



Privacy Policy

31 MARCH 2016

Lykke Corp (hereinafter referred "Lykke", "we" or "us") understands that your privacy is important. Lykke is strongly committed to protecting your privacy and the personal information that you may provide to Lykke as you access and use the materials on Lykkex.com (the "Site"), our iOS and Android mobile apps (the "Apps"), recipients of our emails, or when you otherwise interact with us, including the subscription pages of the Site. In addition, information that you submit to Lykke in response to an email request for information or other outreach from Lykke, or through Lykke employment application processes, will also be treated in accordance with this Privacy Policy.

In this written Privacy Policy, Lykke describes the scope and breadth of our commitment to privacy. Lykke may, in its discretion, amend this Privacy Policy from time to time. Any material changes to our policy will be reflected on this page, so that you remain informed about the information we collect and how we use it. By exploring and using the Site and Apps, and by submitting information to Lykke, you agree to Lykke use of such information as described herein.

The Site and Apps may contain links to external sites, which are not governed by this privacy policy, and Lykke does not take responsibility for the privacy practices of any third party sites to which we link. We encourage you to review the privacy policies of such sites before you submit information there.

INFORMATION THAT WE COLLECT, AND HOW WE USE IT

Lykke collects information from our users when they create their account for the Site or the Apps, when they request copies of publications, seek additional information regarding our services, or register for conferences and other Lykke events. Some of Lykke registration, enrollment, account setup and other forms may ask users to give us contact information, unique personal identifiers, financial information, subject areas of interest and/or demographic information. We may use these data to tailor the visitor's experience at our Site and Apps or, if applicable, to assess candidacy and qualifications for employment with Lykke.

Any personal information that you provide, such as your name, address, e-mail address, phone number, subject areas of interest, etc., allows Lykke to inform you about updates to the service and to notify you about

other products and services offered by Lykke that may be of interest to you. We will not sell, share, or rent or otherwise make available any of that information to other parties, except that we may disclose the information to third parties who perform services on our behalf and have a need to access the information in connection with those services. In addition, Lykke may disclose contact information for you in response to inquiries by bona-fide rights owners in connection with allegations of infringement of copyright or other proprietary rights arising from information that you have posted on the Site or otherwise provided to Lykke. Individuals that subscribe to email newsletters are given the opportunity to opt-out of promotions, news, and information at the time of sign up. Lykke also provides users the opportunity to opt-out of receiving communications from us at the points where we request information. You may also feel free to contact us as indicated below.

E-MAIL ADDRESSES

We may collect the e-mail addresses at the point of subscription, of users who wish to receive e-mail notification of publications and press releases in identified subject areas of interest, and of those who send us e-mail messages or express interest regarding our services or employment opportunities, or register for conferences and other Lykke-sponsored events. We will not, however, share any e-mail addresses with any third party or send unsolicited e-mail to any of the addresses we collect, except in very limited circumstances as set forth in this policy.

If you opted-in to receive information about our product, updates and offers, we will use your name and email address to send this information to you. If you no longer wish to receive these communications, you can unsubscribe by following the instructions contained in the emails you receive or on our website. Please note that we may send you transactional and relationship messages, even if you have unsubscribed from our marketing communications. For instance, if our service is going to be temporarily suspended for maintenance, we might send you an email to update you.

COOKIES

Lykke may use browser cookies on the Site to keep track of your visit to our Site. A "cookie" is a small amount of data that is sent from a Web server to your browser and stored on your computer's hard drive. Use of cookies may allow Lykke to provide a higher quality, more relevant, customer experience. Use of cookies may also allow Lykke to automate entry into password protected portions of the Site so that you will not need to reenter your password each time you visit our Site. We may also use cookies to track which areas of the web site are most popular with our users and to further Lykke understanding concerning overall use of the site. With most Internet Browsers, you can erase cookies from your computer hard drive, block all cookies, or receive a warning before a cookie is stored on your computer. Please refer to your browser instructions or a help screen to learn more about these functions and how to use them. Please be advised that certain sections or functionalities of the Site may be inaccessible to you if your browser does not accept cookies. This website

uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

INTERNATIONAL TRANSFER OF INFORMATION

Because Lykke is a global organization, information collected on the Site or Apps or through other means may be transferred from time to time among the Lykke offices or personnel, or to third parties located throughout the world, including offices located outside the European Economic Area, and the Site may be viewed and hosted anywhere in the world, including countries that may not have laws regulating the use and transfer of personally identifiable data. Lykke complies with the EU Safe Harbor Framework as set forth by the E.U. Department of Commerce regarding the collection, use and retention of personal information from European Union member countries. By using the Site, submitting information through the Site, or submitting information to Lykke through other means, you voluntarily consent to such international transfer and hosting of such information.

SECURITY PROCESSES

Lykke has in place technological and operational security processes designed to protect personally identifiable information from loss, misuse, alteration or destruction. Only authorized employees and contractors will have access to any data provided by you, and that access is limited by need. Each employee or contractor having access to any personally-identifiable information is obligated to maintain its confidentiality. Although we take steps that are generally accepted as industry standard to protect your personally-identifiable information, Lykke cannot guarantee that your personally-identifiable information will not become accessible to unauthorized persons.

FACEBOOK CONNECT AND OTHER SOCIAL NETWORKING SERVICES

As part of our service, you can use Facebook Connect or other social networking services (referred to in this policy as Social Networking Services) to authenticate your identity and to authorize a Social Networking Service to share certain information with us, such as your name and email address, which is associated with your Lykke account. A Social Networking Service may also let you post information about your activities on our Site and in our Apps to your Social Networking Service profile page to share with others within your network. The information we obtain depends on your Social Networking Service settings and the Social Networking Service's privacy policies, so be sure you know what those are. Lykke will have no liability or responsibility for the privacy practices or other actions of any Social Networking Services that may be enabled within our services.

LINKS TO OTHER WEB SITES

Our Site may include links to other websites or online services whose privacy practices may differ from those of Lykke. If you submit information to any of those websites or online services, your information is governed by their privacy statements. We encourage you to carefully read the privacy statement of any website you visit. Lykke is not responsible for the privacy practices or the content of any non-Lykke web sites to which we link from the Site or Apps.

COMPLIANCE WITH LAW

Lykke complies with all applicable privacy laws and regulations. Lykke may be compelled to surrender personal user or customer information to legal authorities without express user consent if presented with a court subpoena or similar legal or administrative order, or as required or permitted by the laws, rules and regulations of any nation, state or other applicable jurisdiction. Also, in the event of a violation of the terms and conditions of use of the Site and the Apps or a violation of any restrictions on use of materials provided in or through the Site, we may disclose personal user information to our affected business partners or legal authorities.

CHANGE AND/OR DELETE INFORMATION

You may access, correct, update, and/or delete as the case may be, any personally-identifiable information that you submit to Lykke through the Site or the Apps or through other means. To do so, please either follow instructions on the page of the Site on which you have provided such information or subscribed or registered or contact us.

RETURN / REFUND POLICY FOR CREDIT/DEBIT CARDS AND ASSETS

In certain exceptional circumstances, Lykke may refund payments made by credit or debit card or bitcoin. In this case, the funds will be refunded to the card or wallet that was used for the deposit. The refund transaction shall be generated by Lykke to ensure the refund of bitcoins and colored coins after a specified lock time is out (14 days).

CHILDREN

Lykke understands the importance of protecting children's privacy, particularly in their online interactions. The Site and the Apps are not designed for and do: not intentionally target or solicit to children 18 years of age and younger.

USE OF LYKKE WEB SITES

Your access to and use of the Site and the Apps are subject to certain terms and conditions, which are summarized in our Terms and Conditions of Use.

CONTACT US

If you have any questions about this privacy policy, or Lykke collection and use of information, please contact us: support@lykkex.com.