

Privacy Policy

LAST UPDATE: February 27, 2023

TermiPass (“we”, “our” or “us”) collects information about you from various sources to provide our Application to you, to analyze and improve our Application, and to communicate with you. This Privacy Policy (the “Privacy Policy”) covers our treatment of the personally identifiable information (“Personal Information”) that we gather when you access or use our services, currently offered at TermiPass Application (the “Application”).

From time to time, we may revise or amend this Privacy Policy to reflect changes in law, our personal data collection and use practices, the features of the Application, or advances in technology. This Privacy Policy does not cover the practices of entities we don’t own or control, or people we don’t manage.

1. Who we are

Our Privacy Policy applies to our and all services we offer, but excludes any products, applications or services that have separate privacy policies which do not incorporate this Privacy Policy. For the purposes of data protection laws of the United States (“US”) and the European Union (“EU”) (“Data Protection Laws”), TermiPass is a data controller (i.e., the company who is responsible for, and controls the processing of, your personal data).

2. Information we collect and for what purpose

We gather various types of Personal Information from our users and Application visitors, and we use this Personal Information internally for a variety of purposes, including but not limited to business reasons, marketing, Application maintenance and statistics, and research and product development.

- Information you provide – when you interact with our Application you may voluntarily provide us with Personal Information, such as your name (including business entity name), date of birth, postal address, email address, phone number, physical location and trading activity. You may provide this Personal Information to us when you contact us, create an account with us, inquire about careers with us, or request information about our Application. You may provide this Personal Information to us directly or through third-party identity verification services or social media. We may also request and collect additional documentation to support and verify the Personal Information you provide, including: identification documents such as passports, drivers' licenses or national identification cards; official letters and statements proving place of residence; and self-portrait photographs.
- Information Automatically Collected – we may also automatically collect other technical information about your use and interaction with our Application, which may be collected through cookies, web beacons and other similar technology as

described in Section 5 (how we use cookies and other tracking technology to collect information).

3. How we collect information

To the extent permissible under applicable Data Protection Laws, we collect information about you and any other party whose details you provide to us when you:

- Access or use our Application;
- Create an account with our Application;
- Complete online forms (including call back requests), take part in surveys, post on any forums, download information such as white papers or other publications or participate in any other interactive areas that appear within our Application;
- Interact with us using social media;
- Provide your contact details to us when registering to use or access any services we make available or when you update those details; and
- Contact us or otherwise connect with us, online or offline.

We will also collect your information where you only partially complete and/or abandon any information inputted into our Application and/or other online forms and may use this information to contact you to remind you to complete any outstanding information and/or for marketing purposes.

We may also collect information from your devices (including mobile devices) and applications you or your users use to access and use our Application (for example, we may collect the device identification number and type, location information and connection information such as statistics on your page views, traffic to and from the sites, referral URL, ad data, your Internet Protocol (IP) address, your browsing history and your web log information) and we will ask for your permission before we do so. We may do this using cookies or similar technologies (as described in Section 5 below).

If you intend to give us Personal Information about someone else, you are responsible for ensuring that you comply with any obligation and consent obligations under applicable Data Protections Laws. Insofar as required by applicable Data Protection Laws, you must ensure that beforehand you have their explicit consent to do so and that you explain to them how we collect, use, disclose and retain their Personal Information, or direct them to read our Privacy Policy.

4. How we use your information

To the extent permissible under Data Protection Laws, we use your information to:

- Provide any information or services that you have requested or ordered;
- Compare information for accuracy and to verify it with third parties;
- Provide, maintain, protect and improve our Application;
- Manage, monitor, and administer your use of the Application and provide an enhanced, personal, user experience;

- Manage our relationship with you (for example, customer services and technical support activities);
- Undertake internal testing of our Application or systems to test and improve their security and performance (in these circumstances, we would de-identify any information used for such testing purposes);
- Provide you with any information that we are required to send you to comply with our regulatory or legal obligations;
- Comply with applicable Know Your Customer and Anti-Money Laundering regulations;
- Detect, prevent, investigate or remediate, crime, illegal or prohibited activities or to otherwise protect our legal rights (including liaison with regulators and law enforcement agencies for these purposes);
- Contact you to see if you would like to take part in our customer research (for example, feedback on your use of our applications, products and services);
- Monitor, carry out statistical analysis and benchmarking (provided that in such circumstances it is on an aggregated basis which will not be linked back to you or any living individual);
- Deliver advertising, marketing (including in-product messaging) or information which may be useful to you; and
- Deliver joint content and services with third parties with whom you have a separate relationship (for example, social media providers).

In addition to the commercial uses listed above, we may be required to provide any and all of your Personal Information to governmental authorities as necessary to comply with the law. To the extent required by Data Protection Laws, or where we have a legitimate

and lawful purpose for doing so, we retain information about you after your withdrawal of funds from the Application, the closure of your account, if your application for an account is declined or if you decide not to proceed with the application.

Our Application may contain technology that enables us to:

- Check specific information from your device or systems directly relevant to your use of the websites, applications or Application against our records to make sure the Application services are being used in accordance with our end-user agreements and to troubleshoot any problems;
- Obtain information relating to any technical errors or other issues with our Application;
- Collect information about how you use the features of our Application; and
- Gather statistical information about the operating system and environment from which you access our Application.

In addition to the purposes described in this section 4, we may also use information we gather to deliver targeted and interest-based advertising, marketing (including in-product messaging) or information to you which may be useful, based on your use of the Application or any other information we have about you (depending on the Application, you may be able to configure these features to suit your preferences).

5. How we use cookies and other tracking technology to collect information

Cookies are small text files which are transferred from our Application and stored on your device. We use cookies to provide personalized service, and to help make our Application easier for you to access. Our cookies may be; 1) temporary session cookies (cookies that identify and track users within our Application that are deleted when you close your browser or leave your session in the application or service); or, 2) persistent cookies (cookies that enable our Application to “remember” who you are and to remember your preferences within our Application and which will stay on your computer or device after you close your browser or leave your session in the applicable Service).

We use the following different types of cookies:

- Strictly necessary cookies - these cookies are needed for our Application to function properly, for example, these cookies allow you to access secure areas of our Application.
- Performance cookies and analytics technologies - these non-identifying cookies collect statistics about how visitors interact with our Application, for instance which functionality visitors use most often, and if they get error messages from areas of the websites, applications or Application.

- Functionality cookies - these cookies allow our Application to remember choices you make (such as your username, language or region) and allow us to provide enhanced personalized features.
- Targeting or advertising cookies - these cookies are used to deliver adverts tailored to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of an advertising campaign. They are usually placed by advertising networks with our permission.
- Web beacons and parameter tracking – we use cookies and similar software known as web beacons to count users who visit our Application after clicking through from our advertisements on other websites or in emails. These web beacons collect limited information which does not identify particular individuals. It is not possible to refuse the use of web beacons. However, because they are used in conjunction with cookies, you can effectively disable them by setting your browser to restrict or block cookies.
- IP Address and traffic data – we keep a record of traffic data which is logged automatically by our servers, such as your IP address, device information, the website that you visited before ours and the website you visit after leaving our Application. We also collect some site, application and service statistics such as access rates, page hits and page views. We are not able to identify any individual from traffic data or site statistics.
- Google Analytics – Google Analytics uses cookies to help the Application analyze how visitors use our services. The information generated by the cookie will be transmitted to, and stored by, Google, on servers in the United States. Google will use this information for the purpose of evaluating your use of the

Application by compiling reports on website activity for website operators and providing other reports relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. To find out more, see "How Google uses data when you use our partners' sites or apps," (located at www.google.com/policies/privacy/partners, or any other URL Google may provide from time to time).

If necessary to comply with applicable law, we will ask for your consent to use cookies on your device. Once your consent has been provided, this message will not appear again when you revisit. If you, or another user of your computer, wish to withdraw your consent at any time, you can do so by altering your browser settings.

6. How we use mobile data

We may obtain information through mobile applications that you install on your mobile devices to access and use our Application. These mobile applications may be our own mobile applications or those belonging to third parties. Where the mobile application belongs to a third party, you must read their privacy policy as it will apply to your use of that third-party mobile application. We are not responsible for such third-party mobile applications and their use of your Personal Information.

7. How we share your information

We intend to keep your data and information confidential, in compliance with our legal obligations. We may share your information with, where permitted by applicable law:

- Our corporate family, affiliates and subsidiaries;
- Our service providers and agents (including their sub-contractors) or third parties which process information on our behalf (e.g. internet service and platform providers, payment processing providers and those organizations we engage to help us send communications to you);
- Partners, including system implementers, resellers, value-added resellers, independent software vendors and developers;
- Third parties used to facilitate payment transactions, for example clearing houses, clearing systems, financial institutions and transaction beneficiaries;
- Third parties where you have a relationship with that third party and you have consented to us sending information (for example social media sites or other third-party application providers);
- Third parties for marketing purposes;
- Third party credit reference and fraud prevention agencies;
- Third parties to enforce our legal rights and satisfy our legal obligations, including without limitation any reporting or disclosure obligations under applicable law or regulations or subpoena, court order or other judicial or administrative process, or when we believe in good faith that disclosure is legally required or otherwise

necessary to protect our rights and property, or the rights, property or safety of others;

- Third parties to comply with the rules, regulations and guidelines of the payment networks in which transactions are processed;
- Our professional advisors and auditors for the purpose of seeking professional advice or to meet our audit responsibilities;
- Third parties to transfer information and/or assets in the event of a joint venture, collaboration, financing, merger, acquisition, sale, bankruptcy filing, change of legal form or other corporate restructuring;
- Another organization to whom we may transfer our agreement with you; and
- Third parties for any other purpose permitted under applicable law and regulation or agreed to in this Privacy Policy or disclosed at the time the information is collected.

If you follow a link from our Application to another site or service, this Privacy Policy will no longer apply. We are not responsible for the information handling practices of third-party sites or Application and we encourage you to read the privacy notices appearing on those sites or Application.

8. Legal basis for processing in the EU

In the EU, we collect your personal data for the following purposes:

- Where necessary to perform any contract we enter into, or have entered into, with you to provide services or access to our Application;
- Where necessary for our legitimate business interests (or those of a third party) and your interests and fundamental rights do not override those interests; and
- Where we need to comply with a legal or regulatory obligation in the EU.

If you require details about the specific legal basis we are relying on to process your personal data please contact us at support@bytrade.io.

9. How we store and protect your information

We will endeavor to keep your information secure by taking appropriate technical and organizational measures against its unauthorized or unlawful processing and against its accidental loss, destruction or damage. We will take commercially reasonable steps to protect your Personal Information but we cannot guarantee the security of your information which is transmitted to our Application or to other website, applications and Application via an internet or similar connection.

For individuals based in the EU or Switzerland, we store personal data for as long as necessary to fulfil the purposes for which we collect the data (see above under "Information we collect and for what purpose"), except if required otherwise by Data Protection Laws. Please note that we may transfer information, including Personal Information, to a country and jurisdiction that does not have the same Data Protection Laws as your jurisdiction, and you consent to the transfer of information to the U.S. or

any other country in which we or our parent, subsidiaries, affiliates or service providers maintain facilities and the use and disclosure of information about you as described in this Privacy Policy.

If you believe your account has been compromised, please contact us at support@bytrade.io.

10. Your choices

a. Personal Information

You may provide us with instructions on what to do with your Personal Information. Users have choices and control over their Personal Information. Where we need to collect Personal Information and you fail to provide that data when requested, we may have to close your account and/or block your access to the Application. Since your choices and instructions may result in loss of access to the Application and services, please review your options carefully.

b. Other information

If you have any questions about your Personal Information, our use of this Personal Information, or your rights when it comes to any of the foregoing, contact us at support@bytrade.io.

c. Your rights in respect to your Personal Information if you are located in the EU or Switzerland

If you are located in the EU or Switzerland, you have the following rights in respect to the Personal Information that we hold:

- Right of access – the right to obtain access to your personal data;
- Right to rectification – the right to obtain rectification of your Personal Information without undue delay where the data is inaccurate or incomplete;
- Right to erasure – the right to obtain the erasure of your Personal Information without undue delay in certain circumstances, such as where the data is no longer necessary in relation to the purposes for which it was collected or processed;
- Right to restriction – the right to restrict data processing undertaken by us on your Personal Information in certain circumstances, such as where the accuracy of the personal data is contested by you, for a period enabling us to verify the accuracy of that personal data;
- Right to portability – the right to portability allows you to move, copy or transfer Personal Information easily from one organization to another; and,
- Right to object – you have a right to object to data processing based on legitimate interests and direct marketing.
- Right to withdraw consent – you have a right to withdraw your consent to our processing your data. If you exercise this right, we may not be able to provide services to you.

If you wish to exercise one of these rights, please contact us at support@bytrade.io and we will respond within 30 days of the request. If you request access to your personal data, we will provide all information to you by email in addition to context regarding data use. If you request erasure of your personal data, we will respond with a confirmation of erasure by email within 30 days of the request. If your request is deemed unfounded and/or excessive, under the GDPR we retain the right to refuse to respond to the request or to charge a reasonable fee if your request is clearly unfounded, repetitive, or excessive. If we refuse to respond, or charge a reasonable fee, we will provide our reasons for doing so. If you are not satisfied with the reasons, you may complain to the relevant supervisory authority, the Information Commissioners Office.

If you feel your Personal Information has been inappropriately handled, you can lodge a complaint to your local data protection authority. Further information about how to contact your local data protection authority is available at http://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm.

d. Other Choices

In addition, the browser you use may provide the ability to control cookies or other types of local data storage. We do not control these choices, or default settings, which are offered by makers of your browser.

11. Changes to our privacy policy

We may change our Privacy Policy from time to time. We will update this Privacy Policy on our website, so please try to read it when you visit the website (the 'last modified' reference tells you when we last updated our Privacy Policy).

12. Further Information

If you have any queries about how we treat your information, the contents of this notice, your rights under local law, how to update your records or how to obtain a copy of the information that we hold about you, please email us at support@bytetrade.io, subject line: "Data protection officer" in the subject header.