Privacy Policy - Layerz Tec Ltd

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1. Policy summary and purpose

Last revised: February, 8, 2025.

Layerz Tec Ltd., a Limited company registered in the British Virgin Islands with Company No.

2163423 with its principal office(s) at the 2nd Floor, Ellen L. Skelton Building, Fishers Lane, Road

Town Tortola, British Virgin Islands, VG1110 (the "Company"), "us", "we", or "our" operates the

https://layerzwallet.com website (the "Site") and provides non-custodial Bitcoin wallet and related

services (the "Services"), which are available through the Site.

Layerz Tec Ltd has developed a global privacy policy under which we offer the same high

standards of privacy protection regardless of where you are in the world.

This Privacy Policy informs you of how information about you is collected, used, and disclosed by

us.

This Privacy Policy forms part of our Layerz Tec Ltd Terms of Service. Unless otherwise defined in

this Privacy Policy, capitalized terms used in this Privacy Policy have the same meanings as in our

Terms of Service.

2. Scope of application

This Privacy Policy applies to the following individuals:

- Visitors of the Site with whom Layerz Tec Ltd does not have a contractual relationship
- Clients who use our Services, including client UBOs or representatives
- Independent Contractors who use our Services
- Suppliers who provide products or services to Layerz Tec Ltd
- Candidates
- Prospects
- Participants in webinars, conferences, trade events, surveys, etc.

By using our Site and/or our Services, as well as engaging with Layerz Tec Ltd in any way, you agree to the collection and use of your information under this Privacy Policy.

3. Information collection

Layerz Tec Ltd collects and stores certain information about you. This information can be used on its own or in combination with other information to identify you ("Personal Information"). Below is a list of types of Personal Information that we may collect and use about you.

Categories of Personal Information	Description
Contact	Information we use to contact you, including physical addresses, email addresses, and phone numbers
Identification	Information we use to identify you, including full name, government ID, passport, DoB, and selfie
Financial	Information about an individual's financial account including bank account details, payment card details

Transactional	Information about the transactions you carry out and the payments to and from your accounts with us including amounts and dates	
Contractual	Information about the products or services we provide to you	
Locational	Information we get about where you are, including country and IP address. This may come from your mobile phone or the place where you connect a computer to the internet. It may also include locations where you used your card.	
Usage	Information about the usage of our Services and Site including metadata	
Technical	Information on the devices and technology you use, including IP address, login data, browser type and version, timezone, operating system, browser type	
Communications	Information from communications between us, including any personal data you may share with us in your messages, communication metadata	
Professional	Information about professional career and educational background, including current and old job positions, degrees, qualifications	
Public and third-party records	Information about you that is in public records and information about you that is publicly available on the internet. We also collect information about you which we receive from other companies, such as (without limitation) credit reference or fraud protection agencies (see below for more information).	
Consents	Any permissions, consents, or preferences that you give us	
Other Information	Any other information you choose to provide to us through all available channels, participating in user/customer surveys, or otherwise visiting and interacting with our Site and/or Services.	

To avoid doubt, Personal Information shall not include any personal information that is anonymized, after which the identifiable data is destroyed.

Layerz Tec Ltd may also collect and use non-personal Information to analyze the effectiveness of our Services and to improve our Services. We may collect Non-Personal Information through the Services, the Site, and through cookies.

4. Sources of your personal information

We may collect Personal Information about you or your businesses from any of these sources:

- Directly for you when you use our Services, complete a contact form, request marketing communications, participate in surveys or contact us
- Layerz Tec Ltd collects profile and usage data when you interact with our Site and/or Services, including, without limitation, your security details, app or web browser settings, marketing choices, and data from the devices you use to connect to our platform so we can provide you with our products or services
- We also collect information through the use of cookies and other internet tracking software while you are using our website or mobile apps, as described in detail in our **Cookie Policy**.
- From third parties:
 - o Companies, business partners, or individuals that introduce you to us
 - Business partners, service providers, sub-contractors, advertising networks, analytics providers, search information providers, fraud protection services, and Payment Service Providers (PSPs) who help us authenticate your identity, improve the quality of our Services, promote our Services, and protect our business. We may also receive Personal Information about you from providers that help prevent, detect, and prosecute unlawful acts, money laundering, and fraudulent behaviour.
 - Social networks and other technology providers (for instance, when you click on one of our Facebook or Google adverts)
 - Public information sources such as (without limitation) national company registries
 - Market researchers
 - o Government, law enforcement agencies, authorities, and regulatory bodies

5. Cookie use

Please refer to our **Cookie Policy** for more information.

6. Information use

Below is a list of the ways that we may use your Personal Information together with the legal basis of processing, where applicable, under data protection law.

Purposes for which we use your Personal Information	Legal basis	Data Subjects	
Management of the contractual relationship with you to provide you with our Products/Services	Performance of the contract Compliance with our legal obligations	ClientsIndependent ContractorsSuppliers	
Improving our business by Improving our services and operations	Performance of a contractLegitimate interest	Visitors of the SiteClientsIndependent Contractors	
Developing new ways to meet our customer's needs and grow our business Analyzing and studying how our customers use products and services from Layerz Tec Ltd	Our legitimate interest is centred around enhancing the quality of our Services, optimizing operational efficiency, and maintaining a competitive edge in the market	SuppliersProspects	
Secure access to our Services, including but not limited to performing the necessary identification and verification of our users before granting access to our Services	Performance of the contract Legitimate interest Our legitimate interest is to safeguard access to our Services to authorized only users who have gone through identification and verification processes	 Clients Independent Contractors 	
Marketing and events-related communications, including but not limited to inviting you to participate in events, surveys or otherwise communicating with you for marketing purposes to promote our Services	Consent Legitimate interest Our legitimate interest is to tailor our marketing communications to the preferences and interests of our audience and provide a personalized and engaging experience for our customers	 Visitors of the Site Clients Independent Contractors Prospects Participants of webinars, conferences, trade events, surveys etc. 	

Recruitment	Performance of the contract Legitimate interest Our legitimate interest is to assess candidates' qualifications and suitability for available positions and to maintain a pool of potential candidates for future opportunities	 Candidates
Protect the security or integrity of us, our Site and our Services	Legitimate interest Our legitimate interest is to maintain the reliability and availability of our services by detecting and preventing security threats, fraud, money laundering and other crime, unauthorized access, risk and other activities that could harm our business, Site, or Services. Legal Obligation Performance of the contract	 Visitors of the Site Clients Independent Contractors Suppliers Prospects Participants of webinars, conferences, trade events, surveys etc.
Communicate with you about our Site and Services, such as to notify of changes and updates and to provide you with customer support and troubleshooting	Performance of the contract Legitimate interest Our legitimate interest is grounded in our commitment to delivering a seamless and informative user experience and to assist when needed	 Visitors of the Site Clients Independent Contractors Prospects
To manage our business operations including but not limited to delivering	 Performance of the contract Legitimate interests 	 Clients Independent Contractors Suppliers
Layerz Tec Ltd products and services, making and managing payments, managing charges due on user accounts and debt collection	Our legitimate interests to manage our business operations efficiently, deliver our products and services, and ensure the financial stability of our company	
Meet our legal, regulatory, and tax reporting obligations	Legal obligation	ClientsIndependent ContractorsSuppliers
Aggregating pseudonymised personal data and reporting anonymised salary data for compensation benchmarking in various industries and geographies as well as for academic research purposes	Consent Performance of a contract Legitimate interest Our legitimate interest in making informed decisions about compensation strategies, remaining competitive and attracting and retaining talent as well as benefiting society by advancing the knowledge in fields related to compensation,	• Workers

labour markets, and HR practice	

In cases where we need to process personal data for the performance of the contract with you or as required by law, and you refuse to provide your information, we may not be able to perform the contract with you, and consequently, we may not be able to provide certain services to you.

7. Communications

We may contact you with newsletters and other marketing information that may interest you. You may opt out of receiving any or all of these marketing communications from us by following the unsubscribe link or instructions provided in any email we send or by contacting us. Please note that we may still send you transactional or administrative messages related to the Service even after you have opted out of receiving marketing communications.

8. Information sharing with third parties

We will only share your information with the third parties listed below for the purposes described above in the "Information Use" Section unless otherwise noted at the point of collection:

- Trusted third-party agents, partners, suppliers, and service providers who assist us in providing the Services to you are only permitted to use your information according to the purposes specified in their agreement with us. These third parties include website hosts, data hosts, cloud software providers, IT providers, identification verification providers, customer support providers, payment processors, financial institutions, financial advisors, legal advisors, auditors, and insurance companies. These partners are required under law and contract to keep your Personal Information confidential
- Government or public agencies, law enforcement authorities, regulators, or any other entity having appropriate legal authority for receipt of your Personal Information, if required or permitted by law or legal process or if we believe that such action is necessary to comply with the law, to protect the security or integrity of our business, our Site and/or Services and to protect the safety of the users of our Services or the public
- We may disclose your Personal Information to a third party who acquires any part of our business, whether such acquisition is by way of merger, consolidation, divestiture, spin-off, or purchase of all or a substantial portion of our assets

- We may share de-identified Personal Information with academic institutions to perform research, under controls that are designed to protect your privacy—including requiring such institutions to operate under confidentiality agreements and mandating that published findings contain only de-identified and aggregated data
- From time to time, we may share reports with the public that contain anonymized, aggregate, de-identified information and statistics, and
- We may share Personal Information with our current and future Layerz Tec Ltd affiliates.
 Our affiliates may use your Personal Information in a manner consistent with this Privacy Policy
- When you provide your consent to us to share your information

9. Retention of your personal information

We will retain your data only for as long as necessary to fulfil the purposes for which it was collected, consistent with applicable law. This retention period allows us to comply with our legal obligations, resolve disputes, enforce our agreements, and study customer data as part of our research. We will not retain your data for longer than is necessary to fulfil the purpose for which it is being processed.

To determine the appropriate retention period, we consider the amount, nature, and sensitivity of the personal data, as well as the purposes for which we process it. We also assess whether we can achieve those purposes through other means.

10. Security

The security of your Personal Information is important to us. We implement suitable measures to safeguard the information you entrust to us, preventing its loss, misuse, unauthorized access or disclosure, alteration, and destruction, addressing threats from both external and internal sources. Furthermore, we restrict access to your data to individuals such as employees, agents, contractors, and other third parties, but only those who require such access for legitimate business purposes. These authorized individuals will process your data solely based on our explicit instructions and are bound by a confidentiality obligation.

If you have selected a password or other login credentials that grant access to the Layerz Tec Ltd. platform, it is your responsibility to take all reasonable measures to maintain the confidentiality of this information. You should not share your password or login credentials with any other individual.

Please be aware that no method of transmission over the Internet or method of electronic storage is 100% secure, and we cannot guarantee the absolute security of the Personal Information we have collected from you. Therefore, you are also a key stakeholder in ensuring that your Personal Information is protected. If you become aware of any breach of security or privacy, please contact us immediately at dpo@layerztec.com.

11. International transfer

Information collected while you use the Site and/or Service, including your Personal Information, may be transferred to — and maintained on — computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

If you are located outside the [British Virgin Islands] and choose to provide information to us, please note that we will transfer the information, including your Personal Information, to the [British Virgin Islands] and process it there.

To provide adequate protection for the data transfer, we have in place contractual arrangements with our subsidiaries, affiliates and business partners regarding such transfers. By utilizing our Sites and/or services, you authorize the international transfer of your data to the [British Virgin Islands], where we are based, and to other locations where we and/or our service providers operate.

12. Link to other sites

Our Site may contain links to other sites that are not operated by us. If you click on a third-party link, you will be directed to that third-party's site. We strongly advise you to review the Privacy Policy of every site you visit. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

13. Children's Privacy

We do not knowingly collect Personal Information from children under the age of 18. Our Site and Services are not addressed to minors. If you are a parent or guardian and you learn that your children have provided us with Personal Information, please contact us. If we become aware that we have collected Personal Information from a child under the age of 18 without verifiable parental consent, we will take steps to remove that information from our servers.

14. Your rights

Under applicable privacy regulation, you may have some or all of the following rights in respect of your Personal Information:

- to obtain a copy of your Personal Information together with information about how your Personal Information is processed;
- to rectify inaccurate Personal Information;
- to erase your Personal Information in limited circumstances where it is no longer necessary concerning the purposes for which it was collected or processed;
- to restrict the processing of your Personal Information
- to object to the processing of your Personal Information where we're relying on a legitimate interest;
- to object to decisions that are based solely on automated processing or profiling;
- to obtain a portable copy of your Personal Information, or to have a copy transferred to a third party controller; or
- to withdraw your consent, at any time, where you may have provided it for the collection, processing and transfer of your Personal Information for a specific purpose;

In addition to the above, you have the right to complain to a supervisory authority for data protection.

To exercise these rights, you may contact us either by emailing dpo@layerztec.com.

We may ask you for additional data to confirm your identity and for security purposes before disclosing the information requested to you. If you would like to submit a request on behalf of another individual, you may provide proof of authorization by the individual to submit such a request on their behalf. We reserve the right to charge a fee where permitted by law.

We may also decline to process requests that jeopardize the privacy of others, are excessive, or would cause us to take any action that is not permissible under applicable laws.

Additionally, as permitted by applicable laws, we may need to retain certain Personal Information for a limited period for record-keeping, accounting, and fraud prevention purposes. Please note also that you may be able to exercise some of these rights without our intervention. For example, if you are a registered service user, you can access and update your data.

15. Changes to this privacy policy

This Privacy Policy is effective as of the "LAST REVISED" date specified at the top of this Privacy Policy and will remain in effect except concerning any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time, and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgement of the modifications and your consent to abide by and be bound by the modified Privacy Policy.

16. Questions or concerns regarding the privacy policy

If you have questions or concerns regarding privacy using our Service, please contact us at: dpo@layerztec.com.

17. Region-specific privacy terms

Layerz Tec Ltd is a global company, and as such, our approach to privacy compliance is a global one. No matter where you are located, whether in the United States, the European Economic Area (EEA), the United Kingdom (UK), Latin America, or the Asia-Pacific region, we remain committed to abiding by all applicable data protection laws. Below you'll find region-specific privacy terms that might apply to you in addition to the general terms of this Privacy Policy, depending on the country where you're based.

United States

This section applies to the processing of Personal Information about US residents using our Site and/or Services and addresses the specific requirements under the California Consumer Privacy Act 2018 (CCPA), Colorado Privacy Act, Connecticut Data Privacy Act, Utah Consumer Privacy Act, and Virginia Consumer Data Protection Act.

California

Categories, sources, and recipients of personal information

You can find the types of Personal Information we have collected about you in the past 12 months in the section "Information Collection" of our privacy policy, You may also learn about the sources of your Personal Information i.e. where we get your information from in the section "Sources of your Personal Information" of our privacy policy.

We have also shared your Personal Information with the third parties identified in the section "Information Sharing with Third Parties" for business purposes as identified in the section "Information Use" of our privacy policy in the past 12 months. The categories of data that we have shared with third parties are the following:

- Contact
- Identification
- Financial
- Transactional
- Contractual
- Locational
- Usage
- Technical
- Communications
- Professional

Sale of personal information

We do not offer an opt-out from the sale of Personal Information because we do not sell Personal Information as defined by the CCPA (and have not done so in the last 12 months). We also do not sell any Personal Information of consumers under the age of 16.

Sensitive personal information

The categories of Personal Information used by Layerz Tec Ltd as described in the section "Information Collection" of our privacy policy include "Sensitive Personal Information" as defined under the California Privacy Rights Act. Layerz Tec Ltd does not use or disclose sensitive Personal Information for any purpose other than to provide you with our Services, as permitted by the California Privacy Rights Act.

Your CCPA rights

California residents have the following rights:

- the right to know how their information is used
- the right to delete their information
- the right to correct their information
- the right to opt out from sale (if applicable)
- the right to limit the use or disclosure of sensitive information, and
- the right not to be discriminated against because they exercise any of their rights under the California Consumer Privacy Act in violation of Cal. Civ. Code §1798.125.

You can submit your requests by following the steps outlined in the section "Your Rights" in our privacy policy.

Colorado, Connecticut, Utah, Virginia

The Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Data Privacy Act, and the Utah Consumer Privacy Act, provide consumers with specific rights regarding their Personal Information. If you are a resident of one of these states, this section describes your rights under these laws.

The categories of Personal Information we process, our purposes for processing your Personal Information, the categories of Personal Information that we share with third parties, and the categories of third parties with whom we share it are detailed above in our Privacy Policy.

Your Virginia, Colorado, Connecticut, and Utah rights

Rights	Virginia	Colorado	Connecticut	Utah
Right of access	~	~	~	~
Right to data portability	~	~	~	~
Right to opt out of having their personal data collected or processed for targeted advertising, sale, or profiling	~	~	~	Opt out of sale and targeted advertising (Not profiling)
Right to correct	~	~	~	~
Right to non-discrimination. You have the right not to receive discriminatory treatment by us for the exercise of your privacy rights	~		~	~

Right to delete	~	~	~	~
Right to appeal	~	~	~	

You can submit your requests by following the steps outlined in the section "Your Rights" in our Privacy Policy.

Your right to appeal

If we decline to take action regarding a request that you have submitted, we will inform you of our reason for declining to take action and provide instructions for how to appeal the decision. If we do not respond to a request that you make according to one of the privacy rights outlined in this section, you have the right to appeal our refusal to take action within a reasonable period after you receive our decision. Within 60 days (45 for residents of Colorado) of our receipt of an appeal, we will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. If the appeal is denied, you may contact your state attorney general's office to submit a complaint.

EEA/UK/Switzerland

This section applies to residents of the EEA, Switzerland, and the UK using our Site and/or Services and addresses the specific requirements under the General Data Protection Regulation (GDPR), the UK GDPR, and the Swiss Federal Data Protection Act (FADP).

Legal basis

If you are a resident in the EEA, UK and Switzerland, we collect and process information about you only where we have a legal basis for doing so under applicable laws. For information about the legal bases we rely on when processing your Personal Information under GDPR, please refer to the section "Information Use" of our Privacy Policy.

Data transfers

When transferring data from the European Union, the European Economic Area, the UK, and Switzerland, Layerz Tec Ltd relies upon the Standard Contractual Clauses as included in our Data Processing Addendum. Layerz Tec Ltd also complies with the EU-U.S. Data Privacy Framework (the "EU-U.S. DPS"), the UK Extension to the EU-U.S. DPF (the "UK Extension"), and the Swiss-U.S. Data Privacy Framework (the "Swiss-U.S. DPS"), as set forth by the U.S. Department of Commerce.

Layerz Tec Ltd has certified to the U.S. Department of Commerce that it adheres to the EU-U.S. Data Privacy Framework Principles (EU-U.S. DPF Principles) with regard to the processing of personal data received from the European Union and the United Kingdom in reliance on the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF. Layerz Tec Ltd has certified to the U.S. Department of Commerce that it adheres to the Swiss-U.S. Data Privacy Framework Principles (Swiss-U.S. DPF Principles) with regard to the processing of personal data received from Switzerland in reliance on the Swiss-U.S. DPF. If there is any conflict between the terms in this privacy policy and the EU-U.S. DPF Principles and/or the Swiss-U.S. DPF Principles, the Principles shall govern. To learn more about the Data Privacy Framework (DPF) Program, and to view our certification, please visit www.dataprivacyframework.gov/.

Layerz Tec Ltd is responsible for the processing of personal data it receives under each DPF, and subsequently transfers to a third party acting as an agent on its behalf. Layerz Tec Ltd complies with the DPF Principles for all onward transfers of personal data we receive from the European Union, the UK, and Switzerland in reliance on the EU-U.S. DPF Principles, the UK Extension, and/or the Swiss-U.S. DPF Principles, including the onward transfer liability provisions. In particular, where we have received your personal information in the [in reliance upon the EU-U.S. DPF Principles, the UK Extension, and/or the Swiss-U.S. DPF Principles and we subsequently transfer that information to a third party acting as an agent, and such third party agent processes your personal information in a manner inconsistent with those Principles, we will remain responsible unless we can prove we are not responsible for the event giving rise to the damage.

In compliance with the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF and the Swiss-U.S. DPF, Layerz Tec Ltd commits to resolve DPF Principles-related complaints about our collection and use of your personal information. EU and UK individuals and Swiss individuals with inquiries or complaints regarding our handling of personal data received in reliance on the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF, and the Swiss-U.S. DPF should first contact Layerz Tec Ltd at dpo@layerztec.com.

In compliance with the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF and the Swiss-U.S. DPF, Layerz Tec Ltd commits to cooperate and comply respectively with the advice of the panel established by the EU data protection authorities (DPAs) and the UK Information Commissioner's Office (ICO) and the Swiss Federal Data Protection and Information Commissioner (FDPIC) concerning unresolved complaints concerning our handling of personal data received in reliance on the EU-U.S. DPF and the UK Extension to the EU-U.S. DPF and the Swiss-U.S. DPF.

Concerning personal data processed according to the EU-U.S. Data Privacy Framework (EU-U.S. DPF), the UK Extension to the EU-U.S. DPF, and the Swiss-U.S. Data Privacy Framework (Swiss-U.S. DPF), Layerz Tec Ltd is subject to the regulatory enforcement powers of the U.S. Federal Trade Commission. In certain situations, Layerz Tec Ltd may be required to disclose personal data in response to lawful requests by public authorities, including to meet national security or law enforcement requirements.

Under certain conditions that are fully described on the Data Privacy Framework website at, www.dataprivacyframework.gov/s/article/How-to-Submit-a-Complaint-Relating-to-a-Participating -Organization-s-Compliance-with-the-DPF-Principles-dpf, you may invoke binding arbitration when other dispute resolution procedures have been exhausted.

Your GDPR rights

If you are a resident of EEA, UK and Switzerland, you have the rights outlined in the "Your Rights" section of our Privacy Policy.

China

Your PIPL rights

If you are a resident of the People's Republic of China ("PRC"), you have, in addition to the rights outlined in the "Your Rights" section of our Privacy Policy, the right to access, correct, and delete the Personal Information of the deceased close relative of yours under the Personal Information Protection Law ("PIPL").

Legal Basis

If you are a resident of the Republic of China, we collect and process information about you only where we have legal bases for doing so under applicable laws. For information about the legal bases we rely on when processing your Personal Information under PIPL, please refer to the section "Information Use" of our Privacy Policy.

Transfer of information outside of China

Layerz Tec Ltd will transfer your personal information to the [British Virgin Islands] as mentioned in the "International Transfer" section of our Privacy Policy. Layerz Tec Ltd may also transfer your Personal Information to third parties located outside of the territory of China if this is necessary to fulfil our purposes as outlined in the "Information Use" section. Before we transfer your Personal Information outside the territory of China, we will make sure that all requirements under the laws and regulations of China on cross-border transfer of Personal Information are met and will require overseas recipients to protect your Personal Information at the levels not lower than those required by applicable laws and regulations of China.

Brazil

This section applies to individuals who are located in Brazil, according to the "Lei Geral de Proteção de Dados" (LGPD).

Legal Basis

If you are a resident of Brazil, we collect and process information about you only where we have legal bases for doing so under applicable laws. For information about the legal bases we rely on when processing your Personal Information under LGPD, please refer to the section "Information Use" of our Privacy Policy.

Your Brazilian privacy rights

We assure you that you will never be discriminated against by exercising your rights. If you are a resident of Brazil, you have, in addition to the rights outlined in the "Your Rights" section of our Privacy Policy, the right to anonymization and to access information from public and private entities with whom we have shared your Personal Information.

Other regions

If you reside in a location outside of the EEA, the UK, Switzerland, the United States, China, or Brazil, please be aware that we prioritize your privacy. Certain regions have distinct privacy requirements that necessitate specific provisions in our **Privacy Notice**. We are committed to staying compliant with applicable data protection laws and will update this Privacy Policy as necessary to incorporate any required provisions.