

PRIVACY POLICY

We, the Kaurifinace OÜ team (hereinafter “Kaurifinance”), treasure our privacy. That is why we made every effort to create a service that would live up to such user privacy standards we would be comfortable with.

Preamble

When you use our website (the “Website”) and/or its services, you explicitly consent to the collection, use, and disclosure of your information as described in this Privacy Policy, as well as to Cookies being stored and set and information being accessed on your equipment.

We know that you care how information about you is used and shared.

This Privacy Policy explains what information of yours will be collected by us and stored on our servers when you make use of the Website and how the information will be used.

WE WILL NOT USE OR SHARE YOUR INFORMATION WITH ANYONE EXCEPT AS DESCRIBED IN THIS PRIVACY POLICY.

This Privacy Policy may be updated from time to time therefore we ask you to check back periodically the most updated form of the Privacy Policy as indicated below. Your continued use of this Website after this Privacy Policy has been amended shall be deemed as your continued acceptance of the terms of this Privacy Policy, as amended.

Information Collected

Personal Information

We may collect and store any information you explicitly provide or enable us to access, whether via the Website, software made available for your use in connection with the Website (“Software”), third-party login services and accounts, or direct communication (for example, in the process of registration to the Website services, filling forms or submitting inquiries), including, for example, information which identifies or relates to you personally, such as your name, career interests, and so on (“Personal Information”).

Non-Personal Information

We collect and aggregate non-identifying information regarding your use of our Website, including, for example, type of device through which the Website is accessed, pages browsed, search inquiries, services that interested you or which you have utilized, the type of browser you are using and its settings, your IP address, the URL you have come from and the time spent at

that URL, content of Cookies set by us (as further detailed below) and your domain type and server ("Non Personal Information").

Note that Non-Personal Information may be aggregated separately for each specific IP, i.e. IP addresses, while identifying a device connected to the Internet and its general location, are anonymous and contain no information regarding the identity of the ultimate person using the device – such identity should be known solely to your ISP.

Moreover, IP addresses assigned by ISPs are generally (although not always) dynamic and subject to change – static IP addresses are generally assigned only at the subscriber's specific request and frequently require an additional fee.

Use of Collected Information

Personal Information

Personal Information shall be used solely to process your inquiries, respond to your requests, and improve our services.

We may share some or all of your Personal Information with our subsidiaries, joint ventures or other companies under a common control that we have or may have in the future, providing such party undertakes to protect your privacy following these terms and conditions for our services provision.

Personal Information you provide when applying for onboarding and AML processes may be shared and disclosed to Kaurifinance KYC providers, regulators and/or partners, in connection with and as required as part of our onboarding, applicant tracking process or any other case specified by the relative law.

Otherwise, we will not disclose your Personal Information to any third party, unless required to do so as part of any legal proceedings conducted between you and us and required to do so by court order.

In case the entire activity of the Website is transferred to a third party, providing such party undertakes to protect your privacy following these terms.

Non-Personal Information

Non-personal information shall be used to ensure the adequate operation, improvement, modification, cancellation, enrichment, or adjust the Website, in general, or to your area of interest.

We reserve the right to use and disclose Non-Personal Information (in the form collected) to third parties, including, for example, potential and actual business partners, affiliates, and consultants, at our sole discretion.

Any User may ask to opt in to receive text messages from the Webpage and include required disclosures (message frequency, pricing, STOP instructions, links to User Agreement, and

Privacy Policy) at any stage of cooperation.

In case we stop cooperation, any User may ask to stop using your personal information for marketing purposes. However, being a regulated AML entity and as required by the applicable AML law, we must store your personal information for 5 years after termination of the business relationship

Cookies

What are Cookies?

Cookies are small data files downloaded and stored on a User's device while browsing a website, often used to keep a record of actions taken on such website or track related browsing activity.

For additional information regarding Cookies and the way to control them, please check out the Help file of your browser or visit <http://www.aboutcookies.org>.

Disabling the use of Cookies

Please note that modern browsers enable you to disable Cookies (if you do not know how to do this, check out the Help file of your browser), however, this may interfere with your use of the Website or its services.

Unless you disable Cookies, by using or browsing the Website you explicitly consent to Cookies being stored and set and information being accessed on your equipment by both us and third-party content companies.

Our use of Cookies

We use cookies to ensure proper operation, collect Non-Personal Information, verify information, tailor the Website to your specific preferences, and ensure information security.

Additionally, we may use third-party content companies to present content on our Website. Such parties may use Cookies placed on your computer to adjust or track the content presented on the Website.

Regarding the use of Cookies by third-party content companies, please note that such use is subject to the privacy policy of said parties and is not subject to these terms (for example, regarding advertisements served by Google, see <http://www.google.com/privacy/ads>).

The following Cookies are used in connection with the Website:

Cookies placed by our company – used for maintaining active sessions between browser restarts, facilitating Website navigation and usability, managing access rights, and remembering personal settings.

Cookies placed by Google Analytics – used to track users as they navigate the Website and help improve the Website's usability.

Information Security

Note that although we take measures to secure the information and reduce the risk of unwanted disclosure, we cannot guarantee the information will not be exposed as a result of unauthorized penetration to our servers.

If there are any questions regarding this Policy You may contact us using the Company's Support Team at support@kauri.finance