# PRIVACY POLICY

This privacy policy (the "**Privacy Policy**") sets out the different areas where user's privacy is concerned and outlines how **TROPYKUS FINANCE GROUP LTD.** (the "**Company**" or "**Tropykus**") recollects and uses personal information of users ("**Users**") of the Tropykus' website at [<u>https://tropykus.finance/</u>] (the "**Website**" or the "**Site**"). Furthermore, this Privacy Policy explains the way the Company processes, stores and protects user data and information ("**User Information**").

Tropykus is organized primarily to provide registered users certain transactions involving digital assets, including but not limited to simple digital loans and credit products focused on emerging economies ("**Digital Assets Services**").

The Website and its owners take a proactive approach to Users' privacy and ensure the necessary steps are taken to protect the privacy of its Users.

Please read this carefully as this Privacy Policy is legally binding when you use the Site.

As used in this Privacy Policy, "we", "us" or "our" refers to the Company. You can reach us with any request relating to this Privacy Policy via contact details provided below.

#### 1. DATA PROCESSING IN CONNECTION WITH THE SITE.

#### **<u>1.1. Use of Cookies and Similar Technologies</u>**

The Site may use cookies. Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. Cookies are typically stored on your computer's hard drive. Information collected from cookies is used by us to evaluate the effectiveness of our Site and analyze trends. The information collected from cookies allows us to determine such things as which parts of the Site are most visited and difficulties our visitors may experience in accessing the Site. With this knowledge, we can improve the quality of your experience on the Site by recognizing and delivering more of the most desired features and information, as well as by resolving access difficulties.

We may use third party service providers, to assist us in better understanding the use of our Site. Our service providers will place cookies on the hard drive of your computer (or use similar technologies) and will receive information that we select that will educate us on such things as how visitors navigate around our Site. This information is aggregated to provide statistical data about our users' browsing actions and patterns, and does not personally identify individuals. This information may include: computer or mobile device information, website usage information (such as page views, button clicks, input form changes, errors).

Our service providers analyse this information and provide us with aggregate reports. The information and analysis provided by our service providers will be used to assist us in better understanding our visitors' interests in our Site and how to better serve those interests. If you want to avoid using cookies altogether, you can disable cookies in your browser. However,

disabling cookies might make it impossible for you to use certain features of the Site. Your use of the Site with a browser that is configured to accept cookies constitutes an acceptance of our and third-party cookies.

# **1.2. Email Marketing**

If you subscribe through the Site or by email we may occasionally communicate project news, updates, promotions and related information of the Company and the Digital Assets Service. If you want to opt out of receiving promotional and marketing emails in relation to which you might receive in accordance with this section, you can opt out by clicking "unsubscribe" at the bottom of any email we sent you.

## **<u>1.3. Your inquiries</u>**

For any queries you may contact us by e-mail to the following e-mail address: support@tropykus.finance. We use the data that you provide in an email to us, which you may give voluntarily, only in order to answer your contact question or to reply to your email in the best possible manner.

# 2. YOUR RIGHTS.

You have the following rights regarding your personal information:

- a) to obtain free information about your personal data processed at any time and a copy of this information.
- b) to obtain from us, without undue delay, the rectification of inaccurate personal data concerning you.
- c) to obtain from us the erasure of personal data concerning you as soon as possible.
- d) in certain circumstances, to obtain from the Company restriction of processing your personal data.
- e) to object, on grounds relating to your particular situation, at any time, to the processing of personal data concerning you.
- f) to withdraw your consent to processing of your personal data at any time.

For purposes of exercising such rights please contact us to the email address set forth above.

#### 3. INTERNATIONAL TRANSFERS.

We are entitled to transfer your personal data to third parties abroad for the purposes of the data processing. The data that we collect from you may be transferred to, and stored at, a destination outside the British Virgin Islands, including without limitation the United States of America or any other country that may not offer an adequate level of data protection. The transfer shall be made on the basis of a previous agreement with the third-party processor. Users hereby consent to the international transfer of data as provided above.

#### 4. DATA SECURITY.

We use appropriate technical and organizational security measures to protect your personal data. Our security measures are continuously being improved in line with technical developments. Please note that any data transmission on the Internet (e.g. communication by e-mail) is generally not secure and we accept no liability for data transmitted to us via the Internet. Unfortunately, absolute protection is not technically possible. This information does not apply to the websites of third parties and the corresponding links given on the Site. We assume no responsibility and liability for these.

#### 5. DURATION OF DATA PROCESSING.

We will process your personal data for the period necessary to achieve the purpose of the processing, or as required by applicable laws. After the period the personal data will be deleted.

#### 6. AMENDMENTS TO THIS POLICY.

We may amend this Privacy Policy at any time by posting the amended version on the Site including the effective date of the amended version. The current version of the Privacy Policy, as published on the Site, is applicable.

## 7. CONTACT.

Please contact us with questions, comments, or concerns regarding our Privacy Policy as well as with any requests at support@tropykus.finance