

Metanode Privacy Policy

Metanode Company ("Metanode", "we", "us" and "our") respects and protects the privacy of visitors to our websites and our customers who use our services. To ensure transparency this Privacy Policy describes our information handling practices when you access our website located at metanode.io, or any other websites, pages, features, or content we own or operate (collectively, the "Site(s)") and/or when you use the Metanode mobile app, any API or third party applications relying on such an API, and related services (referred to collectively hereinafter as "Services").

Please take a moment to read this Privacy Policy carefully. If you have any questions about this Privacy Notice, please contact us at metanode.io/support.

ACCEPTANCE OF PRIVACY POLICY

By accessing and using our Services, you signify acceptance to the terms of this Privacy Policy and consent to the collection, use, and disclosure of your personal information as described below. If you do not agree with or you are not comfortable with any aspect of this Privacy Policy, you should immediately discontinue access or use of our Services.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify this Privacy Policy at any time, and when required by law, we will notify you of changes to this Privacy Policy. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on our Services prior to the change becoming effective.

Metanode may provide additional "just-in-time" disclosures or additional information about the data collection, use and sharing practices of specific Services. These notices may supplement or clarify Metanode's privacy practices or may provide you with additional choices about how Metanode processes your personal information.

THE PERSONAL INFORMATION WE COLLECT

Personal information is data that can be used to identify you directly or indirectly, or to contact you. Our Privacy Policy covers all personal information that you voluntarily submit to us and that we obtain from our partners. This Privacy Policy does not apply to anonymized data as it cannot be used to identify you.

Except as described in this Privacy Policy, Metanode will not give, sell, rent or loan any personal Information to any third party.

We collect personal information to provide you with our Services. When we require certain personal information from users it is because we are required by applicable law to collect this

information or it is relevant for specified purposes. Any information you provide to us that is not required is voluntary. You are free to choose whether to provide us with the types of personal information requested, but we may not be able to serve you as effectively or offer you all of our Services when you do choose not to share certain information with us.

For example, we collect personal information which is required under the law to open an account, add a payment method, or execute a transaction. We also collect personal information when you use or request information about our Services, subscribe to marketing communications, request support, complete surveys, or sign up for a Metanode event. We may also collect personal information from you offline, such as when you attend one of our events, or when you contact customer support. We may use this information in combination with other information we collect about you, as set forth in this Notice.

HOW YOUR PERSONAL INFORMATION IS USED

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience. In general, we use personal information to create, develop, operate, deliver, and improve our Services, content and advertising, and for loss prevention and anti-fraud purposes. Examples of how we may use this information include:

- To comply with our legal obligations.
- To prevent and investigate potentially prohibited or illegal activities, and/or violations of our posted user terms.
- To process transactions and send notices about your transactions.
- To verify your identity by comparing your personal information against third-party databases.
- To send administrative or account-related information to you.
- To enforce our agreements with third parties.
- To resolve disputes, collect fees, and troubleshoot problems.
- For quality control and staff training.
- To enhance security, monitor and verify identity or service access, combat spam or other malware or security risks.
- To provide you with Metanode Services and customer support that you request.
- To better understand our customers and end-users and the way they use and interact with Metanode Services.
- To provide a personalized experience, and implement the preferences you request.
- To communicate with you about our events or our partner events.
- To customize, measure, and improve Metanode Services and the content and layout of our website and applications.
- To deliver targeted marketing, service update notices, and promotional offers based on your communication preferences (where this is in accordance with the law).

We will not use your personal information for purposes other than those purposes we have disclosed to you, without your permission. From time to time we may request your permission to allow us to share your personal information with third parties. You may opt out of having your personal information shared with third parties, or from allowing us to use your personal

information for any purpose that is incompatible with the purposes for which we originally collected it or subsequently obtained your authorization. If you choose to so limit the use of your personal information, certain features or Metanode Services may not be available to you.

INFORMATION FROM THIRD PARTY SOURCES

From time to time, we may obtain information about you from third party sources as require or permitted by applicable law, such as public databases, credit bureaus, ID verification partners, resellers and channel partners, joint marketing partners, and social media platforms.

Public Databases, Credit Bureaus & ID Verification Partners

We obtain information about you from public databases and ID verification partners for purposes of verifying your identity. ID verification partners use a combination of government records and publically available information about you to verify your identity. Such information includes your name, address, job role, public employment profile, credit history, status on any sanctions lists maintained by public authorities, and other relevant data. We obtain such information to comply with our legal obligations, such as anti-money laundering laws. In some cases, we may process additional data about you based on public interest grounds to ensure our Services are not used fraudulently or for other illicit activities.

WHY WE SHARE PERSONAL INFORMATION WITH OTHER PARTIES

We take care to allow your personal information to be accessed only by those who really need to in order to perform their tasks and duties, and to share with third parties who have a legitimate purpose for accessing it. Metanode will never sell or rent your personal information. We will only share your information in the following circumstances:

- We share your information with third party identity verification services in order to prevent fraud. This allows Metanode to confirm your identity by comparing the information you provide us to public records and other third party databases. These service providers may create derivative data based on your personal information that can be used solely in connection with provision of identity verification and fraud prevention services.
- We share your information with financial institutions with which we partner to process payments you have authorized.
- We may share your information with companies or other entities that we plan to merge with or be acquired by. Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. You will receive prior notice of any change in applicable policies.
- We may share your information with companies or other entities that purchase Metanode assets pursuant to a court-approved sale under U.S. Bankruptcy law;
- We may share your information with law enforcement, and officials, or other third parties when we are compelled to do so by a subpoena, court order, or similar legal procedure, or

when we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement or any other applicable policies..

If you establish a Metanode account indirectly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on a Metanode website) will be shared with the owner of the third party website or application and your information will be subject to their privacy policies.

HOW WE PROTECT AND STORE PERSONAL INFORMATION

We understand how important your privacy is, which is why Metanode maintains appropriate safeguards to protect the security and confidentiality of the personal information you entrust to us.

We may store and process all or part of your personal and transactional information, in the United States and elsewhere in the world where our facilities or our service providers are located. We protect your personal information by maintaining physical, electronic, and procedural safeguards in compliance with the applicable laws and regulations.

However, we cannot guarantee that loss, misuse, unauthorized acquisition, or alteration of your data will not occur. Please recognize that you play a vital role in protecting your own personal information. When registering with our Services, it is important to choose a password of sufficient length and complexity, to not reveal this password to any third-parties, and to immediately notify us if you become aware of any unauthorized access to or use of your account.

Furthermore, we cannot ensure or warrant the security or confidentiality of information you transmit to us or receive from us by Internet or wireless connection, including email, phone, or SMS, since we have no way of protecting that information once it leaves and until it reaches us. If you have reason to believe that your data is no longer secure, please contact us metanode.io/support.

INTERNATIONAL TRANSFERS OF PERSONAL INFORMATION

As a global entity, Metanode may store, transfer, and otherwise process your personal information in countries outside of the country of your residence, including the United States and possibly other countries.

Metanode will use personal information only in ways that are compatible with the applicable jurisdictions.

RETENTION OF PERSONAL INFORMATION

We store our customers' personal information securely throughout the life of the customer's Metanode Account. Metanode will retain your personal information for a minimum of five years or as necessary to comply with our legal obligations or to resolve disputes.

COLLECTION & USE OF INFORMATION COLLECTED AUTOMATICALLY

We receive and store certain types of information automatically, such as whenever you interact with the Sites or use the Services. This information does not necessarily reveal your identity directly but may include information about the specific device you are using, such as the hardware model, operating system version, web-browser software (such as Firefox, Safari, or Internet Explorer) and your Internet Protocol (IP) address/MAC address/device identifier.

For example, we may receive and record information on our server logs from your browser, including how you came to and used the Services; your IP address; device type and unique device identification numbers, device event information (such as crashes, system activity and hardware settings, browser type, browser language, the date and time of your request and referral URL), broad geographic location (e.g. country or city-level location) and other technical data collected through cookies, pixel tags and other similar technologies that uniquely identify your browser. We may also collect information about how your device has interacted with our website, including pages accessed and links clicked. We may use identifiers to recognize you when you arrive at the Site via an external link, such as a link appearing on a third party site.

CHILDREN'S PERSONAL INFORMATION

We do not knowingly request or collect personal information from any person under the age of 18. If a user submitting personal information is suspected of being younger than 18 years of age, Metanode will require the user to close his or her account and will not allow buying or selling digital currencies. We will also take steps to delete the information as soon as possible. Please notify us if you know of any individuals under the age of 18 using our Services so we can take action to prevent access to our Services.

California Privacy Rights

If you are a California resident, you have the right to request information from us regarding the manner in which we share certain categories of your personal information with third parties for the third parties' direct marketing purposes. California law provides that you have the right to submit a request to us at our designated address and receive the following information: (a) the categories of information we disclosed to third parties for the third parties' direct marketing purposes during the preceding calendar year; and (b) the names and addresses of third parties that received such information, or if the nature of their business cannot be determined from the name, then examples of the products or services marketed.

You are entitled to receive a copy of this information in a standardized format and the information will not be specific to you individually. You may make such a request by visiting metanode.io/support.

HOW TO CONTACT US

If you have questions or concerns regarding this Privacy Policy, or if you have a complaint, you should first contact us by visiting metanode.io/support.