Kwikt Limited Privacy Policy Version 1.2 – 23rd November 2023

Our contact details

Name: Kwikt Limited (Company number: 12559666) Address: 69 Wilson Street, London, England, EC2A 2BB

Subsidiary Name: Kwik Group Inc.

Address: 16192 Coastal highway, Lewes, DE 19958

E-mail: <u>admin@kwiktrust.com</u>

The type of personal information we collect

You have the choices of visiting our websites, installing our apps or providing personal information to us. However, please be noted that for some part of our service, we might require more information. We currently collect and process the following information:

- Your name, email address, mailing address, phone number
- Your identity (ID/Passport) subject to KYC
- IP address (automatic)
- Geolocation information

Cookies: We may collect information from you through automatic tracking systems (such as information about your browsing preferences) as well as through information that you volunteer to us (such as information that you provide during a registration process or at other times while using the Website, as described above).

For example, we use cookies to make your browsing experience easier and more intuitive: cookies are small strings of text used to store some information that may concern the user, his or her preferences or the device they are using to access the internet (such as a computer, tablet, or mobile phone). Cookies are mainly used to adapt the operation of the site to your expectations, offering a more personalized browsing experience and memorizing the choices you made previously.

A cookie consists of a reduced set of data transferred to your browser from a web server and it can only be read by the server that made the transfer. This is not executable code and does not transmit viruses.

Cookies do not record or store any Personal Data. If you want, you can prevent the use of cookies, but then you may not be able to use our Website as we intend. To proceed without changing the options related to cookies, simply continue to use our Website

Technical cookies: Technical cookies, which can also sometimes be called HTML cookies, are used for navigation and to facilitate your access to and use of the site. They are necessary for the transmission of communications on the network or to supply services requested by you.

The use of technical cookies allows the safe and efficient use of the site.

You can manage or request the general deactivation or cancelation of cookies through your browser. If you do this though, please be advised this action might slow down or prevent access to some parts of the site.

Cookies may also be retransmitted by an analytics or statistics provider to collect aggregated information on the number of users and how they visit the Website. These are also considered technical cookies when they operate as described.

Temporary session cookies are deleted automatically at the end of the browsing session - these are mostly used to identify you and ensure that you don't have to log in each time - whereas permanent cookies remain active longer than just one particular session.

Third-party cookies: We may also utilize third-party cookies, which are cookies sent by a third-party to your computer. Permanent cookies are often third-party cookies. The majority of third-party cookies consist of tracking cookies used to identify online behavior, understand interests and then customize advertising for users.

Third-party analytical cookies may also be installed. They are sent from the domains of the aforementioned third parties external to the site. Third-party analytical cookies are used to detect information on user behavior on our Website. This place anonymously, in order to monitor the performance and improve the usability of the site. Third-party profiling cookies are used to create profiles relating to users, in order to propose advertising in line with the choices expressed by the users themselves.

Profiling cookies: We may also use profiling cookies, which are those that create profiles related to the user and are used in order to send advertising to the user's browser.

When these types of cookies are used, we will receive your explicit consent.

Support in configuring your browser: You can manage cookies through the settings of your browser on your device. However, deleting cookies from your browser may remove the preferences you have set for this Website.

For further information and support, you can also visit the specific help page of the web browser you are using:

- Internet Explorer:

http://windows.microsoft.com/en-us/windows-vista/block-or-allow-cookies

- Firefox:

https://support.mozilla.org/en-us/kb/enable-and-disable-cookies-website-preferences

- Safari: http://www.apple.com/legal/privacy/
- Chrome: https://support.google.com/accounts/answer/61416?hl=en
- Opera: http://www.opera.com/help/tutorials/security/cookies/

Log Data: Like all websites and mobile applications, this Website also makes use of log files that store automatic information collected during user visits. The different types of log data

could be as follows:

- internet protocol (IP) address;
- type of browser and device parameters used to connect to the Website;
- name of the Internet Service Provider (ISP);
- date and time of visit;
- web page of origin of the user (referral) and exit;
- possibly the number of clicks.

The aforementioned information is processed in an automated form and collected in an exclusively aggregated manner in order to verify the correct functioning of the site, and for security reasons. This information will be processed according to the legitimate interests of the Data Controller.

For security purposes (spam filters, firewalls, virus detection), the automatically recorded data may also possibly include Personal Data such as IP address, which could be used, in accordance with applicable laws, in order to block attempts at damage to the Website or damage to other users, or in the case of harmful activities or crime. Such data are never used for the identification or profiling of the user, but only for the protection of the Website and our users. Such information will be treated according to the legitimate interests of the Data Controller.

Third Parties

We may utilize third-party service providers ("Third-Party Service Providers"), from time to time or all the time, to help us with our Website, and to help serve you

We may use Third-Party Service Providers to assist with information storage (such as cloud storage).

We may provide some of your Personal Data to Third-Party Service Providers in order to help us track usage data, such as referral websites, dates and times of page requests, etc. We use this information to understand patterns of usage of, and to improve, the Website.

We may use Third-Party Service Providers to host the Website. In this instance, the Third-Party Service Provider will have access to your Personal Data.

Some of our Third-Party Service Providers may be located outside of the United Kingdom and may not be subject to UK privacy laws. The countries or regions in which our Third-Party Service Providers may be located include:

The European Union

We only share your Personal Data with a Third-Party Service Provider if that provider agrees to our privacy standards as set out in this Privacy Policy.

Your Personal Data will not be sold or otherwise transferred to other third parties without

your approval.

Notwithstanding the other provisions of this Privacy Policy, we may provide your Personal Data to a third party or to third parties in order to protect the rights,

property or safety, of us, our customers or third parties, or as otherwise required by law.

We will not knowingly share your Personal Data with any third parties other than in accordance with this Privacy Policy.

If your Personal Data might be provided to a third party in a manner that is other than as explained in this Privacy Policy, you will be notified. You will also have the opportunity to request that we not share that information.

In general, you may request that we do not share your Personal Data with third parties. Please contact us via email, if so. Please be advised that you may lose access to certain services that we rely on third-party providers for.

How we get the personal information and why we have it

Most of the personal information we process is provided to us directly by you for one of the following reasons:

We use the information that you have given us in order to register under the website/app.

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

 Your consent. You are able to remove your consent at any time. You can do this by contacting <u>admin@kwiktrust.com</u>

How we store your personal information

Your information is securely stored. We use secure physical and digital systems to store your Personal Data when appropriate. We ensure that your Personal Data is protected against unauthorized access, disclosure, or destruction.

Please note, however, that no system involving the transmission of information via the internet, or the electronic storage of data, is completely secure. However, we take the protection and storage of your Personal Data very seriously. We take all reasonable steps to protect your Personal Data.

Personal Data is stored throughout your relationship with us. We delete your Personal Data upon request for cancelation of your account or other general request for the deletion of data.

In the event of a breach of your Personal Data, you will be notified in a reasonable time frame, but in no event later than two weeks, and we will follow all applicable laws regarding such breach.

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Your data protection rights

Under data protection law, you have rights including:

Your right of access and right of deletion

You have the right to ask us for copies of your personal information.

Your right to rectification

You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure

You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing

You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing

You have the right to object to the processing of your personal information in certain circumstances.

Your right to data portability

You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at 69 Wilson Street, London England, EC2A 2BB or via admin@kwiktrust.com if you wish to make a request.

Changes to the Privacy Notice

We may from time to time amend this Notice to reflect changes in the law. The use of the personal information we collect is subject to the Privacy Notice in effect at the time such personal information is used. Depending on the changes, we may notify you of the changes on the platform/app.

How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at 69 Wilson Street, London, England, EC2A 2BB or admin@kwiktrust.com.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
United Kingdom

Helpline number: +44 (0)303 123 1113 ICO website: https://www.ico.org.uk