

Privacy, Terms and Conditions for Kupfuma

Last Updated: 1 January, 2022

Kupfuma – means building wealth! Kupfuma is a platform that provides analytics and revenue based funding to small businesses in various emerging markets

These terms and conditions (“Terms and Conditions”) set forth the agreement (“Agreement”) between you and Kupfuma (Pvt) Ltd. (“Kupfuma” “we” or “us”). It governs your use of the products and services we offer through our websites and applications.

Our Mission

Our Mission is to build wealth for Micro, Small and Medium businesses across emerging markets. We are a platform where you can build analytics for your small business to better manage it as well as access flexible funding to grow your small business.

Kupfuma platform, use

Who Can Use It. Use of the Kupfuma by anyone under 16 years of age is prohibited. You represent that you are at least the age of majority in the jurisdiction where you live or, if you are not, your parent or legal guardian must consent to these Terms of Service and affirm that they accept this Agreement on your behalf and bear responsibility for your use. If you are accepting these Terms of Service on behalf of someone else or an entity, you confirm that you have the legal authority to bind that person or entity to this Agreement.

Registration. When you set up a profile on the GetFunds Platform, you will be asked to provide certain information about yourself. You agree to provide us accurate information when you create your account on the GetFunds Platform. We will treat information you provide as part of registration in accordance with our Privacy Policy. You should take care in maintaining the confidentiality of your password.

Privacy Policy. Our privacy practices are set forth in our Privacy Policy. By use of the GetFunds Platform, you agree to accept our Privacy Policy, regardless of whether you are a registered user.

Your Content

Definition of Your Content. The Kupfuma Platform enables you to post data, texts, photos, videos, links, and other files and information about your small business. All material that you upload, publish, or display to others via the Kupfuma Platform will be referred to collectively as “Your Content.” You acknowledge and agree that, as part of using the Kupfuma Platform, Your Content may be viewed by the public.

Ownership. You, or your licensors, as applicable, retaining ownership of the copyright and other intellectual property in Your Content, subject to the non-exclusive rights to Kupfuma

DISCLAIMERS AND LIMITATION OF LIABILITY

PLEASE READ THIS SECTION CAREFULLY SINCE IT LIMITS THE LIABILITY OF KUPFUMA AND ITS RELATED PARTIES TO YOU.

“KUPFUMA” MEANS KUPFUMA (PVT) LTD., AND ANY SUBSIDIARIES, AFFILIATES, RELATED COMPANIES, SUPPLIERS, LICENSORS AND PARTNERS, AND THE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND REPRESENTATIVES OF EACH OF THEM. EACH PROVISION BELOW APPLIES TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW.

WE ARE PROVIDING YOU THE GETFUNDS PLATFORM, ALONG WITH OUR CONTENT AND MATERIALS AND THE OPPORTUNITY TO CONNECT WITH OTHERS, ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. WITHOUT LIMITING THE FOREGOING, GETFUNDS EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES AND CONDITIONS OF MERCHANTABILITY, TITLE, ACCURACY AND COMPLETENESS, UNINTERRUPTED OR ERROR-FREE SERVICE, FITNESS FOR A PARTICULAR PURPOSE, QUIET ENJOYMENT, NON-INFRINGEMENT, AND ANY WARRANTIES ARISING OUT OF COURSE OF DEALING OR TRADE USAGE.

GETFUNDS MAKES NO PROMISES WITH RESPECT TO, AND EXPRESSLY DISCLAIMS ALL LIABILITY FOR: (i) CONTENT POSTED BY ANY USER OR THIRD PARTY; (ii) ANY THIRD-PARTY WEBSITE, THIRD-PARTY PRODUCT, OR THIRD-PARTY SERVICE LISTED ON OR ACCESSIBLE TO YOU THROUGH THE GETFUNDS PLATFORM, INCLUDING AN INTEGRATED SERVICE PROVIDER OR PROFESSIONAL CONTRIBUTOR; (iii) THE QUALITY OR CONDUCT OF ANY THIRD PARTY YOU ENCOUNTER IN CONNECTION WITH YOUR USE OF THE GETFUNDS PLATFORM; OR (iv) UNAUTHORIZED ACCESS, USE OR ALTERATION OF YOUR CONTENT. GETFUNDS MAKES NO WARRANTY THAT: (a) THE GETFUNDS PLATFORM WILL MEET YOUR REQUIREMENTS; (b) THE GETFUNDS PLATFORM WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (c) THE RESULTS OR INFORMATION THAT YOU MAY OBTAIN FROM THE USE OF THE GETFUNDS PLATFORM, A PROFESSIONAL CONTRIBUTOR, OR ANY OTHER USER WILL BE ACCURATE OR RELIABLE; OR (d) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED OR PURCHASED BY YOU THROUGH THE GETFUNDS PLATFORM WILL BE SATISFACTORY.

YOU AGREE THAT TO THE MAXIMUM EXTENT PERMITTED BY LAW, IDEASTOXX AND RELATED PARTIES WILL NOT BE LIABLE TO YOU UNDER ANY THEORY OF LIABILITY. WITHOUT LIMITING THE FOREGOING, YOU AGREE THAT, TO THE MAXIMUM EXTENT PERMITTED BY LAW, GETFUNDS SPECIFICALLY WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR EXEMPLARY DAMAGES, LOSS OF PROFITS, BUSINESS INTERRUPTION, REPUTATIONAL HARM, OR LOSS OF DATA (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE FORESEEABLE) ARISING OUT OF OR IN ANY WAY CONNECTED WITH YOUR USE OF, OR INABILITY TO USE, THE GETFUNDS PLATFORM.

YOUR SOLE REMEDY FOR DISSATISFACTION WITH KUPFUMA PLATFORM IS TO STOP USING THE KUPFUMA PLATFORM.

WITHOUT LIMITING THE FOREGOING, KUPFUMA'S MAXIMUM AGGREGATE LIABILITY TO YOU FOR LOSSES OR DAMAGES THAT YOU SUFFER IN CONNECTION WITH THE KUPFUMA PLATFORM OR THIS AGREEMENT IS LIMITED TO THE AMOUNT PAID TO KUPFUMA IN CONNECTION WITH THE KUPFUMA PLATFORM IN THE TWELVE (12) MONTHS PRIOR TO THE ACTION GIVING RISE TO LIABILITY.

Indemnification

You agree to release, indemnify, and defend Kupfuma (Pvt) Ltd from all third-party claims and costs (including reasonable attorneys' fees) arising out of or related to: i) your use of the Kupfuma, ii) Your Content, iii) your conduct or interactions with other users of the Kupfuma platform, or iv) your breach of any part of this Agreement. We will promptly notify you of any such claim and will provide you (at your expense) with reasonable assistance in defending the claim. You will allow us to participate in the defense and will not settle any such claim without our prior written consent. We reserve the right, at our own expense, to assume the exclusive defense of any matter otherwise subject to indemnification by you. In that event, you will have no further obligation to defend us in that matter.

Contact. You can contact us directly on wealth@kupfuma.com and speak to one of our members of staff for assistance.

Our Motto. Building wealth!

Privacy Policy

Introduction

Kupfuma is committed to protecting and respecting your personal information when using our website. This Privacy Policy sets out how we will treat any personal information, who we will share it with, what rights you have and anything else we think it is important for you to know.

Data Controller

Data controllers are responsible for deciding how your data is processed. Kupfuma is a trading name of Kupfuma (Private) Limited. In this privacy policy, "we", "us", and "our" means Kupfuma (Private) Limited. Where data is provided to our partners in relation to the service you have requested, our partners may also be acting as data controllers.

Your rights

We comply with and are registered under the data protection laws in the relevant countries. We reserve the right to amend this policy at any time and any changes will be updated on this website. The Data Protection Laws gives you various rights in relation to your personal data. Note that we can only deal with requests for data that we process as the data controller. Any requests for information that is for data processed by our stock exchange panel or partners must be directed to them and we can help you contact them if appropriate. To exercise these rights, you can contact us at wealth@kupfuma.com

You have the right to:-

- **Access personal data:** You can ask us to provide a copy of the personal data that we hold about you (this is called a Data Subject Access Request). If you contact us, please provide full details of the information you require and include your full name and address and the information will be provided free of charge. For security purposes we can only provide that information that matches the details we have on file and we may need to ask you to confirm further information to verify your identity – this could be details such as a passport or utility bill. We will respond within one month once we have enough information to process your request. If the request will take longer than this, we will let you know.
- **Have incorrect personal data updated:** You have the right to ask us to correct inaccurate personal data that we hold about you.
- **Have data erased:** You have the right to ask us to delete personal data that we hold about you.
- **Stop or restrict the processing of your data:** You have the right to ask us not to do anything with your personal data except store it in limited circumstances.
- **Object to how your data is processed in certain circumstances:** You have the right to object to us processing certain personal data about you, however where we need to continue to process the data for fraud prevention (for example), we are not obliged to stop processing it.
- **Data portability:** the right to request that we move, copy or transfer your personal information.

What information do we collect?

We will gather, store and use the following kinds of personal data:

- Information about your computer and about your visits to and use of this website (including your IP address, geographical location, browser type, referral source, length of visit and number of page views);
- Information relating to any transactions carried out between you and us on GetFunds.vc
- Or in relation to this website, including information relating to any purchases you make of our goods or services;
- Information that you provide to us for the purpose of subscribing to our website services, email notifications and/or newsletters (including your name, address, telephone and email contact details);
- Any other information that you choose to send to us. If you provide us with another person's data, you should also ask them to read this privacy policy.

How we will use your personal data

Personal data submitted on this website will be used for the purposes specified in this privacy policy or in relevant parts of the website.

We will use your personal information to:

- Improve your browsing experience by personalising the website;
- Enable your use of the services available on the website;
- Send you email notifications which you have specifically requested;
- Deal with enquiries and complaints made by or about you relating to the website;
- When you obtain a quote for any of our services, you will automatically be sent confirmation of your quote by email so that you have a record of the quote and can retrieve your quote in the future. This quote email is a standard part of our service and by using our service you agree to receive these emails.
- We may send you renewal reminders around the anniversary of when you completed a quote in order to provide you with an indication of what your quotes could be at your next renewal and we will use the data you provided in order to do this.
- If you agree to receive further information from us we may send you newsletters, further information about our services, new products and renewal reminders.
- Where you submit personal information for publication on our website, we will publish and otherwise use that information in accordance with the license you grant to us.
- We will not, without your express consent, provide your personal information to any third parties for the purpose of direct marketing. Our idea stock exchange partners will also send us certain personal data about you if you take out any services with them through ideastock.com. This will include data such as purchase date and type of service and we also use this information to track ideas, comments, sales and make improvements to our website, the customer journey and to help in the event of queries or complaints.

Passing on information about you

As part of using our Services you consent to us disclosing your personal information to the following parties:

Third parties, including companies whose products or services are included on our website with a view to providing you with an online quotation for the product and/or service requested by you. When these companies use your data in this way, they will be acting as data controllers of your information and therefore you should view their privacy policies or contact them directly for further information. Some third parties with which we share your information may use it to carry out research such as analysis of market trends and customer demographics and to customise and develop the product/service which they offer to you or other individuals in the future;

We may pass information to the Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring;

If you use our Services to search for and compare services, the information you provide may be used to carry out certain credit checks through licensed credit-referencing agencies. This is used as part of the underwriting process for some of the service providers and a record of this search will be made although this will not adversely affect your credit profile;

- If you consent we may sell, rent or trade your personal information to third parties for their marketing purposes. Such third parties will be carefully selected and registered with the Information Commissioner.
- We may also pass your personal information to third parties to enable them to process a request, order or service; or to supply you with a prize in the event you win a competition or in order to obtain professional advice.
- We may provide anonymous, non-personally identifiable aggregate information to advertisers and our business partners, including information relating to sales and web-usage, to enable us to sell advertising and monitor the efficacy of our business partnerships. We may also pass such statistical information onto reputable third parties for onward sale.
- Your information may be shared in connection with the sale or potential sale of all or part of our business or the company. You will be sent notice of such an event.
- GetFunds.vc reserves the right to disclose personally identifiable information in order to comply with the law, applicable regulations and government requests. We also reserve the right to use such information in order to protect our operating systems and integrity as well as other users.
- Any third parties employed by us to process your data on our behalf are subject to contractual obligations to protect the security of your data in accordance with the terms of this Privacy Policy.

How do we protect your information?

Once we have received your data we will ensure that it is treated with the utmost respect and in accordance with the Data Protection Laws and any applicable regulations. Your data will be stored on our secure servers within the USA, UK, SA, Singapore, Australia among other countries. We follow strict security procedures in order that the data we collect is stored and disclosed appropriately and securely.

Unfortunately, the transmission of information via the internet is not completely secure. Although GetFunds.vc will do its best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk.

Other Websites

Please note that clicking on links and advertisements on our websites may result in your transferral to another website, where data privacy practices may vary to that of GetFunds.vc. If transferred to another site, you should consult their privacy policy as we are not responsible for and have no control over information that is submitted to or collected by these third parties.

Analytical Data

We carry out research and analysis into usage and activities on our website which is used to help us improve our services. As part of this activity, we use Google Analytics to allow us to monitor how users use our website. If you have a Google account and have allowed Google to associate your web and app browsing history so that you may receive personalised adverts then Google may collect a Google identifier which allows them to identify your Google account when you are using this website. Please refer to our cookie policy for details of the cookies that are used in relation to Google Analytics activity. If you require further information or wish to opt out of Google Analytics Remarketing and Advertising Reporting Features then please visit Google's currently available opt-outs.

We may collect your Internet Protocol (IP) address, device ID or telephone number supplied by your service provider if you contact us.

Fraud Prevention

In order to prevent and detect fraud we and/or our partners may use your personal data to:

- Check and/or share you details with fraud prevention and detection agencies
- Share information about you with the police and other organizations where necessary
- Carry out analysis on our data to assist in the identification of fraud

Research and Analysis

We (and our partners) use the data relating to your quotes to carry out research and analysis to help us review and improve the products and services we provide. We may share this data with our insurance panel and if we do so, this data will be anonymised where possible. This data will also be used to carry out research and analysis on our website in order to improve the customer journey and our products and services.

Special categories of Personal Data and Criminal Convictions

We will not collect any information that is classified as "special personal data".

Data Retention

We will keep your data for as long as we need it and ensure it is securely destroyed when it is no longer needed. We will generally keep data for a period of 5 years from the date you obtain a quotation. Data is kept for research & analysis and to answer any complaints or queries.

Changes to our privacy policy

GetFunds.vc keeps this privacy policy under review and may update it at any time. Any updates will be made on this page so that you can always find out what information we collect, how we use it and under what circumstances we will disclose it.

How to contact us

If you have any queries relating to the ideastock.com privacy policy, please contact us at wealth@kupfuma.com

Disclaimer

Kupfuma and its related third parties will not be held accountable in anywhere and anytime across the jurisdictions we are operating.

Updating Information

Please let us know if the personal information which we hold about you needs to be corrected or updated.

What is a cookie

A cookie is a small text file that we, and in certain circumstances third parties, place on your browser when you visit our websites or open some of our emails. Cookies, amongst other things, allow Kupfuma to recognise you each time you re-visit one our website and provide you with a more personalised user experience. There are in existence a variety of different cookies which are designed for use in specific sets of circumstances.

How do we and third parties use cookies?

You should be aware that information on you may be collected through the use of cookies when you use Kupfuma and/or selected third party sites. It is essential that we use some cookies in order to provide you with the services you have requested from us. Some cookies, however, whilst useful, are not essential, and when using Kupfuma you agree to the use of these non-essential cookies unless you specifically set your browser to reject them. Please see 'How to manage or refuse cookies' below for further details.

When you initially enter one of our sites, we may place an anonymous cookie on your browser to enable us to recognise you the next time you visit the website. We may also place a further cookie on your browser when you register for one of our services, this will enable us to remember you next time you come to sign in, eliminating the need for you to re-enter your login details and customising your future uses of our sites.

Cookies may also be used to track your use of Kupfuma to better develop the website, for example, determining which parts of the website are more popular and determining content accordingly.

We may also place cookies on your browser to provide you with behavioural advertising and monitor the advertising on our sites to, amongst other things, ensure that you are not subjected to intrusive advertising.

Small pieces of code called pixel tags, web beacons or GIF files, are used in conjunction with cookies to help us manage and monitor our online advertising and wider business arrangements with third parties. These files will allow us to aggregate anonymous information relating to advertising and website usage. The type of information collected includes, but is not limited to, information relating to advertising responses, page views, promotion views and purchases made. Such pixel tags may be used to recognise third party cookies (cookies generated by third parties) and inform us and/or third parties of which advertisement or link brought you to our website, allowing us to monitor the efficacy of our business relationships with third parties. Please see the section below entitled 'Use of different cookies' for more detail on the various cookies in use by Kupfuma and how they work.

How to manage or refuse cookies

If you do not want your browser to accept cookies and use them in the ways described above it is possible to change your browser settings. It is also possible to delete existing cookies from your browser. However, blocking all cookies will affect your web experience and may result in some parts of yourphonezone.com not functioning properly. Some cookies are designed to help save you time, for example, by remembering your contact details when you are making an order for the second time this means that you will not have to complete the contact section again unless your details have changed. The procedure for modifying your privacy preferences is different for each internet browser and we recommend you visit the following websites for further information on altering your cookie settings:

<http://www.aboutcookies.org> and <http://www.allaboutcookies.org> For more detailed information on how to clear or disable all of your browser cookies, please visit; <http://www.google.com/support/accounts/bin/answer.py?answer=32050>

Use of different cookies

We will use different cookies at various different stages of your use of our website.

Tracking and Customisation Cookies

These are used to recognize repeat visitors to websites and customize the visitor experience, as described above. They may also be used in conjunction with other information we or our third-party partners hold to attempt to record specific browsing information (for example, regarding the way visitors arrive at websites, pages viewed, options selected, information entered and the path taken through the website).

Session Cookie

These are used to maintain your session when you sign in on Kupfuma websites, allowing you to access Kupfuma without the need to sign in on every page you visit. The session cookie is used to tailor advertising to you on our online services and websites and selected third party websites. If you opt out of tailored advertising, we stop using this cookie for this purpose.