

## PRIVACY POLICY

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Thank you for visiting **MostWallet Money** (“**MostWallet**” “**we**”, “**us**” and “**our**”) online and reviewing our Privacy Policy.

### INTRODUCTION

The Privacy of visitors to our website and platform is of the utmost importance to MostWallet. That starts with helping you understand our privacy practices. **We recommend that you read and understand this Privacy Policy carefully, before using the site or accessing any of our Services.**

Beyond the automatically collected data / information as specified below, we do not collect personal information from you, unless you specifically and knowingly choose to provide such information to us.

This Privacy Policy explains:

- What information we collect and why we collect it.
- How we collect the information from you.
- How we use and/or share the information collected.
- The choices we offer, including how to access, remove or update the information provided to us.

This Privacy Policy covers all of your interactions with MostWallet whether through <https://www.mostwallet.com> or any other websites, pages, or content we own or operate (collectively, the “**Site(s)**”, your use of the MostWallet mobile application, our communications with you, or any other products or services provided to you by MostWallet (collectively, the “**Services**”).

We may supplement this Privacy Policy with the following:

- **Specific Terms Agreed to by You.** We may ask you to enter into one or more supplemental agreement(s) with us, in the event you qualify to participate in one or more MostWallet’s product(s) or service(s). The terms contained in those agreement(s) will supplement the below provisions relating to the collection, use, sharing, and securing of your information.
- **Other Supplemental Notices.** We may supplement this Privacy Policy with other supplemental notice(s) posted on specific web pages within the Site or within the MostWallet mobile application. These supplemental notices describe in more detail the information we collect via particular pages or services on the Site.
- **Partner Privacy Policies.** Some of the Services that MostWallet provide may be offered in partnership with third parties. As part of accessing those Services you may be required to agree to additional terms and conditions directly with such third parties which supplement how MostWallet and those third parties share information in order to offer such Services. Please keep in mind that information we collect is covered by this Privacy Policy, and the information the third-party sites or platform collects is subject to the third-party site or platform’s privacy practices. Privacy choices you have made on the third-party site or platform will not apply to our use of the information we have collected directly through our

platform. We encourage you to be aware when you leave our sites or applications and to read the privacy policies of other sites that may collect your personal information.

## OVERVIEW

### Scope

This Privacy Policy applies to visitors and users of MostWallet platforms anywhere in the world. This Policy describes how MostWallet and its affiliates collect and use information. This notice applies to all users of our platform, websites, mobile applications, features or any Services.

### No Personal Information Collected

As a company committed to protecting user privacy, MostWallet is dedicated to ensuring that to the best possible extent, we do not ask for, collect, store or process any personal data for registration purposes or for primary services. We understand that user data is a sensitive and valuable resource, and we take great care to safeguard it from unauthorized access, use, or disclosure.

However, in the event of unforeseen circumstances such as a complaint or customer support access, we may need to collect personal details such as your name and contact information to resolve the issue effectively. This is necessary to ensure that we provide the best possible service to our users and maintain the integrity of our platform.

To ensure compliance with legal and regulatory requirements, we have put in place robust data protection policies and procedures that govern the collection, use, and disclosure of user data. We are committed to upholding these policies and will take all necessary steps to ensure that user data is collected and processed in a fair, transparent, and lawful manner.

In the event that we do collect personal data for any reason, we will take all necessary steps to ensure that it is protected from unauthorized access, use, or disclosure. We will only use the data for the specific purpose for which it was collected and will not retain it for any longer than necessary.

We understand the importance of user privacy and are committed to protecting it at all times. By using our platform, you agree to our data protection policies and procedures and consent to the collection and processing of your personal data as described in this policy.

## TYPES OF INFORMATION WE COLLECT

MostWallet collect two basic types of information – **registration information** (any information, alone or in combination with other information, helps you to register for MostWallet services) as well as **other information including anonymous information** about your activities on the Site and while using the Services. In Particular, we collect:

The information categories and how we collect them:

**Information You Provide Us.** We collect information that you provide us, including:

- **Registration Information.** Information you provide when you create an account, enter a promotion, or link your profile on a third-party site or platform with your registration account, such as your phone number and/or email address.
- **Security Information.** To keep your information and account secure, we will require information such as your username and password.

- **Financial Information.** To facilitate deposits, withdrawals and other transactions, or guest services, you may be required to provide us with your third-party digital asset wallets and related details.
- Information we obtain from a third party, such as a site or platform provider, about use of our applications on a third-party platforms or devices.
- **Activity Information.** Information about your use, and the use by any person(s) you authorize through your account, of our sites and applications.
- **Other:** From time to time you may provide us with other information about your location, information as part of customer support correspondence, claims or dispute related information, feedback surveys, customer support and other interactions (including call recordings when you call our service centres) between you and MostWallet.

**Information Collected Automatically.** Certain other information will be collected automatically while you are using the Site or the Services, including:

- **Browser-Based Information.** We use “cookies”, “pixel tags,” “web beacons,” and other technologies to collect information about your use of the Site. We use this information to improve the quality of our Services, to keep our Site secure, and to make your experience on the Site more meaningful and intuitive.
- **Online & Device Identifiers.** This includes things like which device, operating system and browser you are using, IP address, location data, and device event information like Site crashes and the date and time of actions taken on the Site.

## HOW WE COLLECT YOUR INFORMATION

We collect information you provide to us when you request or purchase products, Services or information from us, register with us (including when you link your profile on a third-party based site or platform with your registration account), participate in public forums or other activities on our Sites and applications, visit our offices, call our customer centres or otherwise interact with us.

We collect information through a variety of technologies (including but not limited to cookies, tags, pixels, program interfaces) when you visit our website or use our application(s), whether you are registered user or a guest.

We collect information using analytical tools, including but not limited to your activities when you visit our websites or use our applications.

## HOW WE USE YOUR INFORMATION

Consistent with applicable law and choices and controls that may be available to you, we may use information collected from you, or from devices associated with you, to:

- **provide you with the Services.** We cannot provide the Services to you without collecting certain registration and financial information e.g.: we need some information for registration and account login purposes, or information related to your third – party digital

wallets, in order for you to complete certain transactions between your third – party digital wallets and your MostWallet mobile application.

- **keep your account secure.** In order to make sure that you can exclusively access your account and to prevent fraudulent transactions, we will verify your security credentials during log-in and in connection with completing certain transactions.
- **provide you with customer support.** In order to communicate with you and troubleshoot any potential issues or answer any questions you might have; we need to be able to access certain information you provide to us or that we collect through your use of the Site and the Services or request any feedback about our services.
- Send you offers and promotions for our services or third-party products and services.
- **improve MostWallet Services.** In order to improve our Services, we need to know what is working and what isn't so that we can combine that feedback and information with that of other customers to make changes.

## HOW WE SHARE YOUR INFORMATION

MostWallet will never sell your information to a third party without your permission. We will not share your Information with a third-party outside MostWallet except in limited circumstances including:

- **Service Providers.** We contract with certain trusted third-party consultants and vendors as part of our business operations. Our agreements with these third parties require them to only use your information in connection with the Services and to protect your information. These include third parties such as cloud storage providers, information technology firms, customer support software providers, and marketing partners. You withdraw your right to object the processing of your information for marketing purposes.
- **Professional Advisors.** We may need to share your information with legal, accounting, compliance, insurance and other professional advisors in connection with complying with our business requirements.
- **Potential Acquirors.** If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of company assets, or transition of Service to another provider, we may need to share information as part of such process.
- **Legal Processes.** In connection with a law enforcement requests and legal process to prevent fraud, and to protect our legal interests we may be required to share your information.
- **Social Networking Sites.** When you direct us to share your personal information with third-party sites or platforms such as social networking sites.
- **Other.** We may otherwise share your information if you give us permission or instruction to do so.

***Please note that once we share your information with another company in the above circumstances, including any of your third party digital wallet providers, the information received by such other company is controlled by that company and shall be subject to such other company's privacy practices.***

**Consent for Data Transfer and Use by Third Parties:** By using MostWallet's services, you acknowledge and consent to the transfer of your personal and usage data to third parties, including but not limited to MostWallet's business partners, service providers, external consultants, banks, financial institutions ("**Third Parties**"). You understand and agree that these Third Parties may further use, process, or transfer your data in furtherance of any arrangements between MostWallet and such Third Parties for legitimate business purposes. These purposes may include, but are not limited to, providing services to you, data analysis, marketing and promotions, payment processing, compliance with legal obligations, and other related activities. You also acknowledge that such data transfers may involve the transmission of your data to other jurisdictions, where data protection laws and regulations may differ from those in your jurisdiction. MostWallet shall take reasonable measures to ensure that any data transferred to these Third Parties is handled in accordance with applicable data protection laws and regulations. However, you understand and acknowledge that the data protection standards in these other jurisdictions may not provide equivalent levels of protection as those in your jurisdiction. Should you have any concerns or questions about the potential transfer and use of your data by Third Parties, including CardList, we strongly recommend reviewing MostWallet's Privacy Policy or contacting MostWallet's support team for more information. Your consent to the data transfer and potential use described in this section is inherent in your continued use of MostWallet's services. You retain the right to withdraw your consent for data transfer to Third Parties by contacting MostWallet's support team. However, please be aware that withdrawing your consent may impact your ability to access certain features or services provided by MostWallet.

## **YOUR CONTROL AND CHOICES**

We provide you the ability to exercise certain controls and choices regarding our collection, use and sharing of your information. In accordance with the applicable laws and regulations, your controls and choices may include:

- Correcting, updating, and deleting your registered account(s).
- Changing device permissions.
- User data requests including accessing data, receiving data, changing or updating data, deleting data.
- Choosing or changing your choices for subscriptions, newsletters and alerts.
- Choosing whether to receive from us offers and promotions for our products and services.
- Controlling or objecting targeted advertising from any partners or marketing service providers.

You may exercise these controls and choices using the settings panel in your registered account or by contacting us at [support@mostwallet.com](mailto:support@mostwallet.com).

*You understand that under applicable data protection laws, you are entitled to object to the processing, use and transfer of your Information. However, such objections or withdrawals shall not affect any processing of any Information prior to the communication of such objections and withdrawals to MostWallet in writing.*

## **HOW WE PROTECT YOUR INFORMATION**

MostWallet took measures intended to secure your information from accidental loss and unauthorized access, use, alteration, and disclosure. You have an important role in maintaining the safety and security of your information, you are responsible for keeping your access credentials confidential.

Unfortunately, the internet cannot be guaranteed to be completely secure, and no company, including MostWallet, can fully eliminate security risks. Even though we have implemented measures to protect your information, we cannot guarantee the security of your information transmitted to or from us, including via email, or the security of any links accessible from our Site. MostWallet shall not be held liable for unintentional disclosure.

## **DATA RETENTION**

We will retain your Information for the length of the time needed to fulfil the purpose outlined in this Privacy Policy, unless a longer retention period is required or permitted by applicable laws and regulations.

## **ACCEPTANCE OF THIS PRIVACY POLICY**

By accessing any of our Services, you are agreeing to the terms of this Privacy Policy. If you do not agree with the terms of this Privacy Policy, you should discontinue your use of the Site or any Services.

## **AMENDMENTS TO THIS PRIVACY POLICY; CHANGES TO YOUR INFORMATION**

We may update this Privacy Policy or any supplemental notices or policies at any time to reflect changes in our practices. Such changes will not be effective until the revised Privacy Policy or other materials are posted on the Site. If we make a significant change, we will also notify you via e-mail or other electronic communication. We encourage you to periodically review the page for the latest information on our privacy policy.

It is important to keep any information that you provide to us up to date. If any information that you have submitted to us in connection with your use of the Services changes, it is your duty to update such information or notify us of the change.

## **THIRD PARTY SITES**

This Site may, contain links to websites owned and operated by third parties ("**Third-Party Sites**"), which requires you to provide information about you. Please be aware that the privacy practices of third parties may differ. We encourage you to carefully read the privacy policies of such Third-Party Sites so that you understand how those websites collect, use, and share your information. We are not responsible for the privacy notices, practices, or other content on Third-Party Sites.

## **ACCESS TO YOUR INFORMATION**

You can update, modify, or delete personal information you've provided to us by emailing MostWallet at [support@mostwallet.com](mailto:support@mostwallet.com). We may retain certain information as required by law or for necessary business purposes.

## **SEVERABILITY**

If it is ruled that any part of this Privacy Policy is invalid, that section will be removed without affecting the remainder of the Agreement. The remaining terms will be valid and enforceable.

## **CONTACT US**

Your privacy matters to us, so whether you are new to MostWallet or a long time user, please do take the time to get to know our privacy practices. We've tried to keep it as simple as possible, but if you're not familiar with any terms or if you have any questions or concerns, please do not hesitate to contact us [support@mostwallet.com](mailto:support@mostwallet.com).

## **COOKIE POLICY**

Our website uses cookies to enhance your browsing experience and provide personalized content and advertising. Cookies are small text files that are stored on your device when you visit our site.

We use both session cookies, which expire after you close your browser, and persistent cookies, which remain on your device until they expire or you delete them.

We may use cookies for the following purposes:

- (i) To personalize your experience and remember your preferences
- (ii) To analyze site usage and improve our website
- (iii) To provide relevant advertising

You can choose to disable cookies in your browser settings, but please note that some features of our site may not function properly if you do so. By continuing to use our website, you consent to our use of cookies as described in this policy.