they interact with our Site and the App. Non-personal identification information may include the browser name, the type of computer and technical information about Users means of connection to our Site and the App, such as the operating system and the Internet service providers utilized and other similar information.

### 3. WEB BROWSER COOKIES

a. Our Site and the App may use “cookies” to enhance User experience. User’s web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. This allows the website, through its server to provide the users with a tailored experience within the Site and the App. The functionality of our website is highly dependent on the cookies that we use. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site and the App may not function properly.

### 4. HOW WE USE COLLECTED INFORMATION

The Company may collect and use Users’ personal information for the following purposes:

- a. To process payments. We may use the information Users provide about themselves when placing an order only to provide service to that order. We do not share this information with outside parties except to the extent necessary to provide the service;
- b. To run a promotion, contest, survey or other Site and the App feature;
- c. To send Users information they agreed to receive about topics we think will be of interest to them;
- d. To send periodic emails;

- e. To resolve Disputes in relation to the Transaction;
- f. To prevent and identify suspicious /other illegal transactions in order to mitigate risks relating to money laundering and other illegal activities, detect and prevent against actual or potential occurrence of identity theft, fraud, money laundering, abuse of Services and other illegal acts;
- g. We may use the email address to send User information and updates pertaining to their order. It may also be used to respond to their inquiries, questions, and/or other requests. If User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. If at any time the User would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

## 5. HOW WE PROTECT YOUR INFORMATION

- a. We adopt reasonable and appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site and the App.
- b. Sensitive and private data exchange between the Site and the App and its Users happens over a SSL secured communication channel and is encrypted and protected with digital signatures.

## 6. SPECIAL CASES

- a. We take the protection of your personal information very seriously and recognise the need to keep your personal information registered with the Site and the App secure. Save as expressly provided herein, your personal information will not be passed on by Us or by Our agents for use by third parties in any form whatsoever unless We have obtained your consent or are legally required to do so or except for the following purposes. It is Our policy not to use or share the personal information about Browsers or Members in ways unrelated to those described in this Policy without also providing you an opportunity to opt out or otherwise prohibit such unrelated uses. However, We may disclose personal information about Browsers or Members (including all information and documentation provided to us concerning a Member), or information regarding your use of the services or Site and the App(s) accessible through Our services, for any reason if, in Our sole discretion, We believe that it is reasonable to do so, including but not limited to:
  - i. To satisfy or comply with any laws, Act, regulations, or governmental, or legal requests for such information;
  - ii. To conduct our customer identification and anti-money laundering reviews and compliance (e.g., by providing personal information about Members to third-party identity verification services);
  - iii. To make reports concerning suspicious activity, potential money laundering, terrorism financing, abuse of services or other potentially unlawful activity to law enforcement agencies, regulatory agencies and other governmental agencies in any jurisdiction where we deem it appropriate in our sole discretion;
  - iv. To disclose information that is necessary to identify, contact, or bring legal action against someone who may be violating our Terms & Conditions or other User policies;

- v. To operate Our Site and the App and Services properly;
- vi. To protect Ourselves, Our Members, and the general public, We specifically reserve the right to disclose any and all information to law enforcement in the event that a crime is committed, is suspected, or if We are compelled to do so by lawful criminal, civil, or administrative process, discovery requests, subpoenas, court orders, writs, or reasonable request of authorities or persons with the reasonable power to obtain such process;
- vii. It is further within Our sole discretion to cooperate with and disclose information to law enforcement, private party litigants and governmental agencies, about Our Users to the extent required by applicable law.
- viii. If We have reason to believe that a Member is not the owner of a credit card or other account, even if the credit card or account use is authorized, We may provide information about you to the credit card and/or account holder and/or appropriate authorities.
- ix. In cases of dispute in peer-to-peer transaction or whenever We deem it to be necessary, we can share your relevant information with the counterparty/ peer involved in the transaction, law enforcement agencies, regulatory agencies and other governmental agencies in any jurisdiction where we deem it appropriate in our sole discretion

## 7. SHARING YOUR PERSONAL INFORMATION

- a. We do not sell, trade, or rent Users' personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above.

## 8. CHANGES TO THIS PRIVACY POLICY

- a. We may periodically make changes to the Privacy Policy. While the Company will attempt to notify you of these changes, it is your responsibility to review this privacy policy on regular basis and remain informed of any changes.

## 9. YOUR ACCEPTANCE OF THESE TERMS

- a. By using this Site and the App, you signify your acceptance of this policy and terms of service. If you do not agree to this policy, please do not use our Site and the App. your continued use of the Site and the App following the posting of changes to this policy will be deemed your acceptance of those changes.

- 10. CONTACTING US a. If you have any questions about this Privacy Policy, the practices of this Site and the App, or your dealings with this Site and the App, please visit [koinfox.com](http://koinfox.com).