

INFORMATION WE COLLECT AND USE

- Personal details (such as your name);
- Contact email information ;
- Service information (such transaction activity, including frequency, size, Virtual Currency preferences);
- Account information (such as account settings, passwords);
- Your contacts (such Virtual Currency addresses you transact with through our Services);
- Your preferences;
- Communications you send us (such as customer support and other requests you make through our Services)
- Promotion information (if you choose to participate in a contest, sweepstakes, or similar campaign, we will collect any information you provide in relation to such activity, such as photos, images, captions, or other content, in accordance with the terms provided at that time);
- Other information you may provide (including other information you provide about yourself or others through our Services or to which you provide us with access via third-party platforms).

Personal information we generate. As you use our Services, we generate certain personal information about you, including through automatic data collection and by inferences based on the information we collect about you and your activity. We may automatically collect information about your interactions with the Services or communications you receive (such as email) using certain technologies, such as cookies, web beacons and other technologies. We generate the following categories of personal information about you (collectively “Usage Data”):

- Device information. When you visit or use our Services, we automatically collect certain information about your device (e.g., your mobile device, computer, or tablet), including information about your hardware and software, device configuration, and nearby networks. Such data may include data about your device operating systems, browsers, and other software installed on your device; device identifiers, such as IP address, IMEI number, MAC address, or other device identifier; country of origin, region and language settings; and information about domain servers and wireless or network access points near your device.

- Usage and performance information. We also automatically collect personal information about your usage of the Services, including information about your interactions with features of our Services; sites or pages visited; access times; and performance of our Services.
- Location information. If you use our Services, we automatically collect generic location information about you (such as city or neighborhood) or, with your consent, precise geographic location data from your mobile device. For example, we may receive this information when you enter your local city in your account profile, when you are in proximity to certain beacons, or in your comments or other communications with us. We may use and store this information to provide and improve features of our Services.
- Wallet Information If you create a AYAPAY Wallet through our Services, you will generate private keys, and you will generate encryption keys to encrypt those private keys. Once generated, we collect the encrypted data that, when unencrypted, contains these private keys, as well as the corresponding unencrypted public keys derived from these private keys necessary for generation of Wallet addresses used by your Wallet to interface with the relevant Virtual Currency network(s). Under no circumstances do we ever collect an unencrypted private key from you, nor can we decrypt any encrypted private key data. Your Wallet address may be used to retrieve your Wallet’s transaction history from the relevant Virtual Currency network, via the AYAPAY Services or through other third party services.
- Inferences about you. We combine the information we collect, generate, or otherwise obtain to draw inferences about your preferences and interests in order to provide and personalize our Services and tailor the offers we and our partners provide to you.
- Aggregate Information. We aggregate personal information collected directly from you, information generated about you by us, and information obtained from third parties (with your consent, where required) with personal information collected about other users in order to produce general statistics that cannot be linked to you or any other specific user. Information that has been aggregated and de-identified is no longer considered “personal information” and may be subsequently used for any purpose.
- Anonymized Information. We may process information that cannot be linked to you or any other specific user using any means available to us, either because it was collected anonymously or has been subsequently anonymized. Information that is anonymous or has been anonymized is no longer considered “personal information” and may be subsequently used for any purpose.
- Your name;
- Email address or other contact information;

HOW WE USE YOUR INFORMATION

- Provide the Services, which includes providing you with the services, products, and functionality offered through our Services and fulfilling your requests, including but not limited to: operating Wallets and processing Virtual Currency Transactions;
- Authenticate your account credentials and identify you, as necessary to log you in to the Services and ensure the security of your account;
- Communicate with you about your account or use of our Services, products, and/or functionality; respond to, or follow up on, your comments and questions; and otherwise provide customer service;
- Send you marketing communications, including communicating with you about services or products offered by AYAPAY, or our business partners and other marketing communications that we believe you would be interested in, as permitted by law (you may opt out of marketing communications);
- Operate and improve our Services and develop new products and services, including using analytics to better understand how you use our Services for purposes of product, website, application and service development and to enhance the user experience;
- Authenticate your credit or debit card account information;
- Tailor your experience with our Services, such as by making inferences or combining different pieces of information we have collected about you to suggest products or services that you may be interested in or otherwise tailor our Services to you according to your preferences;
- Provide you more relevant advertising on and off our Services, including to show you personalized offers on and off our Services;
- Protect against, investigate, and deter fraudulent, unauthorized, or illegal activity;
- Develop new and enhance existing service and product offerings;
- Manage and develop our business and operations;
- Comply with our policies, procedures and legal obligations, including complying with law enforcement or government authority requests, addressing litigation-related issues, and exercising rights or obligations conferred by law; and
- As otherwise consented to by you and as required or permitted by applicable law. If you give your consent to any further use of personal information, you can withdraw that consent at any time by contacting us using the details set out below.

You have choices about your personal information, and in some circumstances, you may have the right to opt-out or object to our uses of your personal information for these Purposes. Please contact us at apply@aryacoin.io if you have any concerns about our uses of your personal information. Please bear in mind that some of these uses are required for us to offer the Services and that your access of

the Services may be impacted based on any choices you make with regard to our usage of your personal information.

Electronic Communications. Consistent with the above Purposes and as permitted by applicable law, we may communicate with you via electronic messages, including email, text message, or mobile push notification to:

- Send you information relating to our products and Services. This may include technical notices, updates, security alerts, and support and administrative messages.
- Send you marketing communications. In other situations, subject to applicable law, we may communicate with you about contests, offers, promotions, rewards, upcoming events, and other news about products and Services offered by AYAPAY and other business partners.

With your consent, where required, we may contact you at the mobile phone number that you provide to us by way of direct dial calls, autodialed and prerecorded message calls, text messages and push notifications in connection with the above Purposes.

HOW WE SHARE YOUR INFORMATION

We disclose the personal information we collect (or otherwise generate or obtain) as follows:

- With other business partners. We may share information with other third-party business partners for their own marketing purposes, including sharing with helpdesk hotline representatives, technical support specialists, and online advertisers or advertising technology (“ad tech”) companies to provide you with targeted advertising and marketing communications, where permitted under law. Sharing with our business partners may be additionally subject to the terms and conditions of such business partners.
- With cloud service providers. We may share information with cloud service providers to store certain personal information and for disaster recovery purposes, as well as to provide hosting for the Services.
- With social networking services. We share (or facilitate your sharing of) your information with social networking services when you use our Services to connect and share your information publicly or with

friends, or when you use our Services to connect with us on, share on, or use third-party social networking platforms and services.

Our Services may also allow you to connect with us on, share on, and use third-party platforms, including those on which Aryacoin.io has a presence (e.g., Twitter, Facebook, Reddit). Please be mindful of your personal privacy needs and the privacy needs of others as you choose whom to connect with and what to share and make public. We cannot control the privacy or security of information you choose to make public or share with others. AYAPAY also does not control the privacy practices of third-party platforms. Please contact those sites and services directly to learn about their privacy practices.

- **To process payments.** We require credit or debit card information to allow you to pay us and we share payment information with third-party payment processors, and other third-party service providers (such as fraud detection services).

When you use a credit or debit card to secure a reservation through our Services, we provide your credit or debit card account information (including card number and expiration date) to our third-party payment service providers. These third parties may store your credit or debit card account information so you can use our payment services through our Services in the future, to the extent permitted by local law.

- **With other service providers.** We share information with third-party vendors, consultants, and other service providers who perform services or functions on our behalf (e.g., our accountants, lawyers, etc.).

- **In the event of a corporate transaction.** We may disclose or transfer your information to a third party if we sell, transfer, divest, or disclose all or a portion of our business or assets to another company in connection with or during negotiation of any merger, financing, acquisition, bankruptcy, dissolution, transaction, or proceeding.

- **To protect rights and property.** We may disclose your information to third parties when we believe in good faith that disclosure is necessary to protect our rights, our property, the integrity of the Services, personal safety, or the interests of you or any other person, and to detect, prevent and/or otherwise address fraud, risk management, security or technical issues.

- **To comply with and as required by law.** We may disclose your personal information to government authorities or other relevant third parties in order to comply with applicable legal requirements, judicial proceedings, court orders, legal process, or lawful requests from governmental authorities.

- **Aggregate information.** We share aggregate statistical data for the improvement of our Services. We may also share aggregate or de-identified information with third parties at our discretion.

- **At your request.** We also share your information as directed or requested by you, or subject to your consent.

LINKS TO OTHER WEBSITES

Our Services may contain links to other websites or services that are not owned or controlled by AYAPAY, including links to websites of our advertisers, and other business partners. This Policy only applies to information collected by our Services. We have no control over these third party websites, and your use of third party websites and features are subject to privacy policies posted on those websites. We are not responsible or liable for the privacy or business practices of any third party websites linked to our Services. Your use of third parties' websites linked to our Services is at your own risk, so we encourage you to read the privacy policies of any linked third party websites when you leave one of our Services.

CHILDREN

Our Services are not directed at or intended for use by children. We do not knowingly collect information from, children under 18 years of age. If you become aware that your child or any child under your care has provided us with information without your consent, please contact us at apply@Aryacoin.io.

CHANGES TO THIS POLICY

Except to the extent limited by applicable law, we will update this Privacy Policy from time to time to reflect changes in our privacy practices, legal requirements, and other factors by prominently posting notice of the update on our Services. Changes to our Privacy Policy will be effective when posted and the new effective date will be identified.

If we make any changes to the Privacy Policy that materially impact previously collected personal information about you, we will make reasonable efforts to provide notice and obtain consent to any such changes as may be required by law.