



ACCEPTANCE OF THE PRIVACY POLICY

By accessing our Services and using them, you signify your acceptance of the terms of this Privacy Policy. In the event that we need your consent to process your personal information, we will ask for your consent for the collection, use and disclosure of your personal information as described below. American Kryptos Bank may provide "timely" disclosures or additional information about the collection, use and sharing practices of the specific Services. These notices may supplement or clarify the privacy practices of American Kryptos Bank or may offer additional options on how American Kryptos Bank handles your data.

If you do not agree with this Privacy Policy or are concerned about any aspect of this Privacy Policy, you must immediately suspend access to our Services or their use.

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 substantial changes, we will notify you by email (sent to the email address specified in your account) or by a notice in our Services before the change becomes effective.

OUR RELATIONSHIP WITH YOU AND AMERICAN KRYPTOS BANK

American Kryptos Bank is a trademark of American Time Holding LLC, incorporated in the United States, in the State of Florida with registration number L18000100230 and whose registered office is 3517 NW 115th Ave. Doral, FL 33178. American Kryptos Bank is a electronic money institution authorized and regulated by the Financial Crimes Enforcement Network (FinCEN) under license number 31000141145883. American Kryptos Bank is responsible for data for cryptocurrency transactions. We instruct American Kryptos Bank to process such transactions at [<https://www.americankryptosbank.com/>] to manage various administrative and organizational issues on our behalf related to such transactions.



As responsible for the data, we determine the means and purposes of data processing in relation to electronic purse transactions and cryptocurrencies. If you have questions about your American Kryptos Bank Account, your personal information or this Privacy Policy, send them to privacy@americankryptosbank.com.

THE PERSONAL INFORMATION WE COLLECT

Personal information is data that can be used to identify you directly or indirectly or communicate with you. Our Privacy Policy covers all personal information that you send us voluntarily and that we obtain from our partners. This Privacy Policy does not apply to anonymous data, since it can not be used to identify it. You may be asked to provide personal information at any time you are in contact with American Kryptos Bank. In addition, American Kryptos Bank may use the information provided to offer and improve our products, services and content. American Kryptos Bank will not offer, sell, lease or lend Personal Information to any third party.

PERSONAL INFORMATION COLLECTED

We collect personal information to provide our Services. When we require certain personal information from users, it is because we are required by law to collect that information or it is relevant for specific purposes. Any information you give us that is not required is voluntary. You are free to choose if you provide us with the types of personal information requested, but we may not be able to serve you with adequate efficiency or offer you all of our Services if you choose not to share certain information with us.

We collect personal information that is required by law to open an account, add a form of payment or execute a transaction. We also collect personal information when you use or request information about our Services, subscribe to marketing communications, request assistance, complete surveys or enroll in American Kryptos Bank events. We also collect personal information about you from the



Internet, for example, when you communicate with customer service. We may use this information in combination with other information we collect about you as set forth in this Policy.

We collect the following types of information:

- Personal identification information: full name, date of birth, age, nationality, sex, photographs, telephone numbers, home address and email.
- Formal identification information: tax identification number, passport number, driver's license data, national identity card information, photo identification cards or visa information.
- Financial information: bank account information, account number, payment card, transaction history, commercial data or tax identification.
- Transaction information: information about the transactions you make with our Services, such as the name of the beneficiary, your name, the amount or the time stamp.
- Work information: location of the office, position or description of the function.
- Internet identifiers: data on tracking / geolocation, browser fingerprint, OS, name and version of the browser or personal IP addresses.
- Usage data: responses to surveys, information provided to our assistance team, publications on public social networks, authentication data, security questions, user identification, clickstream data and other data collected through cookies and similar technologies.

HOW YOUR PERSONAL INFORMATION IS USED

Our main purpose when we collect personal information is to provide a safe, fluid, efficient and personalized experience. In general, we use personal information to create, develop, operate, offer and improve our Services, content and advertising and for the purpose of preventing data loss and fraud. We can use this information as follows:

- **To respect compliance with legislation and regulations:**



Some of our Central Services are governed by laws and regulations that require us to collect and use, in certain ways, your personally identifiable information, formal identification information, financial information, transaction information, employment information, online identifiers or usage data. . American Kryptos Bank must identify and verify customers who use our Services to comply with laws for the prevention of money laundering and terrorist financing in all jurisdictions. In addition, we use third-party services to verify your identity by comparing the personal information you have provided to us with public records and third-party databases. When you request permission to raise the limits of buying and selling digital currency related to your American Kryptos Bank account, we may require you to provide additional information that we may use in collaboration with service providers acting on our behalf to verify your identity or address or to manage the risk as required by current legislation. The consequences of not treating your personal information for such purposes is to terminate your account, since we can not provide the Services in accordance with legal and regulatory requirements.

Residents of the USA: For people who reside in the United States (US) According to the Banking Secrecy Law, the PATRIOT Act of the US. UU., The regulations of the Office of Foreign Assets Control and the state-specific AML regulations, we treat this personal information to comply with our legal obligations.

• **To enforce the terms of our user agreement and other agreements:**

American Kryptos Bank manages very confidential information, such as its identification and financial data, so it is very important for us and our clients to actively supervise, investigate, prevent and mitigate any activity that may be prohibited or illegal, enforce our agreements with third parties , and to avoid infringements of our user agreements or agreements for other published Services. In addition, we may charge commissions in accordance with your use of our Services. We collect information about the use of your account and we monitor in detail your interactions with our Services. We may use any personal information



collected in our Services for these purposes. The consequences of not treating your personal information for such purposes is to unsubscribe your account, since we can not provide our Services in accordance with our terms.

- **To provide the services of American Kryptos Bank:**

We treat your personal information to provide the Services. When you want to buy a digital currency, we demand certain information, such as your identification, contact information and payment information. We can not provide the Services without such information.

- **To send you communications about the Services:**

We send you administrative or account-related information to keep you informed about our Services, updates or relevant security issues or provide information related to transactions. Without such communications, you may not be aware of important developments related to your account that may affect how you can use our Services.

- **To provide services to the client:**

We treat your personal information when you contact us, charge commissions or solve problems. We may treat your information in response to another customer's request, as appropriate. Without treating your personal information for such purposes, we can not respond to your requests or guarantee the uninterrupted use of the Services.

- **To guarantee quality control:**

We treat your personal information to do quality control and train staff to ensure that we provide accurate information. If we do not treat personal information for quality control purposes, you may experience problems with the Services, such as inaccurate transaction records or other interruptions. The basis of such treatment is the need to comply with our contractual obligations to you.



- **To guarantee the security of the network and information**

We treat your personal information to improve security, monitor and verify identity or access to the service, combat spam or other malware or security risks and comply with current legislation and security regulations. The situation regarding threats on the Internet is constantly evolving, so it is more important than ever that we have accurate and updated information about your use of our Services. Without treating your personal information, we may not be able to guarantee the security of our Services.

- For research and development purposes

We treat your personal information to better understand how you use the American Kryptos Bank Services and interact with them. In addition, we use such information to personalize, measure and improve the American Kryptos Bank Services and the content and design of our website and applications and to develop new services. Without such treatment, we can not guarantee the continuity of your satisfactory use of our Services. Our basis for such treatment is based on a legitimate interest.

- **To improve the website experience:**

We treat your personal information to provide a personalized experience and implement the preferences you request. You may choose to give us access to certain personal information stored by third parties. Without such treatment, we may not be able to guarantee the continuity of your satisfactory use of part or all of our Services.

- **To facilitate corporate acquisitions, mergers or transactions:**

We may treat any information about your account and use our Services as necessary in the context of acquisitions, mergers or other corporate transactions. You have the option to close your account if you do not want your personal information treated for those purposes.



- **To participate in marketing activities:**

In accordance with your communication preferences, we may send you marketing communications to inform you of our partner events or events; to send segmented marketing, and to provide you with promotional offers according to your communication preferences. We use information about your use of our Services and your contact information to provide marketing communications. You can choose to stop receiving marketing communications at any time.

Residents of the EEA: according to the EEA Data Protection Act, we treat this personal information to comply with your consent.

We will not use your personal information without your permission for purposes other than those we have disclosed to you. Occasionally, we may request your permission to allow us to share your personal information with third parties. You may choose to refuse to share your personal information with third parties or to allow us to use your personal information for purposes that are incompatible with those for which we originally collected or subsequently obtained your authorization. If you choose to limit the use of your personal information in this way, certain features or CB Services may not be available to you.

INFORMATION FROM THIRD PARTY SOURCES

Occasionally, we may obtain information about you from third-party sources as required or permitted by current legislation, such as public databases, credit bureaus, identification verification partners, channel resellers and partners, marketing partners, and media platforms. social.

- Public databases, credit bureaus and identification verification partners: we obtain information about you from public databases and identification verification partners for the purposes of verifying your identity. Identification verification partners use a combination of government records and publicly accessible information about you to verify your identity. This information includes your name, address, job function,



public work profile, credit history, condition with respect to any list of sanctions maintained by public authorities and other relevant data. We obtain such information to comply with our legal obligations, such as the US PATRIOT Act. UU., The regulations of the Office of Foreign Assets Control and state-specific AML regulations, our legal basis for the treatment of such data is compliance with legal obligations. In some cases, we may process additional information about you to ensure that our Services are not used fraudulently or for other illicit activities. In such cases, the treatment is necessary for us to continue to comply with our contract with you and third parties.

COLLECTION AND USE OF INFORMATION COLLECTED AUTOMATICALLY

We receive and store certain types of information automatically, for example, 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 use, such as the hardware model, the device identification, the operating system version, the web browser software (such as Firefox, Safari or Internet Explorer) and the identifier of your device / MAC address / Internet protocol (IP) address.

For example, we automatically receive and record information in our browser's server logs, which includes how you came to the Services and used them; your IP address; the type of device and the unique identification numbers of the devices; Device event information (such as locks, system activity and hardware configuration, browser type, browser language, date and time of your request and referring URL), general geographic location (ie, country or city) 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 interacted with our website, including the pages you accessed and the links you clicked on. We may use identifiers to recognize you when you arrive at the Site through an external link, for example, a link that appears on a third party's site.



WHY WE SHARE PERSONAL INFORMATION WITH THIRD PARTIES

We take the precaution of allowing only those who need it to access their personal information to carry out their tasks and obligations and to share it with third parties who have the legitimate purpose of accessing it. American Kryptos Bank will never sell or lease your personal information. We will only share your information in the following circumstances:

- We share your information with identification verification services to prevent fraud. This allows American Kryptos Bank to confirm your identity by comparing the information you provide us with public records and other third-party databases. These services may generate secondary data according to your personal information that can be used exclusively in relation to the provision of fraud prevention services and identity verification.
- We may share information with contract service providers that help us with part of our business operations, such as technology, marketing and billing services. Our contracts require these service providers to only use your information in connection with these services they provide to us and prohibit them from selling your information to third parties.
- We share your information with financial institutions with which we partner to process the payments you have authorized.
- We may share your information with companies or other entities with which we plan to merge or acquire. In the event that such unification occurs, we will require that the new unified entity follow this Privacy Policy with respect to your personal information. You will receive prior notice of any changes to the current policies.
- We may share your information with companies or other entities that purchase the assets of American Kryptos Bank pursuant to a sale approved by a court in accordance with US bankruptcy legislation.
- We may share your information with law enforcement bodies, officials or other third parties when we are forced by a subpoena, court order or similar legal process or



when we believe in good faith that disclosure of personal information is necessary to avoid physical damage or financial loss, to report alleged illegal activities or to investigate violations of our User Agreement or any other current policy.

If you establish an American Kryptos Bank Account indirectly on a third party's website or through a third-party application, any information you enter on that website or application (and not directly on the American Kryptos Bank website)) will be shared with the owner of the website or the third party application, their privacy policies will govern the use of their information.

HOW WE PROTECT AND STORE PERSONAL INFORMATION

We understand how important your privacy is and for that reason American Kryptos Bank takes (and requires its service providers to take) physical, technical and administrative preventive measures to protect the security and confidentiality of the personal information you entrust to us.

We may store and process all of your personal and transactional information or part of it (including certain payment information, such as encrypted routing or bank account numbers) in the United States or other countries in the world where our facilities or providers are located. services. We protect your personal information with physical, electronic and procedural preventive measures in compliance with current legislation and regulations.

We take computer preventive measures, such as firewalls and data encryption, implement physical access controls to our buildings and files and authorize access to personal information only to those employees who need it to fulfill their work responsibilities. A payment provider transfers the complete data of the credit cards and houses them externally in a secure manner in compliance with the Payment Card Industry Data Security Standards (PCI DSS). Neither the staff of American Kryptos Bank nor the company can access this information.

However, we can not guarantee that there will be no losses, misuse, unauthorized purchases or alterations of your data. Keep in mind that you have a vital role in



protecting your own personal information. When registering for our Services, it is important that you choose a password of sufficient length and complexity, that you do not reveal this password to third parties and that you notify us immediately if you become aware of any unauthorized access or use of your account. In addition, we can not ensure or guarantee the security or confidentiality of the information you transmit to us or that you receive from us via the Internet or wireless connection, including email, telephone or SMS, as we do not have the means to protect such information. Once it is sent or until we receive it. If you have reason to believe that your data is no longer secure, please contact us by writing to the email or postal address, or by calling the telephone number listed at the end of this Privacy Policy.

HOW YOU CAN ACCESS OR CHANGE YOUR PERSONAL INFORMATION

You have the right to review, correct or amend your personal information or delete that information when it is inaccurate. You can do it at any time; To do this, log in to your account and click on the Profile tab or My Account tab.

If you close your American Kryptos Bank Account, we will mark your account in our database as "Closed", but we will retain your account information in our database for the period described above. This is necessary to prevent fraud, since it is guaranteed that people who try to commit fraud can not avoid detection only by closing their account and opening a new account. However, if you close your account, we will not use your personal information for any other purpose, nor will it be sold to or shared with third parties, except to the extent necessary to prevent fraud and assist the authorities in enforcing compliance. of the law, as required by law or in accordance with this Privacy Policy.

RIGHTS REGARDING THE USE OF YOUR PERSONAL INFORMATION

Rights of access, correction and elimination



You have the right to access the personal information we maintain about you, in accordance with data protection legislation, and certain related information. In addition, you may require the correction or removal of any inaccurate personal information.

Right to object

You may object to our use of your personal information for direct marketing purposes at any time and may have the right to object to our treatment of some or all of your personal information (and require it to be deleted) in some other circumstance. If you wish to exercise any of these rights, please contact us as indicated below.

CONSERVATION OF PERSONAL INFORMATION

We store your personal information securely throughout the life of your American Kryptos Bank Account. We will only retain your personal information for as long as it is necessary to fulfill the purposes for which we collect it, including complying with legal, accounting and reporting obligations or resolving disputes. Although conservation requirements vary by jurisdiction, information about our customary storage periods for different aspects of your personal information is described below.

- Contact information, such as your name, email address and phone number for marketing purposes, is retained until you cancel your subscription. Thereafter, we will add your information to our elimination list indefinitely.
- The content you post on our website, such as comments from the Helpdesk, photographs, videos, blog posts and other content can be retained indefinitely after you close your account for crime prevention and audits.
- The recordings of our phone calls with you can be kept for a period of up to six years.
- The information collected through technical means, such as cookies, web page counters and other analysis tools is kept for a period of up to one year from the expiration of the cookie.



PERSONAL INFORMATION OF CHILDREN UNDER 18 YEARS OF AGE

We do not knowingly request the collection of personal information from persons under 18 years of age. If a user who submits personal information is suspected to be under 18 years of age, American Kryptos Bank will require the user to close their account and will not allow the user to continue buying or selling digital coins. We will also take steps to eliminate the information as soon as possible. Notify us if you know people under 18 years of age who use our Services, so that we can take steps to prevent access to our Services.

USERS AND DATA

If you are a resident of the USA UU., American Kryptos Bank are responsible for the joint data regarding your personal information. As responsible for the joint data, these entities determine the means and purposes of data processing in relation to electronic purse transactions and cryptocurrencies.

Legal foundations for the treatment of personal information

Our legal bases for treatment in accordance with the PATRIOT Act of the USA. US, the regulations of the Office of Foreign Assets Control and the state-specific AML regulations can treat your personal information if you give your consent for treatment, in order to meet our legal obligations, if necessary to fulfill our obligations arising from the contracts we enter into with you, or in order to take the action you request before concluding a contract with you or for our legitimate interests in order to protect our property, rights or the security of American Kryptos Bank, our clients or third parties.

Direct marketing

If you are a current customer and reside in the US, we will contact you by electronic means for marketing purposes only if you have given your consent for such



communication. If you do not want us to use your personal information in this way or to transfer your personal information to third parties for marketing purposes, please contact us at privacy@americankryptosbank.com. You can raise such objection with respect to the initial or additional treatment for direct marketing purposes, at any time and without charge. Direct marketing consists of any communication addressed to you with the premise of advertising or promoting products and services.

Individual rights.

The US Residents They have the following rights, which can be exercised when you contact us at privacy@americankryptosbank.com, so that we can consider your request under current legislation.

- Right to withdraw your consent. You have the right to withdraw your consent to the processing of your personal information collected in accordance with your consent at any time. That you withdraw your consent will not affect the legality of the treatment of American Kryptos Bank in accordance with your prior consent.
- Right of access to your personal information and rectification of it. You have the right to request that we give you a copy of your personal information that is in our possession. This information will be provided without undue delay, subject to a certain commission related to the collection of information (as permitted by law), unless that provision adversely affects the rights and freedoms of third parties. You may also ask us to rectify or update any personal information retained by American Kryptos Bank that is inaccurate. Your right to access and rectification will only be limited when the burden or cost of giving access is disproportionate in relation to the risk to your privacy in the case in question or when the rights of other people are violated, apart from you.
- Right to elimination. You have the right to request the removal of your personal information with the following characteristics: a) it is no longer necessary in relation to the purposes for which it was collected or otherwise processed; b) was compiled in relation to the treatment for which you gave your prior consent; or c) it was



collected in relation to treatment activities that you objected to and there are no legitimate fundamental foundations for our treatment. If we made your personal information public and are obliged to delete personal information, taking into account the available technology and the cost of implementation, we will take reasonable measures, including technical measures, to inform third parties that treat your personal information that you have requested the removal of links to your personal information, exact copies or reproductions of this. The foregoing is subject to limitations under the relevant data protection laws.

- Right to data portability. If we treat your personal information pursuant to a contract with you or in accordance with your consent, or the processing is carried out through automated means, you may request to receive your personal information in a structured, frequently used and readable format Mechanical and that we transfer your personal information directly to another "responsible", when technically feasible, unless the exercise of this right adversely affects the rights and freedoms of third parties. A "responsible" is a natural or legal person, a public authority, an agency or other body that, alone or in conjunction with others, determines the purposes and means of processing your personal information.
- Right to the restriction of our treatment. You have the right to restrict or object to our treatment of your personal information, when one of the following circumstances occurs:

- a) You question the accuracy of your personal information that we deal with. In such cases, we will restrict the treatment for the period necessary for us to verify the accuracy of your personal information.
- b) The treatment is illegal and you object to the deletion of your personal information and instead request the restriction of its use.
- c) We no longer need your personal information for the purposes of the processing, but you request it to initiate or enforce lawsuits or defend against them.



d) You have objected to the treatment, pending verification in the event that the legitimate grounds of the treatment of American Kryptos Bank prevail over your rights.

Restricted personal information will only be processed with your consent or to initiate or enforce lawsuits or defend against them, for the protection of the rights of another natural or legal person or for reasons of public interest of importance. We will inform you if the restriction is suspended.

- **Notification of elimination, rectification and restriction.**

We will communicate any rectification or deletion of your personal information or treatment restriction to each recipient to whom your personal information has been disclosed, unless this is impossible or involves a disproportionate effort. We will inform you about these recipients if you request this information.

- **Right to object to a treatment.**

When the processing of your personal information is done in accordance with your consent, contract or legitimate interests, you may restrict or object, at any time, the processing of your personal information as permitted by current legislation. We may continue to process your personal information if necessary for the defense of legal claims or for any other exception permitted by current legislation.

- **Right to file a complaint.**

If you believe that we have infringed your rights, we recommend that you first contact us at customercare@americankryptosbank.com, so that we can try to resolve the problem or dispute informally.

- **Storage of your personal information.**

American Kryptos Bank will attempt to limit the storage of your personal information to the extent that storage is necessary for the purposes for which the personal information was processed, to resolve disputes, enforce our agreements and as required or permitted by law.

- **Responsible for data protection:** you can contact the data protection officer at American Kryptos Bank if you write to customercare@americankryptosbank.com



Your rights over personal information are not absolute. Access can be refused in the following cases:

- Denial of access is authorized or required by legislation.
- The granting of access would have a negative impact on the privacy of third parties.
- In order to protect our rights and property.
- When the request is frivolous or annoying.

HOW TO GET IN TOUCH WITH US

If you have questions or concerns about this Privacy Policy or if you have a complaint, you should first contact us at customercare@americankryptosbank.com or at the following address:

3517 NW 115TH AVE, DORAL, FL 33178