**Privacy Policy**

PLEASE READ THESE TERMS OF SERVICE CAREFULLY. BY CLICKING THE "Agree" BUTTON OR BY ACCESSING OR USING THE SERVICES, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS OF PRIVACY INCORPORATED BY REFERENCE.

1. Introduction: RFND Investment is owned and operated by RFND investment (we, us, our). We respect the privacy of our website – FEX users (you, your). This privacy policy explains how we may collect, store, use, and disclose personal information that you provide to us. By accessing and using this website you confirm your unconditional consent to us collecting, storing, using, and disclosing your personal information in the manner set out in this privacy policy.

2. Terms of use: Your use of this website is governed by our terms of use. Accordingly, this privacy policy must be read in conjunction with our terms of use.

3. Collecting your personal information: We may collect personal information from you (including, without limitation, your email address, your Simple Ledger Protocol (SLP) address where you keep your RFND and your receiving address for BCH or ETH staking reward payouts) when you use this website and during a strict KYC process which will be performed as of January 19th. You may decide not to provide your personal information to us. However, if you do not provide it, we may not be able to provide you with access to certain information or products and perform calculation of staking reward payout. To stay in contact, we give you the choice to provide us your email address. By exercising that choice, you consent to our use of your email address to stay in touch with you, as provided in our Privacy Policy. If you are entitled to protections under the new General Data Protection Regulation (GDPR), we treat that as consent under Article 7 of the GDPR. You are always entitled to withdraw your consent by following our email directions to unsubscribe.

4. Additional collection: We may gather more extensive information if we are concerned, for example, about abnormal website usage patterns or website security breaches.

5. Use: We may use your personal information to: provide you with services and information that you have requested; provide you with important notices and information about this website and our services; provide you with other information (including promotional material, news, and event information) where you agree to receive such information; improve or update this website and our products; respond to your enquiries and communicate with you; and personalise this website in accordance with your preferences.

6. Other use and disclosure: We will not sell, rent, or lease your personal information to third parties. We may disclose your personal information to our professional advisors, contractors, business associates, related companies, and others who have agreed to treat your personal information in accordance with this privacy policy. We will not otherwise use or disclose your personal information except: for any purpose set out in clause 6; where you have otherwise authorised us to do so; where we have given you notification of the intended use or disclosure and you have not objected to that use or disclosure; where we believe that such use or disclosure is reasonably necessary to assist a law enforcement agency or an agency responsible for national security in the performance of their functions; where we believe that such use or disclosure is reasonably necessary to enforce any legal rights we may have, or is reasonably necessary to protect the rights, property and safety of us, our users, or others; or as otherwise required or permitted by law.

7.. Third party websites: This website may contain hyperlinks to websites operated by third parties. We are not responsible for the content of such websites, or the manner in which those websites collect, store, use, and distribute any personal information you provide. When you visit third party websites from hyperlinks displayed on this website, we encourage you to review the privacy statements of those websites so that you can understand how the personal information you provide may be collected, stored, used and distributed.

8. Right to access and request correction: It is important to us that the personal information we hold about you is accurate, complete and up to date. If you are aware that this is not case and would like your personal information corrected, or simply desire access to your personal information, please contact our Privacy Officer. You may request access to your personal information that we (or our contractors) hold. Where you make any such request: we may ask you to put your request in writing; in some circumstances permitted by law, we may not provide such information to you (and we may not be able to require our contractors provide such information to you); we decide not to correct or provide you with access to your personal information, we will give you our reasons for our decision; where we provide the requested information or carry out the requested correction (or where we attach to that information a statement of any correction sought but not made), we may require you to pay a reasonable fee determined by us.

9. Changes to our privacy policy: We reserve the right to change this privacy policy from time to time by publishing the revised privacy policy on our website. If you continue to use this website or if you provide any personal information after we post changes to this privacy policy, this will deemed your conclusive acceptance of any such changes.

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10. RFND Investment will require the following verification process as of January 19th 2021 for every investor can be paid his/her staking reward in Bitcoin Cash (BCH) or Ethereum (ETH)

1. Email Verification
2. Submitting one Simple Ledger Protocol Address (SLP) where RFND is held.
3. Submitting one receiving address for staking rewards payout where every holder will select his/her cryptocurrency: ETH or BCH.
4. Verification of ownership of SLP address by transfering of amount of 1 RFND in the same address.
5. Agreement on Privacy and Disclaimer
6. Agreement that the user of FEX website isn’t citizen or resident of United States of America, Syria or North Korea.

11. We inform a very imporant modification regarding to approval process:

1. Entities and/or companies who might be suspect of money laundering, financing of terrorist activities, bribery, fraud, or any other illegal act, won’t be accepted either.
2. People who show unproper behaviour related to any kind of discrimation, illegal activities, promoting violence of any kind won’t be accepted for staking purposes.

12) If there is an airdrop of any SLP cryptocurrency, courtesy coming from a strategic alliance with RFND token, these other cryptocurrencies may be deposit into investor’s account.

13) To be entitled to a staking reward payout in Bitcoin Cash (BCH), every holder of RFND tokens shall have a balance over 5,000,000 RFND (Five million RFND).

14) To be entitled to a staking reward payout in Ethereum (ETH), every holder of RFND tokens shall have a minimum balance of 40,000,000 RFND (Forty million RFND).

15) RFND can be purchased only on memo.cash and CCTip. In case of being accepted by any crypto exchange, the value of RFND currency will be subject only to the process of demand and supply.

16) Every user will be receiving his staking reward payout on first day of each month, after a minimum 30 day staking period had elapsed. For users located in Asia, this may happen in certain occassion until the day 2nd due to the time zone difference.

17) Every user will be receiving his account statement where the calculation of his/her staking amount will be stated within the first 7 days after the payout of staking rewards.

18) For the purpose of calculation of staking reward the company will be checking blockchain records on Bitcoin Cash Explorer in order to review the evolution of amounts and will use also internal records stored on FEX related to the day of staking, SLP address of each user, Receiving address and Email of every user.

19) RFND Investment states that we won’t have any access to any private key of any holder’s wallet, therefore every user shall be liable for efficient and safe use of his/her wallet. We also state that we won’t have any access to any password to user’s address.

No employee, no contractor or any other personnel shall have access to these private data.

20) If there is any important modification of user’s data such as SLP address or receiving address or change of cryptocurrency payout, he/she shall notify it in writing by email to RFND Investment at least 7 days in advance before the cryptocurrency payout.