

1. How We Use Data

a. Personal Data. We and our service providers use Personal Data to: (i) provide the Services; (ii) detect and prevent fraud; (iii) mitigate financial loss or other harm to Users, Customers, and Humaniq; and (iv) promote, analyze and improve our products, systems, and tools. Examples of how we may use Personal Data include:

- To evaluate an application to use our Services;
- To conduct manual or systematic monitoring for fraud and other harmful activity;
- To respond to inquiries, send service notices and provide customer support;
- For audits, regulatory purposes, and compliance with industry standards;
- To develop new products;
- To send marketing communications;
- To improve or modify our Services; and
- To conduct aggregate analysis and develop business intelligence that enable us to operate, protect, make informed decisions, and report on the performance of, our business.

b. Other Data. We may use Other Data for a range of different purposes, provided we comply with applicable law and our contractual commitments. In some countries (for example, European Economic Area countries), local legal regimes may require us to treat some or all of Other Data as “personal data” under applicable data protection laws. Where this is the case, we will process Other Data only for the same purposes as Personal Data under this privacy policy.

2. How We Disclose Data.

Humaniq does not sell or rent Personal Data to marketers or unaffiliated third parties. We share Your Personal Data with trusted third parties, including:

a. To Humaniq Affiliates. We share Data with entities worldwide that we control, are controlled by us, or are under our common control, to provide our Services. Humaniq, Inc. is the party responsible for overall management and use of the Data by these affiliated parties;

b. To Humaniq Service Providers. We share Data with service providers who help us provide the Services. Service providers help us with things like cloud processing (i.e., Amazon Web services), website hosting, data analysis, information technology and related infrastructure, customer service, email delivery, and auditing;

c. Safety, Legal Purposes and Law Enforcement. We use and disclose Data as we believe necessary: (i) under applicable law, or payment method rules; (ii) to enforce our terms and conditions; (iii) to protect our rights, privacy, safety or property, and/or that of our affiliates, You or others; and (iv) to respond to requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include authorities outside Your country of residence.