



This Privacy Policy describes how Ozfund (collectively, “Ozfund” , “we” , “us” or “our” ) collects, uses, stores, shares and protects your information when you use the Ozfund Services (as defined below), visit the Ozfund.com website and what we do with such information.

The “Ozfund Services” shall mean all Ozfund Account, Ozfund API services, Ozfund Yield, and all other communications or other engagement between you and Ozfund, which may be subject to change from time to time. For purposes of the foregoing.

This Privacy Policy provides a general overview of our privacy practices regarding your information. It is important that you read this Privacy Policy together with any other privacy notice or fair processing notice we may provide on specific occasions and which may be applicable to you when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This Privacy Policy supplements the other notices and is not intended to override them. You can learn more about certain jurisdiction-specific information in the applicable sections at the bottom of this Privacy Policy, including information for individuals residing in the European Economic Area ( “EEA” ), Switzerland, the United Kingdom, and in California.

## **(1) Overview**

### **Purpose of this Privacy Policy**

We know how important privacy is to our users, which is why this Privacy Policy explains how we collect and use data.

## **(1) The Data we Collect About You**

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

**We may collect, use, store and transfer different kinds of personal data over the preceding 12 months about you which we have grouped together as follows:**

- 1) Identity Data includes first name, middle name, maiden name, last name, title, tax ID, marital status, date of birth, gender, identity document number, nationality and any other information contained in any identification documents you provide to us (e.g. your passport or driver’ s license).
- 2) Contact Data includes billing address, residential address, email address and telephone numbers.
- 3) Financial Data includes bank account details.

- 4) Transaction Data includes details of your Ozfund Services activity such as the amount, date, time, recipient for each transaction.
- 5) Technical Data includes your internet protocol (IP) address, login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access the Ozfund Services.
- 6) Profile Data includes your username or similar identifier, password, your preferences, feedback and any survey responses.
- 7) Usage Data includes information about how you use the Ozfund Services.
- 8) Marketing and Communications Data includes your preferences in receiving marketing from us and our third parties and your communication preferences.
- 9) Survey and Customer Feedback Data includes information you provide in any survey or feedback forms on Ozfund Services.
- 10) Location Data includes information about your device location.

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this Privacy Policy.

We do not collect any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, genetic and biometric data).

### **(1) Information about criminal convictions**

When you register for a Ozfund Account or otherwise use the Ozfund Services, we may receive information about your criminal convictions when we perform certain verification or compliance checks. We carry out these checks in order to detect or prevent any unlawful or fraudulent acts and to comply with our legal obligations.

## **(2) If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (i.e. to provide the Ozfund Services to you). In this case, we may have to close your Ozfund Account or limit or restrict your access to other Ozfund Services, in accordance with the terms of the Ozfund Account User Agreement, but we will notify you if this is the case at the time.

### **a) How We Collect your Personal Data**

- We use different methods to collect data from and about you including through:

Direct interactions. You may give us your Identity, Contact, Financial, Transaction, Profile, Usage, Marketing and Communications and Location Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when:

- you create or use your Ozfund Account;
- you send a wire transfer to your Ozfund Account;
- we need to request more information to verify your identity or to meet our legal obligations;
- you request marketing to be sent to you;
- you participate in a survey; or
- you give us some feedback.

### **b) Automated technologies or interactions.**

When you interact with our Ozfund Services, we may automatically collect Usage and Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our Cookie Policy for further details.

### **c) Third parties or publicly available sources**

- We may receive personal data about you from various third parties including:
  - Technical Data from analytics providers such as Google;
  - Contact, Financial and Transaction Data from providers of technical or payment services;
  - Identity and Contact Data from verification or compliance services providers; and
  - In providing personal data of any individual (other than yourself) to us, you agree that you have obtained consent from such individuals to disclose their personal data to us for processing.

**d) How We Use Your Personal Data**

- We collect all of the information in Section 2 (The Data we Collect About You) so that we can provide you with the Ozfund Services. The information we collect allows us to:
  - Deliver the full functionality of the Ozfund Services;
  - Keep in touch with you - whether it be for providing customer service, notifying you of new features or updates to the Ozfund Services, or providing security notices or information;
  - Verify your identity so that we can prevent fraud or unauthorized activity, and to comply with applicable laws; and
  - Fulfill any other purpose for which the information was collected.

We will never share, sell or rent your personal data to third parties. We may combine your information with information we collect from other companies and use it to improve and personalize the Ozfund Services, as well as our content and advertising.

**e) Purposes for which we will use your personal data**

We have set out below a description of the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting Support.

Note that we may process your personal data for more than one lawful basis depending on the specific purpose for which we are using your data. Please contact Support if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new customer.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> </ul>	Performance of a contract with you.
To deliver the full functionality of the Ozfund Services.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Financial</li> <li>• Transaction</li> <li>• Profile</li> <li>• Marketing and Communications</li> <li>• Location</li> </ul>	Performance of a contract with you.
<p>To manage our relationship with you which will include:</p> <p>(a) Notifying you about changes to our terms or Privacy Policy; and</p> <p>(b) Asking you to take part in surveys.</p>	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Profile</li> <li>• Marketing and Communications</li> </ul>	<p>(a) Performance of a contract with you.</p> <p>(b) Necessary to comply with a legal obligation.</p> <p>(c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services).</p>
To (i) verify your identity; and/or (ii) detect and prevent fraudulent or other unauthorized activities.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Financial</li> <li>• Transaction</li> <li>• Usage</li> </ul>	<p>(a) Performance of a contract with you.</p> <p>(b) Necessary to comply with a legal obligation.</p> <p>(c) Necessary for our legitimate interests to safeguard the Ozfund Services.</p>

To administer and protect the Ozfund Services (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data).	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Technical</li> </ul>	<p>(a) Performance of a contract with you.</p> <p>(b) Necessary to comply with a legal obligation.</p> <p>(c) Necessary for our legitimate interests to safeguard the Ozfund Services.</p>
To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Profile</li> <li>• Usage</li> <li>• Marketing and Communications</li> <li>• Technical</li> </ul>	interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy).
To use data analytics to improve our website, services, marketing, customer relationships and experiences.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Technical</li> <li>• Usage</li> </ul>	interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy).
To (i) improve our product or services; and/or (ii) develop new products or services.	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Financial</li> <li>• Transaction</li> <li>• Technical</li> <li>• Profile</li> <li>• Usage</li> <li>• Marketing and Communications</li> </ul>	Necessary for our legitimate interests (to develop our products/services and grow our business).
To make suggestions and recommendations to you about products or services that may be of interest to you through marketing communications	<ul style="list-style-type: none"> <li>• Identity</li> <li>• Contact</li> <li>• Technical</li> <li>• Profile</li> <li>• Usage</li> <li>• Marketing and Communications</li> </ul>	Necessary for our legitimate interests (for our marketing purposes to develop our products/services and grow our business).

#### **f) Change of purpose**

We will only use your personal data in accordance with the purposes described in this Privacy Policy and as provided for under applicable law for the purposes for which we collected it. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

#### **g) Third-party links**

The Ozfund Services may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We are not responsible for the data collection and processing practices of the third party and use of any third party websites is subject to their privacy policies. When you leave our website, we encourage you to read the privacy notice of every website you visit.

#### **● Marketing**

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. We have established the following personal data control mechanisms:

##### **➤ Promotional offers from us**

We may use your Identity, Contact, Technical, Profile and Usage Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing). You will receive marketing communications from us if you (i) have requested information from us; (ii) use our Ozfund Services; or (iii) provided us with your details when you registered for a promotion and you have not opted out of receiving that marketing.

##### **➤ Third-party marketing**

We will get your express opt-in consent before we share your personal data with any company outside the Ozfund group of companies for marketing purposes.

##### **➤ Opting out**

You can ask us or third parties to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting Support at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of your use of the Ozfund Services, a product/service experience, or other transactions. Opting out will also not opt you out of receiving non-marketing information such as account statements and updates to this Privacy Policy or our user agreement.



## ● Cookies

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of our website may become inaccessible or not function properly.

Do Not Track ( "DNT" ) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. At this time, we do not respond to DNT signals.

For more information about the cookies we use, please see our Cookie Policy.

## ● How We Share Your Personal Data

Sharing with third parties

We may have to share your personal data with the parties set out below for the purposes set out in Section 4 above:

- Banking partners - If you link a bank account, we will share your account information with our banking partners so that we can process payments associated with wiring funds in and out of your Ozfund Account. We may also need to share your information with your bank based in the country where your bank account is held in order to verify and complete a payment transaction.
- Verification service providers - In order to detect and/or prevent fraud and comply with our legal obligations, we will sometimes need to share your information with third party identity verification services. This lets us make sure you are who you say you are, by comparing the information you provide us to public records and other third party databases. This may include searches through electronic services such as credit bureaus, but we will not do so in a manner that would have an adverse impact on your credit or credit score.
- Operational service providers - In order to deliver the Ozfund Services to you, we will need to share your information with third parties who provide us with certain tools/services including data storage, onboarding, customer service platforms, accounting and invoicing, IT, email, SMS text, and other communication channels, security and fraud detection.
- Other service providers - In order to improve Ozfund' s functionality, we will sometimes share your information with service providers that help us analyze how people are using the Ozfund Services in order for us to refine the product. We may also share your information with services providers who help us to deliver certain advertising/marketing campaigns in order to grow our business.
- Law enforcement agencies and regulators - we may need to share your information with law enforcement or government or public officials. We will only do this when we are compelled to do so by a specific regulation, subpoena, court order or formal request, or we otherwise believe in good faith that we need to share such information to prevent physical harm, financial loss, or are obligated to report illegal and other suspicious activities, and we will endeavor to share the minimum amount of required information.
- Group companies - Information may be shared with Ozfund group entities in order to, inter alia, meet our legal and regulatory obligations.

- Business Partners - From time to time Ozfund may partner with other companies ( “Partners” ) to allow you to transact with individuals that are customers of such Partners and not Ozfund. In order to complete these transactions, we will need to share information regarding your Ozfund Account (such as name, email address, phone number and date of birth) with the applicable Partner so that they can meet their legal and regulatory obligations. Your information will only be shared with such Partners to the extent you transact or interact with customers of such Partners.
- Professional advisers - In order to complete third party financial, technical, compliance and legal audits of Ozfund’ s operations or otherwise comply with our legal obligations, we may need to share information about your Ozfund Account as part of such review with professional advisers acting as processors or joint controllers who provide consultancy, banking, legal, compliance, insurance or accounting services.
- Third parties in business transactions - We may choose to sell, transfer, or merge parts of our business or our assets to third parties. Alternatively, we may acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this Privacy Policy.
- We will share your information with other third parties if you specifically authorize us to do so. For example, you may Request to transfer your data from Ozfund to a third-party under your applicable legal rights.

#### ● International Transfers

Ozfund conducts business throughout the world. Personal data may be stored and processed in any country where we do business or our service providers do business. We may transfer your personal data to other countries, which may have different data protection laws. When transferring data across borders, we take measures to comply with applicable data protection laws related to such transfer.

If you are located in the European Economic Area ( “EEA” ), the UK, or Switzerland, we rely on the Standard Contractual Clauses (SCCs) to provide an adequate level of data protection for the transfer of your Personal Data from the EEA, the UK, or Switzerland, where the country of import is not deemed adequate under applicable law.

#### ● How We Protect Your Personal Data

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to data centers and information access authorisation controls.

Sometimes in order to better secure your information and use it for the purposes contemplated by this Privacy Policy, certain personal data may be stored with our third party partners and service providers. The full list of our third party partners and service providers can be found [here](#).

- **Data Retention**

We will only retain your personal data for as long as necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

- **Children's Privacy**

Unfortunately, if you're under 18, you can't use the Ozfund Account or other Ozfund products. We do not knowingly solicit or collect information from anyone under 18. If we become aware that a person under the age of 18 has provided us with personal information, we will delete it immediately.

- **Changes to the Privacy Policy and Your Duty to Inform Us of Changes**

We may change this Privacy Policy from time to time. When we do make updates, we'll let you know by changing the date at the top of this Privacy Policy. If it is a more extensive or significant update, we'll send you a notification or post a notice on our website. If you ever have any questions about changes made to the Privacy Policy, just reach out to Support.

It is important that the personal data we hold about you is accurate and current. If you need to add or change any information, you can just log in to your Ozfund Account and make the change in your settings. If you cannot make the change on your own, just reach out to Support and we'll take care of it. Please keep us informed if your personal data changes during your relationship with us.

- **Questions**

If you have any questions about this Privacy Policy, feel free to reach out to [careers@ozfund.one](mailto:careers@ozfund.one).

#### **h) Customers in the the EEA, UK, and Switzerland**

The following Section applies to Customers in the EEA, UK, and Switzerland only and supplements the information contained in the Privacy Policy.

**Most commonly, we will use your personal data in the following circumstances:**

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.
- Where we have your explicit consent to do so.

Generally, we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting Support.

For the purposes of the General Data Protection Regulation (EU) 2016/679 ( “GDPR” ), the UK Data Protection Act 2018 and the UK GDPR, and the Swiss Federal Act on Data Protection, Ozfund Internet Financial, LLC is the controller of your personal data and Ozfund Internet Financial Limited has been appointed as its representative in the EEA.

#### i) Your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data:

Request access	This enables you to receive a copy of whether your personal data is being processed or collected, what and how personal data about you is being processed and collected, and what the data processing operations are. This is also commonly known as a “data subject access request” .
Request correction	This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us. If you need to add or change any information, you can just log into your Ozfund Account and make the change in your settings. If it doesn’ t look like you can make the change on your own, please reach out to Support and we’ ll take care of it.
Request deletion	This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with applicable law. Please note: your right of deletion would not take precedence for various reasons including if we need to retain your personal data in order to comply with a legal obligation or to establish or defend a legal claim. Where we are unable to comply with your request of deletion, we will notify you at the time of your request.

Object to processing	<p>You have the right to object to the processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms.</p> <p>You also have the right to object where we are processing your personal data for direct marketing purposes.</p> <p>In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.</p> <p>You may also be entitled to object to automated decision-making in certain circumstances.</p>
Request restriction on processing	<p>This enables you to ask us to suspend the processing of your personal data in the following scenarios:</p> <ul style="list-style-type: none"> <li>(a) if you want us to establish the data's accuracy;</li> <li>(b) where our use of the data is unlawful but you do not want us to delete it;</li> <li>(c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or</li> <li>(d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.</li> </ul>
Request for data portability	<p>If you ask us, we will provide to you or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.</p>
Withdrawal of consent	<p>This applies where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent.</p> <p>If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.</p>

If you wish to exercise any of the rights set out above, please contact Support.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact our U.S.-based third-party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>.

### **(1) No fee usually required**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

### **(2) What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### **(3) Time limit to respond**

We try to respond to all legitimate requests within one month or in accordance with applicable law. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## **(2) California Customers**

The following Section applies to California customers only and supplements the information contained in the Privacy Policy.

Rights under the California Consumer Privacy Act of 2018 ( “CCPA” )

In addition to the rights provided in the Privacy Policy above, the California Consumer Privacy Act of 2018 ( “CCPA” ) provides consumers (California residents) with specific rights regarding their personal information, subject to limited exceptions. Under the CCPA, “personal information” includes information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Ozfund collects personal information that may be covered by other laws, rules and regulations, including but not limited to the Gramm-Leach-Bliley Act and its related implementing regulations, and, therefore, such personal information may be exempt from the provisions of the CCPA. Although some categories of data collected by Ozfund may be exempt from the CCPA, the full list of categories of personal information collected can be found in Section 2 (the Data We Collect About You).

Under the California Consumer Privacy Act (CCPA), Ozfund is required to disclose whether it sells personal information. As stated in Section 4 (How We Use Your Data), we do not share, rent or sell your personal data to third parties.

This section describes your CCPA rights and explains how to exercise those rights.

<p>Right to Know and Data Portability</p>	<p>You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months (the "right to know"). Once we receive your request and verify your identity, we will disclose to you:</p> <ul style="list-style-type: none"> <li>➤ The categories of personal information we collected about you.</li> <li>➤ The purpose for collecting or selling that personal information.</li> <li>➤ The categories of third parties with whom we share that personal information.</li> <li>➤ The specific pieces of personal information we collected about you (also called a data portability request).</li> <li>➤ The data processing operations.</li> </ul>
<p>Right to delete</p>	<p>You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions (the "right to delete"). Once we receive your request and verify your identity, we will review your request to see if an exception allowing us to retain the information applies. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:</p> <ul style="list-style-type: none"> <li>➤ Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you.</li> <li>➤ Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.</li> <li>➤ Debug products to identify and repair errors that impair existing intended functionality.</li> <li>➤ Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.</li> <li>➤ Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.</li> <li>➤ Comply with a legal obligation.</li> <li>➤ Make other internal and lawful uses of that information that are compatible with the context in which you provided it.</li> </ul>



Right to opt-out of a sale	You may request to opt out of any “sale” of your personal information that may take place. However, as stated in Section 4 (How We Use Your Data), we do not share, rent or sell your personal data to third parties.
Right against discrimination	We will not discriminate against you for exercising any of your CCPA rights.

### (3) Exercising Your Rights to Know or Delete

To exercise your rights above, please submit a request by contacting Support or emailing us at [careers@Ozfund.one](mailto:careers@Ozfund.one).

Only you, or your authorized agent acting on your behalf, may make a request to know or delete related to your personal information.

**We are only obligated to respond to a request to know or delete from you, or your authorized agent acting on your behalf, twice within a 12-month period. Your request to know or delete must:**

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include: your full name, prior communications with Ozfund. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information provided in the request to verify the requestor's identity or authority to make it.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

You do not need to create an account with us to submit a request to know or delete.

### (4) Response Timing and Format

We will confirm receipt of your request within ten (10) business days. If you do not receive confirmation within the 10-day timeframe, please contact [careers@Ozfund.one](mailto:careers@Ozfund.one).

We endeavor to substantively respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to another 45 days), we will inform you of the reason and extension period in writing.



The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily usable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

## 2. Cookie Policy

Like almost every other online service, our Services (including our website and app) use cookies and similar technologies to provide you with an enhanced user experience as well as allowing us to analyse and improve our Services. We would not be able to provide you with all of our Services, including certain personalised features, without the use of cookies and related technology and as such, your computer, mobile phone, tablet or other enabled mobile device (which we refer to collectively in this policy as a “device” ) will need to be set up to enable such technologies.

By visiting and continuing to browse our website, downloading and using our app and using, your Ozfund account, including, where appropriate, with your browser settings adjusted to accept cookies, you are consenting to our use of cookies, web beacons and related technologies to provide our Services. If you do not consent to our use of cookies your only recourse is to stop using the Services and stop visiting our website. You are also free to disable cookies in your browser, but doing so may interfere with your use of our website or the Services. See Section 2 below for information on how to disable cookies.

### **a) What do we mean when we use the term ‘cookie’ , ‘web beacon’ or ‘similar technology’ ?**

Cookies is a term used to describe is a small text file (typically made of letters and numbers) that is downloaded and stored on your browser or your device by websites that you visit. They are sometimes considered as forming part of the “memory” of your use of websites and related services as they allow service providers to remember you and respond appropriately.

- **Cookies are typically split into 2 main types, namely:**

- **Session cookies**

Session cookies are stored in your device’ s memory only for the length of time of your browsing session. For example, sessions cookies allow you to move around our website and your account features without having to repeatedly log in. They are not accessible after your browser session may have been inactive for a period of time and are deleted from your device when your browser is closed down.

➤ Persistent cookies

Persistent cookies are stored in your devices' memory and are not deleted when your browser is closed. Persistent cookies can helpfully remember you and your preferences each time you access our Services.

Ozfund uses both of these types of cookies.

**Cookies can also be further categorized as follows:**

- ✧ Strictly necessary cookies. These are cookies that are required for the necessary operation of our services. They include, for example, cookies that enable you to log into secure areas of our website and/or app.
- ✧ Performance cookies. They allow us to recognize and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
- ✧ Functionality cookies. These are used to recognize you when you return to our website. This enables us to personalize our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- ✧ Targeting cookies. These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

● **Web beacons.**

The term 'web beacon' is used to describe an object embedded in a webpage or email. This object is typically invisible to you, but it permits us to confirm whether you have viewed the web page and/or email (as the case may be). There are other names for 'web beacons' which you may come across - these include web bug, tracking bug, clear gif and pixel tag.

**b) Managing Cookies**

You can manage your cookies (including the enabling or disabling of cookies) by using your browser. For example, you block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including cookies that are strictly necessary) you may not be able to access all or parts of our Services.

Each browser is different and as such we suggest that you check the 'Help' menu on your particular browser (or your mobile phone's handset manual) to learn how to change your cookie preference. You may also find more information on how to manage your cookies from third party websites (such as [www.allaboutcookies.org/manage-cookies/](http://www.allaboutcookies.org/manage-cookies/)).

Here are some links to popular browser cookie information pages which you might find helpful to assist in your cookie management

- Internet Explorer
- Safari
- Google Chrome
- Mozilla Firefox

### c) General

We hope the above has clearly explained how we use cookies and similar technologies as well as how you may manage such matters. While we have provided details of third party websites and services which we thought you may find useful, please note that we are not responsible for the content, functionality or services provided by such sites. If you have any further questions or comments about our use of cookies, please contact us via: [business@Ozfund.one](mailto:business@Ozfund.one).