

Pledge.finance Privacy Policy

Pledge.finance (hereinafter, "the Company", "we", "us" or "our") is committed to protecting and respecting user privacy. This Privacy Policy together with our Terms of Service governs our collection, processing and use of your Personal Information. Please read this carefully as this Privacy Policy is legally binding when users explore the Site.

Purpose of Privacy Policy

This Privacy Policy is to set out in an accountable and transparent way the collection of information by Pledge.

Personal Information

Personal Information means information which identifies users personally or by which users' identities can reasonably be ascertained. This may include but is not limited to:

- 1.Full legal name, address for service, e-mail address, phone number, date of birth, photographic identification, government issued identification and other contact details.
- 2.User's blockchain wallet addresses.
- 3.Ethereum network information related to transactions.
- 4.Pledge may receive Ethereum network information from user as a result of user interaction with the Platform.
- 5.Pledge will require the highest level of browser permissions that could potentially lead to procurement of more Personal Information than enclosed in the definition of Personal Information.
- 6.Information of World Wide Web, such as IP Addresses, operating system and browser information when users interact with the Platform.
- 7.Pledge is not responsible for preventing or managing information broadcasted on a blockchain and transparency into transactions will be provided by Ethereum blockchain.

Purpose of Personal Information collection

Personal Information is collected in order to

1. Provide our services efficiently and effectively;
2. Inform users about lending and borrowing features;
3. Develop, enhance, market and deliver products and services to users;
4. Understand users' needs and users' eligibility for products and services;
5. Provide information to users about developments and new products, including changes and enhancements to the Site;
6. Process billing and collection of any fees;
7. Conduct surveys and get feedback from users;
8. Establish and maintain a responsible commercial relationship with users;
9. Provide users with news and other matters of general interest to users as Pledge customers;
10. Meet our legal and regulatory requirements.

Security, Protection and Use of Personal Information

Pledge is committed to protecting users' privacy. Our systems and data are constantly under review to ensure that users are getting the best class of service.

Pledge reserves the right to retain and share certain personal Information in order to meet our regulatory and statutory requirements and further to our contractual agreements with our partners.

Personal Information and other related data may be exported outside of the jurisdiction in which users reside. Users' Personal Information may be processed and stored in a foreign country or countries. Under those circumstances, the governments, courts, law enforcement or regulatory agencies of that country or those countries may be able to obtain access to users' Personal Information through foreign laws. Attention, the privacy standards of those countries may be lower than those of the jurisdiction in which users reside. users should note that you are not obliged to give your Personal Information to Pledge, but if you choose not to do so, we may not be able to provide our services, or your access to our services may be limited.

Consent

Consent is required for the collection of Personal Information and the subsequent use of disclosure of Personal Information. Your agreement with our Terms of Service constitutes your consent to the collection and use of Personal Information as described in this Privacy Policy. Pledge reserves the right to use and disclose Personal Information without your knowledge or consent as permitted by applicable law.

Disclosure of Personal Information

Pledge uses the Personal Information for the purposes indicated at the time you provide us with such information, and/or otherwise for the purposes set out in this Privacy Policy and/or as otherwise permitted by law. Pledge may make available the Personal Information that users provide to us to our affiliates, agents, representatives, service providers and contractors for these purposes. We also reserve the right to disclose Personal information that is appropriate or necessary to enforce our Terms of Use, take precautions against liability or harm, to investigate and respond to third-party claims or allegations, to respond to a court order or official requests, to protect security or integrity of Pledge and to protect the rights, property or safety of Pledge and our users.

We may share users' Personal Information with any financial dispute resolution scheme to which the Company subscribes, and other law enforcement bodies, regulatory agencies, courts, arbitration bodies and dispute resolution schemes, both in Switzerland and internationally, as may be required by law.

If you request it in writing, we may share your Personal Information with your nominated

advisers. Except where disclosure of your Personal Information is required by law or requested by you, Pledge will generally require any third party which receives or has access to Personal Information to protect such Personal Information and to use it only to carry out the services they are performing for you or for us.

Pledge will ensure that any such third party is aware of our obligations under this Privacy Policy and we will take reasonable steps to ensure that contracts we enter with such third parties binds them to terms no less protective of any Personal Information disclosed to them than the obligations we undertake to you under this Privacy Policy or which are imposed on us under applicable data protection laws.

If Pledge is involved in a merger, acquisition, sale, bankruptcy, insolvency, reorganization, receivership, assignment or the application of laws or change of control, there may be a disclosure of users' information to another entity related to such an event.

Access and Changing of Personal Information

As the data subjects, users have the right to obtain from Pledge free information about your personal data processed at any time and a copy of this information. Furthermore, users will have access to the following information: the purposes of the processing; the categories of personal data concerned; where possible, the envisaged period for which the personal data will be processed, or, if not possible, the criteria used to determine that period; the existence of the right to request from us rectification or erasure of personal data, or restriction of processing of personal data concerning you, or to object to such processing; the existence of the right to lodge a complaint with a supervisory authority; where the personal data are not collected directly from you, any available information as to their source; and the existence of automated decision-making, including profiling, and, at least in those cases, meaningful information about the logic involved, as well as the significance and envisaged consequences of such processing for you.

Users have the right to obtain the rectification of inaccurate personal data concerning you from us. Also, users shall have the rights to have incomplete personal data completed, including by means of providing a supplementary statement.

Security

Pledge uses appropriate technical and organizational security measures to protect users' personal data. The security measures of Pledge are continuously being improved with technical developments.

Please note that any data transmission on the Internet is generally not secure and we accept no liability for data transmitted to Pledge 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. Pledge assumes no responsibility and liability for these events.

Retention of Personal Information

We will hold your Personal Information only for as long as it is necessary for us to do so, having regard to the purposes described in this Privacy Policy and our own legal and regulatory requirements. In general, Personal Information relating to user's Account for at least a period of five years after the Account is closed. Personal Information which is collected for other purposes will be discarded in accordance with our policies in place from time to time.

Users Under Age of 13

Pledge does not knowingly collect or store any personal information about children under 13 without verifiable prior parental consent. If you believe such information have been inadvertently collected, we shall take necessary steps in order to remove such information from our database. Users under 13 must seek and obtain parental consent to use this website.

Links

There may be links from our Site to other sites and resources provided by third parties. This Privacy Policy applies only to our Site. Accessing those third-party sites or sources requires you to leave our Site. We do not control those third party sites or any of the content contained therein and you agree that we are in no way responsible or liable for any of those third party sites, including, without limitation, their content, policies, failures, promotions, products, services or actions and/or any damages, losses, failures or problems caused by, related to or arising from those sites. We encourage you to review all policies, rules, terms and regulations, including the privacy policies, of each site that you visit.

Changes

Pledge may amend this Privacy Policy at any time by posting the amended version on the Site including the effective date of the amended version.