

## **Terazo Fintech LLP**

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## **Privacy Policy**

**Version date: 19 September 2023**

The website ("Site") for Terazo Fintech LLP ("Terazo", "We", "Our", "Us" or "LLP") was created to provide an intermediary technology platform for certain other persons to independently review and invest in private placement offerings (the "Services").

The privacy of our Site visitors ("you," "your," or "user") is important to us, and in order to protect your personal information, We have implemented the following Privacy Policy with provisions that apply to the collection of data by Terazo, its subsidiaries, and its affiliates.

Our Privacy Policy discloses the type and nature of information We collect and how We use it, as well as the choices you can make about the way your information is collected and used. We also explain how any requests for personal or personally identifiable information will be used. By exploring and using Terazo' Site and/or Services, and by submitting information to Terazo, you signify acceptance to the terms of our Privacy Policy.

If you have questions or concerns regarding this statement, you should first contact us at [info@terazo.network](mailto:info@terazo.network)

## **Updates and Changes to the Privacy Policy**

In the event of a change in this policy, a revised Privacy Policy will be posted to our Website, and the "Updated" date will be changed. If the revised Privacy Policy contains a material change to how We collect or use personal information, notice of the change will be posted on the Website.

Please revisit this page to familiarize yourself with changes to the Privacy Policy. You agree to accept posting of a revised Privacy Policy as described herein as actual notice to you of such revised Privacy Policy. Your continued use of the Services after such posting constitutes the collection and use of your information as described in the then-current Privacy Policy.

## **Information We Collect**

We are required by law, regulation or securities reasons to ask for certain personal and financial information in order to provide our Services to you. Terazo makes commercially reasonable best efforts to maintain the confidentiality, integrity and security of our clients' personal information.

You may choose to provide additional information during subsequent visits to the Site, but keep in mind that some of this information will be required if you wish to partake in the Services.

In general, the type of information We collect includes, but is not limited to:

- Contact information and personal details, such as your name, residential, business and postal addresses, telephone number, email address, and family details such as name of your spouse, partner or children;
- Profile information, such as the username and password you establish with the Services;
- Demographic details, such as date of birth, country of citizenship and/or country of residence, marital status;
- Government-issued identification (to the extent permitted under applicable law), such as a national identification number (e.g., tax identification number, or passport number), state or local identification number (e.g., a Driver's License or other government-issued identification number), a copy of your government-issued identification card and related government issued photographs;
- Information about your investment experience and preferences, such as investment objectives, investment experience, liquidity needs, and risk tolerance;
- Financial Account and payment Information, such as your tax returns and bank accounts you may use to source your investment funds, other related payment information and the cryptocurrency wallet addresses;
- Feedback and correspondence, such as information you provide when you request information from us, receive customer support, or otherwise correspond with us, including by interacting with our pages on social networking online sites or services;
- Marketing information, such as your preferences for receiving marketing communications and details about how you engage with our marketing communications;
- Transaction Information: Information about the transactions you make on our Services, such as the name of the recipient, your name, the amount, and/or timestamp.
- Other information you choose to provide.

When visiting our website, We also store every instance of access in a log file and therefore, the following Data are stored in this process:

- Computer or mobile device information
- Website from which our domain is accessed and website usage information
- Operating system of your computer
- Country from which our website is accessed
- Name of your internet provider
- Name and URL of the Data accessed
- Date and time of access
- IP address of the accessing computer

Keeping client information secure, and using it only as our Users want us to, are matters of principle for all of us at Terazo. With this in mind, here is our commitment to each and every User:

- Except as you may otherwise expressly approve, We will limit the collection and use of client and user information to what We believe would be useful to service your accounts, administer our business, or to tell you about our Services;
- We will restrict employee access to client and user information to those who need to know in order to provide Services to you;
- We will educate our employees according to our internal policies to reinforce the importance of confidentiality and client and user privacy;
- We will maintain commercially reasonable and customary security standards and procedures to protect information about you; and
- We will respond quickly to your request to correct inaccurate information.

Terazo will also gather the names and email addresses of users who contact us through the Site with questions about our platform.

Any data including, but not limited to, your name, address, telephone number, e-mail address and other information submitted to Terazo during identity verification process is handled by Terazo and our third-party software/services providers. Terazo is also required to retain personally identifiable information (PII) submitted as part of that process in terms of rules and regulations prescribed by International Financial Services Centres Authority (IFSCA).

### **How and Why We Gather Information**

When you register for an account for the Services or at any later time, We collect certain personal information from you to open an account, transact business, communicate with you, verify your identity and fulfil legal and regulatory requirements. We call this your "Profile." From time to time, We may request additional information (e.g., through forms and surveys) to help us further assess your needs and preferences.

If you choose to provide such information, during registration or otherwise, you are giving Terazo the permission to use and store it consistent with this Privacy Policy. We may also obtain your personal information from your transactions with us or other Users through the Services. If We combine or associate information from other sources with personal information that you provide directly to us through or in connection with the Services, We will treat the combined information as personal information in accordance with this Privacy Policy.

## Cookies

We are Terazó Fintech LLP (referred to as the “Terazo”, “We”, “Us” or “Our”).

Our cookie policy (“Cookie Policy”) explains how and why We use cookies on our websites.

By continuing to use our website and/or mobile application without changing your settings, you consent to our use of cookies as set out in this Cookie Policy. If you do not agree to our use of cookies as set out in this Cookie Policy, you should disable or delete the cookies associated with the websites and/or mobile application by changing the setting on the web browser on your device accordingly.

We may from time to time amend the Cookie Policy. Such changes will be published here and effective upon publication. Please check the Cookie Policy regularly for updated information/version. Your continued access and/or use of our website, our mobile application, our products and/or our services will constitute your agreement to the revised Cookie Policy.

Cookies are small files which are stored on your hard drive by your internet browser software while you are browsing.

## How We use cookies

We use cookies to:

- (a) manage the signing up process and general administration when you create an account with us;
- (b) remember your user details for future correspondence when you submit data through a form;
- (c) remember your preferences when viewing our websites or using our mobile website;
- (d) to remember when you are logged in to your account, which prevents you from having to log in every single time you visit a new page;
- (e) ensure that your orders are remembered between pages so that We can process them properly;
- (f) record and store your acceptance of our terms of services (including our Privacy Policy and the Cookie Policy);
- (g) collect statistical information about users of our websites or mobile application (for example, time spent on each page and which links our users choose to click); and
- (h) from time to time when We offer surveys and questionnaires to understand our user base more accurately, such surveys and questionnaires may use cookies to remember who has already taken part in a survey to provide you with accurate results after you change pages.

Where third party marketing cookies are used to gather information about your browsing activities, please note that We do not have access to, nor control over these third parties’ use of cookies or other tracking technologies or the content of their advertisements.

## **Disabling cookies**

You can prevent the setting of cookies by adjusting the settings on your browser. Please note however that disabling cookies will typically result in disabling certain functionalities and features of this site or the mobile application. For example, We will not be able to know that you have opted out of targeted advertising on our website or mobile application, recognize that you have agreed to the Privacy Policy and Cookie Policy, or remember your preferences.

## **Sharing Your Information**

We may allow you to share certain information with other Users of the Services. If you indicate an interest in making an investment through the Services, such as indicating an interest to buy tokens using our platform, We will notify the party or parties offering the investment of your interest and may notify other Users with whom you have chosen to share information. By indicating an interest in an investment and/or sharing your Profile with other Users, you consent to this disclosure of your information. We may also collect and store information, which could include Non-Personally Identifiable Information or Personally Identifiable Information, locally on your computer or device using mechanisms such as browser web storage or application data caches.

## **Social Media Services**

We may allow logging in to the Website using social media services such as Google or Facebook. These services will authenticate your identity and provide you the option to share certain personal information with us such as your name and email address to pre-populate our sign up form.

Our Website may also include social sharing features for common social networks. These features are interactive mini-programs and may collect your IP address and the page you are visiting on our site. They may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our website. Your interactions with these features are governed by the privacy policy of the company providing them.

## **Notifications and Communications**

Terazo will send you email notifications from time to time. Some notifications are required elements of your transactions on our platform, such as confirmations of particular actions you have taken. These mandatory notices are sent typically to notify you of a change in status. For example, you will receive a notice when you are confirmed as an investor.

We also send out notices that are required for legal or security purposes. For example, certain notifications are sent for your own protection to ensure that another person cannot make a change to your account without your knowledge. In other cases, these notifications involve changes to various legal agreements or Site policies. Generally, you may not opt out of such service-related emails.

When you register as an investor, you will receive emails that confirm specific actions you requested. These will include emails to which you must respond to complete your registration and notifications confirming your registration. Thereafter, you will receive emails when a new investment opportunity is available on our platform, as well as updates concerning the progress of the funding of such investment and/or other relevant information. If you make an investment through the Site, Terazo will also send you confirmations of the investment as well as occasional updates as to the status of that investment and corporate actions relating to that investment.

When you register as an investor, you are also consenting to Terazo's SMS Communications program, to receive text messages sent by an automatic telephone dialling system and acknowledge that data usage charges may apply by your cell phone company. You may receive text messages regarding 2 step verification, system notifications, investment opportunity updates, and special offers and promotions.

We may also send you responses to emails you send us, if appropriate. From time to time, We will also send user surveys, requests for user feedback regarding user experience and Site operations, or marketing offers from us or from us on behalf of our marketing partners. Completing these surveys, answering requests for feedback, or accepting any offer is voluntary.

Terazo will never send you an email asking you for your login information. In general, you can protect yourself against phishing by never providing personal or login information via a link contained in an email; instead, go the website directly. You might also make it a habit to check the URL of a website to be sure that it begins with the correct domain. In the case of Terazo, you should always ensure the URL begins with <https://www.terazo.network>.

### **Opt-out Policy**

We may at times send you email communications with marketing or promotional materials. If you prefer not to receive such marketing or promotional emails from us, you may unsubscribe at any time. Please note that opt-out requests may take some time to process.

Please also note that at times We may need to send you email communications that are transactional in nature, such as service or termination announcements or payment confirmations. You will not be able to opt-out of these communications.

### **Security Notifications**

If We learn of a security systems breach, then We may attempt to notify you electronically so that you can take appropriate protective steps. We may also post a notice on or through the Site in the event of a security breach.

## **Where You Can View and Correct Your Information**

We urge you to review your information regularly to ensure that it is correct and complete. If you believe that any of your information is incorrect, or if you have any questions regarding this Privacy Policy, please contact us at [info@terazo.network](mailto:info@terazo.network)

## **Links to Other Sites**

If you follow any links that direct you away from the Site, this privacy policy will not apply to your activity on the other websites you visit. We do not control the privacy policies or the privacy practices of any associate or third parties.

## **International Visitors**

The Services may be accessed and/or used by Users located outside India in accordance with our Terms of Use and other policies and procedures posted on the Website.

## **Children's Privacy Policy**

The Terazo website is not intended for use by children, especially those under eighteen (18) years of age. No one under eighteen (18) years of age is allowed to use the website, provide any personal information or receive our email distributions. We do not knowingly solicit or collect Personally Identifiable Information from children under eighteen years of age. If you believe that a minor has disclosed Personally Identifiable Information to Terazo, please report this to us at: [info@terazo.network](mailto:info@terazo.network).

## **Contact Information**

Please contact Terazo with any questions or comments about this Privacy Policy, your personal information, or your choices with regards to our collection and use of your personal information, email at [info@terazo.network](mailto:info@terazo.network).

If you believe that We have infringed your rights, We encourage you to contact us first so that We can try to resolve the issue informally.