

## BIRDWINGO PRIVACY POLICY

**\*\*Birdwingo is a brand and a registered trademark of Tatrym Inc. and Tatrym s.r.o. When we talk about Tatrym, we also mean our brand Birdwingo.\*\***

**Version: 3, Effective as of: 18th of March 2024**

This "Privacy policy" describes the way in which Tatrym s.r.o., a limited liability company established and existing under Slovak law, Business ID No. 54 302 200, with its registered office at Pri tehelni 9, Bratislava, Slovakia, a tied agent of Wealth Effect Management o.c.p. a.s., registered in National Bank of Slovakia under No. 097900BHLC0000087788 and Tatrym Inc, a Delaware corporation and a holding company of Tatrym s.r.o. ("**Tatrym**" or "**we**" or "**us**" or "**controller**") collects, processes and protects your Personal data.

Tatrym is committed to protecting your Personal data in accordance with applicable privacy laws and regulations such as the General Data Protection Regulation (EU) 2016/679 ("**GDPR**") or GDPR as saved into United Kingdom law by virtue of section 3 of the United Kingdom's European Union (Withdrawal) Act 2018 (the "**UK GDPR**"), if applicable. Tatrym processes Personal data as a data controller. In the event of any discrepancies between this Privacy policy and any specific privacy policy applicable to any Tatrym product or services, the specific privacy policy prevails. The provisions of this Privacy Policy shall apply from the Effective Date stated above. Capitalized terms in this Privacy Policy shall have the same meaning as under GDPR.

This Privacy Policy applies to our processing of your Personal data whenever you access Tatrym Platform, use our websites, sign up to receive information from us or apply for a career position at Tatrym.

### **I. What Data Do We Process?**

#### **Tatrym Platform Services and Websites**

Tatrym operates Tatrym Platform, application designed to help people invest in wide range of financial instruments ("Tatrym Platform"). When you create an account and use Tatrym Platform we may collect and process the following categories of data including Personal data below.

- **Identity data:** such as your full name, date of birth, social security number and other data contained in your ID / passport (or other identification documents issued by your government), a copy of your ID / passport, as may be required to verify your identity pursuant to the legislation applicable to the services provided to you by us or third parties via Tatrym Platform.
- **Contact data:** such as your email address, address and telephone number.
- **Financial data:** such as your bank account number, investment account balances, financial transaction history, information about instruments in which you have invested, related tax information.
- **Account data:** that means your user name, password and information about your use of Tatrym Services, your preferences or your survey responses.
- Any further **information you decide to share** with us.

When you visit Tatrym Platform, sign up for a newsletter, use our website or contact Tatrym via our website, we may collect and process the following categories of data including Personal data below.

- **Identification details** (name, surname).
- **Contact data**, such as your email address, address and telephone number.
- **Newsletters you signed up for.**
- Any further **information you decide to share** with us.

## Tatrym Careers

When you apply for a job at Tatrym via link to our careers page, we may collect and process the following categories of Personal data below.

- **Identification details** (name, surname).
- **Contact data**, such as your email address, address and telephone number.
- **Information from your CV**, Cover Letter about your past positions, qualifications etc.
- Any further **information you share with us** during the recruitment process.
- **Criminal record, background check** (depending on the position you apply for).

## II. How Do We Process Data?

### Tatrym Platform Services

By accessing and using Tatrym Platform and related services, you enter into an agreement governing provisions of Services via Tatrym Platform, which is governed by Tatrym Terms of Service. Unless stated otherwise, the legal ground for processing of personal data you provide to us when accessing Tatrym Platform is performance of contract or precontractual relations.

When you create an account with Tatrym Platform ("**Account**"), we process your data necessary for creation of Account (such as name, surname, company name, email, etc.).

While using our Tatrym Platform, you may also provide us with following information: IP address, time zone setting, operating system and platform, information about visits including the URL, the search terms, information about what you viewed or searched on our website, page response times, download errors, length of visits to certain pages, page interaction information, (such as scrolling, clicks, and mouse-overs) and the methods used to browse away from the page, browsing web pages.

In order to comply with our regulatory obligations, we may need to collect and process detailed information to confirm your identity, such as data included in your ID and passport or their respective copies, your photo or other information necessary for verification of your identity. In such instances, you may be prompted via Tatrym Platform to provide your consent with processing of such data. Such consent is voluntary, we may however not be able to provide services to you if we do not have your consent.

In order to ensure that you can make full use of Tatrym Platform Services, we need to process information relating to your financial data, including the amount of funds deposited on your investment account, your transaction history, amount and value of purchased financial instruments, etc. Only with processing of such data we can ensure that your purchases are realized correctly.

In some situations, Tatrym may use your data for marketing purposes, e.g. if you sign up for our newsletter or other marketing communication, subject to our compliance with the applicable laws. Advertising and marketing materials of other parties shall be sent to you only if you opted in for these communications, via our e-mail or otherwise. Legal ground for processing of your data for marketing purposes is your consent.

If you are already our customer, we may not need your consent to e-mail you with marketing communication. However, your decision about receiving marketing communication may always be withheld in accordance with the opt-out rules described in each marketing email or other form of communication via the unsubscribe option in the footer of every email. Opting out can be done as well by directly contacting Tatrym at [hello@tatrym.com](mailto:hello@tatrym.com). If you opt out, Tatrym shall retain only such data necessary that is necessary for provision of services to you in accordance with the rules set out in this Privacy policy.

Finally, Tatrym may use information about your transaction history in order to create aggregate reports or personalized recommendations for other customers and more generally to improve services provided via Tatrym Platform. Such information will always be anonymized. We will not sell or otherwise disclose your Personal data to third parties other than as foreseen in your agreement with us, as described in this Privacy Policy or as required by the applicable laws.

### **Tatrym Careers**

If you apply for any open job positions at Tatrym through link to Tatrym's career page or other means, we will process personal data you provide us with for the purposes of evaluating your application and information contained therein to assess whether you are a suitable candidate for any of our positions. We may as well conduct pre-employment screening of job applicants to verify inter alia the truthfulness of the information contained in your CV and other documents you provide us with. For particular positions, you may be asked to provide us with your criminal record, or we may carry out a background check as well. The pre-employment screening is always done in such a way that its proportionality, adequacy, and compliance with applicable law is assured. The legal ground for processing this data is performance of contract or pre-contractual or your consent (as applicable).

We may keep your CV in our internal database in order to consider our future collaboration with you. The legal ground for processing such Personal data is your consent. You can withdraw your consent at any time in your Account or by sending a message to [hello@tatrym.com](mailto:hello@tatrym.com).

### **Legal obligations**

In some instances, legal regulations impose obligations on us to process your Personal data (e.g. anti-money laundering laws and regulations, tax regulations, laws regulating financial markets, etc.) and to provide certain data to public authorities or third parties. That means we may process your Personal data in order to ensure compliance with such obligations. Legal ground for processing such Personal data is compliance with legal obligations.

### **III. Tracking Technologies within Tatrym Platform and on our website**

We would like to offer the best services to you. In order to do so we use analytical and tracking technologies in our Tatrym Platform and on our website. Such technologies help us to understand how you use Tatrym Platform and on our website. We use this information in order to improve the services provided to you.

Tatrym Platform and our websites may use cookies to collect information about individuals who use and visit them. Cookies are small, encrypted text files that are stored on your computer, mobile or other device. Cookies help us to operate our website, provide important features and functionality on our website. They help us to understand how our website is being used. At the same time, we use cookies for statistical and analytical purposes, for example to track and monitor, what country, what pages and what method, was used to access Tatrym Platform or visit our website as well as to enable personalisation.

Additionally, cookies help us deliver online advertising that we believe is most relevant to you. Cookies are also used for profiling. Cookies can help us to understand how our website is being used, for example, by telling us if you get an error message as you browse. For more information about cookies please visit <http://www.allaboutcookies.org>.

We may use the following types of cookies:

(i) essential (necessary) cookies, which are essential for the provision of access to Tetrym Platform and our websites and for the provision of services explicitly requested by you, they enable core functionalities of the website such as marking your data inputs, network management and accessibility; (if these cookies are disabled, Tetrym Platform and our website may not work properly);

(ii) analytical (performance) cookies help us to analyse how you navigate our websites and what content is relevant to our users, we are able to see user navigation in Tetrym Platform (we monitor automatic events, custom events and event logging and save them in real-time database). Analytical and performance cookies are as well used for performance measurement and improvement.

(iii) functional cookies allow us to remember choices you have made in the past, like what language and currency you prefer, remember your name and email and automatically fill forms and allow for personalisation, such as live chats, videos and the use of social media;

(iv) advertising cookies, which help delivering tailored and customized advertising.

We may collect the following data via cookies:

IP address, gender, time zone, browser settings, operating system, information about Tetrym Platform use, app response times, usage history, errors, website visits including the URL, search terms, information about what you viewed or searched on our website, page response times, download errors, length of visits to certain pages, page interaction information, (such as scrolling, clicks, and mouse-overs).

When you visit our websites, you shall be informed through a cookie banner placed on our website that we collect cookies. The banner allows you to manage what kind of cookies can be collected by Tetrym. You can change the settings and withdraw your consent at any time.

When we collect essential cookies via Tetrym Platform or our website, the legal ground for processing of this data is legitimate interest. It is not possible to disable these cookies through the Privacy settings but our websites might not function properly when you disable this type of cookies however. If you still wish to do so you may follow the instructions below in the section Disabling cookies.

When we store data or gain access to data already stored in your terminal equipment such as your PC or mobile device for analytical, functional, or advertising purposes we only do so once you have given us your consent.

Tetrym emails and/or websites and the communications generated from using and/or registering for Tetrym services and/or platform, such as promotional emails, may contain electronic images known as “web beacons”. Web beacons generally work in conjunction with cookies, and we may use them in the same way we use cookies (see above).

### **Disabling cookies**

If you wish cookies not to be collected, you may restrict, block or delete the cookies at any time by modifying your browser configuration. Although each browser is parameterized differently, cookie configuration is normally located on the “Preferences” or “Tools” menu. If you turn off cookies, the functionality of our website may be limited (in the case of essential cookies you may not be able to access our website).

- If you wish to prevent new cookies from being installed or if you wish to delete existing cookies you can find the instructions on the links below. The exact procedure depends on which browser you are using:

- Internet Explorer: <http://windows.microsoft.com/en-GB/internet-explorer/delete-manage-cookies>

- o Firefox: <https://support.mozilla.org/en-US/kb/block-websites-storing-cookies-site-data-firefox#firefox:win10:fx93> / <https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox?redirectslug=delete-cookies-remove-info-websites-stored&redirectlocale=en-US#firefox:win10:fx93>
- o Google chrome: <https://support.google.com/chrome/answer/95647?hl=en>
- o Safari: <https://support.apple.com/sk-sk/guide/safari/sfri11471/mac>

For mobile devices you can limit tracking via the privacy setting on your device (disabling the advertising identifier), for instructions please see <https://www.networkadvertising.org/mobile-choice/>

Furthermore you can use a third party tool to opt out from targeted advertising, available third-party opt-out tools include the [Digital Advertising Alliance](#), the [Network Advertising Initiative](#), and the [European Interactive Digital Advertising Alliance](#) (Europe only).

To opt out from receiving cross-device site advertising (i.e. tracking a user across devices) you can access your device settings or visit and employ the controls described on the [NAI's Mobile Choices page](#).

#### **IV. Data Retention**

Generally, Personal data shall be kept for as long as necessary for the purpose for which it was processed. For how long Tatrym will hold your Personal data will as well depend on the legal basis on which your data is processed. Shall the processing be based on legitimate interest your data will be processed for as long as the given legitimate interest of Tatrym is in place. For data kept based on legal obligations the data retention period is prescribed by applicable legal regulations. For data processed based on performance of a contract the data is processed for the duration of the contractual relationship and for an applicable limitation period. Shall the processing be based on your consent your Personal data shall be erased after you withdraw your consent. Please bear in mind that the same data may as well be processed based on more legal bases in which case your withdrawal of consent might not mean a full erasure of your data.

Tatrym shall neither collect an excessive amount of Personal data nor other information which is not relevant for the purposes for which the Personal data is collected.

If you create an Account, we will process your data for the period of your registration with Tatrým. You can delete your Account at any time. You can as well manage what data is processed about you via your Account.

Tatrym shall not store data provided by you or collected automatically during the phone calls for a longer period than what is necessary, given the purposes for which they were provided or collected. Moreover, you can withdraw your consent to process your data at any time by sending the message to [hello@birdwingo.com](mailto:hello@birdwingo.com) in which case we will remove your data from our system.

Personal data of unsuccessful applicants that provided us with their consent for considering them for future positions at Tatrým is processed for the period for which the consent was given, whereas you may withdraw your consent at any time. Personal data of unsuccessful applicants that have not provided us their consent for retaining their Personal data are retained for as long as the given legitimate interest of Tatrým to protect itself from legal claims and effectuate the hiring process.

#### **V. Data Sharing, Processors and Transfers to Third Countries**

Your Personal data shall not be shared with any third party except for the following situations:

- (a) data is necessary for provision of services via Tatrym Platform as foreseen in your agreement with us or in this Privacy Policy,
- (b) Personal data is entrusted to processors who process Personal data on behalf of Tatrym,
- (c) Tatrym is obliged to provide the Personal data on the basis of law or upon order by a public authority,
- (d) based on your consent.

## Controllers

When facilitating trading services via Tatrym Platform, Tatrym acts as a tied agent of a third party broker - Wealth Effect Management o.c.p., a.s., with its registered office at Prievozská 4C, Bratislava 821 09, Slovak Republic ("**Broker**" or where applicable as "**controller**"), with whom Tatrym jointly determines the purposes of processing of certain Personal data relating you in order to comply with our respective obligations arising under the applicable laws ("**Tatrym**" and "**Broker**" together as "**Joint Controllers**"). Please see how Wealth Effect Management takes care of your data [HERE](#). Joint Controllers have determined their mutual responsibilities for the fulfilment of their duties pursuant to the article 26 GDPR, under which:

- Tatrym fulfils duties of a contact point for data subjects in connection with the processing of Personal data,
- Tatrym fulfils duties to provide data subjects with the information according to the article 13 and 14 of the GDPR,
- Tatrym fulfils its duties in relation to the exercise of the rights of data subjects.

Data subjects are entitled to exercise their rights under GDPR in relation to the each of the Joint Controllers and towards each of the Joint Controllers.

Some services may be provided by ALPACA SECURITIES LLC, a broker-dealer registered with the U.S. Securities and Exchange Commission and a member of Financial Industry Regulatory Authority, Inc. ("**US Broker**"). As a result, your Personal data may be provided to and processed by US Broker subject to their own privacy policy which is available at <https://s3.amazonaws.com/files.alpaca.markets/disclosures/PrivacyPolicy.pdf>.

Some services may be provided by Currencycloud Ltd, Currencycloud BV, and Currencycloud Inc., a money flow provider, registered with the U.K. Financial Conduct Authority, Dutch De Nederlandsche Bank, and U.S. Securities and Exchange Commission and a member of Financial Industry Regulatory Authority, Inc. ("**Money flow provider**"). As a result, your Personal data may be provided to and processed by Money Flow Provider subject to their own privacy policy which is available at <https://www.currencycloud.com/legal/privacy/>.

Some services may be provided by Segment.io, Inc., a customer data platform that collects, cleans, and activates the customer data. As a result, your Personal data may be provided to and processed by Segment.io, Inc. to their own privacy policy which is available at <https://segment.com/legal/privacy-2019/>.

Some services may be provided by OneSignal, Inc., a service that enables personalized customer messaging. As a result, your Personal data may be provided to and processed by OneSignal, Inc. to their own privacy policy which is available at [https://onesignal.com/privacy\\_policy](https://onesignal.com/privacy_policy).

Some services may be provided by Mailchimp, a marketing automation platform that creates email marketing campaigns, whose parent company is Intuit Inc. As a result, your Personal data may be provided to and

processed by Intuit Inc. to their own privacy policy which is available at <https://www.intuit.com/privacy/statement/>.

Some services may be provided by Meta Platforms, Inc., a technology company formerly known as Facebook, Inc. As a result, your Personal data may be provided to and processed by Meta Platforms, Inc. to their own privacy policy which is available at <https://www.facebook.com/privacy/policy>.

Some services may be provided by Hotjar, a technology company that develops web and product analytics, research, and optimization tools. As a result, your Personal data may be provided to and processed by Hotjar to their own privacy policy which is available at <https://www.hotjar.com/legal/policies/privacy/>.

Some services may be provided by TikTok, a short-form video hosting service owned by Chinese company ByteDance. As a result, your Personal data may be provided to and processed by TikTok to their own privacy policy which is available at <https://www.tiktok.com/legal/privacy-policy-eea?lang=en>.

Some services may be provided by Google LLC, a technology company that focuses on artificial intelligence, search engine technology, online advertising, cloud computing, computer software, and quantum computing. As a result, your Personal data may be provided to and processed by Google LLC to their own privacy policy which is available at <https://policies.google.com/privacy?hl=en-SK&fg=1>.

Some services may be provided by Mixpanel, a web analytics company that tracks user interactions with web and mobile applications and provides tools for targeted communication with them. As a result, your Personal data may be provided to and processed by Mixpanel to their own privacy policy which is available at <https://mixpanel.com/legal/privacy-policy/>.

## **Processors**

Tatrym uses trusted third-party providers that in some instances process Personal data on behalf of Tatrym and based on instructions provided by Tatrym. Tatrym may use the following categories of providers (sub-processors under GDPR):

- Tatrym affiliates involved in provision of services via Tatrym Platform,
- hosting provider,
- our contractors or partners involved in our provision of services to you,
- marketing tools,
- analytical tools,
- task management and communication tools,
- IT tools / providers,
- business administration tools,
- recruitment and applicant verification providers,
- legal, tax accounting, and audit services,
- governmental agencies.

## **Transfers to Third Countries**

In some cases, Tatrym may transfer your data to countries outside the EU/European Economic Area. Such transfer may only take place if it is GDPR compliant. That means, for instance, that the provider is seated in a country for which the European Commission issued a decision that it provides an adequate level of Personal data protection, or that Standard Contractual Clauses issued by the European Commission and/or other transfer mechanisms are in place that ensure adequate safeguards with respect to the protection your Personal

data. Certain additional measures may need to be applied to ensure that the Data Subject is granted a level of protection essentially equivalent to that guaranteed by the GDPR.

## **VI. Data Security**

Tatrym is committed to ensure that your Personal data is stored securely. Therefore, Tatrym has adopted adequate technical and organizational measures in an effort to safeguard personal information collected through Tatrym Platform, including, for example:

- Encrypting data in transit and at rest.
- Using passwords and other access management and restricting access to your data (using multiple levels of internal system logs, enforcing strong password policy).
- Using strong security IT tools (firewalls, antivirus/antimalware software etc.).
- Implementing appropriate physical security of premises where the Personal data is stored such as implementing controls on premise entry.
- Penetration testing of our systems.

These measures do not deprive you from your duties to undertake proper steps in order to secure your own Personal data. You should, for example, regularly change your passwords. You should not, for example, use predictable usernames and/or passwords, share your password with other persons, or grant access to your Account and/or disclose your Personal data to other persons. Tatrym will never ask you for your password in any unsolicited communication. Please notify us immediately of any unauthorized use of your Account or any other suspected breach of security.

## **VII. Your rights**

Where GDPR or where applicable the UK GDPR applies to the processing of your Personal data you are entitled under the GDPR or UK GDPR to the following rights:

### **Right of access**

You are entitled to be informed inter alia about what Personal data Tatrym processes about you, for what purposes, who are the recipients of your Personal data. If you would like to obtain such information, please contact us via our email [hello@tatrym.com](mailto:hello@tatrym.com). If your Personal data is processed by us we will provide with the following information:

- purposes of processing such data,
- the categories of Personal data concerned,
- the recipients or categories of recipients of your Personal data,
- where possible the period for which your Personal data will be stored, or at least criteria that determine that period,
- the existence of the right to request from the controller rectification or erasure of Personal data or restriction of processing of Personal data concerning the Data Subject or to object to such processing,
- the right to lodge a complaint with the supervisory authority,
- information about the source of your Personal data, that are not collected directly from you and
- information about existence of automated decision-making, including profiling under Article 22 (1) and (4) GDPR or, as applicable, UK GDPR.

### **Right to rectification**

You have a right for any of your incomplete, inaccurate, or out-of-date Personal data to be rectified. If you would like to exercise this right, please contact us at [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to erasure ('right to be forgotten')**

You are entitled to erasure of certain Personal data that we have collected and processed about you without undue delay. Please be aware that Tatrym might be allowed or even obliged to keep some of the Personal data despite your deletion request. This includes mainly situations where we need to process your Personal Data for compliance with legal obligations or for the establishment, exercise and defence of legal claims. If you wish to exercise this right, please contact us via following email address [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to restriction of processing**

In given cases such as

- where the accuracy of the Personal data is contested by you, for a period enabling us to verify the accuracy of Personal data,
- the processing is unlawful, and you oppose the erasure of your Personal data and request the restriction of their use instead,
- we no longer need your data for the purposes of processing, but your Personal data are required for the establishment, exercise, or defence of legal claims,
- you have objected to processing in connection with the profiling pending the verification whether our legitimate grounds override yours

you may ask for a restriction of the processing. If you would like to exercise this right contact us at [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to data portability**

You have a right to receive Personal data you provide us with in a structured, commonly used, and machine-readable format and have it transmitted to another controller where technically feasible. Please be aware that only data you have provided us with, and we process as a controller on the basis of your consent or performance of contract is covered by the right to data portability. If you would like to obtain your Personal data in such form, please contact us via our email [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to object**

You are entitled to object, on grounds relating to your particular situation, at any time to processing of Personal data that concerns you and is carried out in public interest or for the purposes of legitimate interests pursued by Tatrym, including profiling.

The exercise of your rights may be limited shall Tatrym be obliged to keep any of your Personal data for the purpose of compliance with legal obligations, for the establishment, exercise or defence of legal claims or any other compelling reasons as provided by the relevant data protection law. If you would like to exercise this right contact us at [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to not be subject to automated decision making**

You have a right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you. This does not apply if the decision:

- is necessary for entering into, or performance of, a contract between you and Tatrym

- is authorised by law and the law lays down suitable measures to safeguard your rights and freedoms and legitimate interests; or
- is based on your explicit consent.

Tatrym does not make decisions based solely on automated processing that would have significant effects for its users. For completeness, Tatrym uses cookies and similar technologies which's use may amount to profiling. For information on how to withdraw your consent for use of cookies or disable cookies, please see chapter III. Cookies of this Privacy Policy. If you would like to exercise this right contact us at [hello@birdwingo.com](mailto:hello@birdwingo.com).

### **Right to file a complaint**

If you feel that your data has been processed unlawfully, contact us and we will undertake to resolve the problem. Under GDPR you have the right to lodge a complaint with your local supervisory authority (for contact details please see: [https://edpb.europa.eu/about-edpb/board/members\\_en](https://edpb.europa.eu/about-edpb/board/members_en)).

If you are resident of the United Kingdom, you have right to file a complaint with Information Commissioner's Office, via form available at: <https://ico.org.uk/make-a-complaint/>.

### **X. Changes of Privacy Policy and language versions**

Tatrym shall, from time to time, change and update the terms of this Privacy policy. You shall be informed of any changes to this Privacy policy by publishing an updated version on Tatrym website, you may also obtain a copy of the amended Privacy policy either via your Account or via the email address you have provided to Tatrym.

### **XI. Contact Details**

Should you wish to know more about Tatrym, its protection of your privacy, or about this Privacy policy, you can contact Tatrym at [hello@birdwingo.com](mailto:hello@birdwingo.com).

Please help Tatrym ensure that your data is up to date. If you believe that some of the data processed by Tatrym is incorrect or if you fell that Tatrym does not abide this Privacy Policy, please contact Tatrym at [hello@birdwingo.com](mailto:hello@birdwingo.com).

## **Privacy Policy pertaining to Image Collection**

### **1. Collection of Image, Video, and Audio Data**

We collect image, video, and audio data from Users in two distinct manners:

1. **Identity Verification:** Users may provide us with their image, video, and audio data as part of the identity verification process. This process is conducted in collaboration with our identity verification provider, Veriff OÜ. The image data collected for this purpose is strictly for verifying the User's identity

to prevent fraud, ensure platform security, and comply with legal obligations related to KYC requirements of financial institutions in the EU. Veriff OÜ's privacy policy can be found here: <https://www.veriff.com/privacy-notice>

2. **Profile Picture:** Users have the option to upload an image to be used as their profile picture on the Platform. This image will be visible to other users on the Platform. Uploading a profile picture is not a requirement to use the Platform.

## 2. Use of Image, Video, and Audio data

The image, video, and audio data collected is used for the following specific purposes:

1. **To Conduct Identity Verification:** The image, and video, audio data provided for identity verification is used exclusively for the purpose of verifying the identity of the User. This process is carried out in strict compliance with our agreement with Veriff OÜ and under the framework of applicable privacy and data protection laws.
2. **To Display Profile Pictures:** The image data uploaded by Users for use as profile pictures is stored and displayed on the Platform to identify the User in interactions with other Users and to enhance the user experience.

## 3. Storage and Security of Image, Video, and Audio Data

We are committed to ensuring that your image, video, and audio data is secure. To prevent unauthorized access or disclosure, we have put in place suitable physical, electronic, and managerial procedures to safeguard and secure the image data we collect. Image data will be stored for as long as it is necessary for the purposes stated in this Privacy Policy, or as required by law.

## 4. Sharing of Image, Video, and Audio Data

Image, video, and audio data may be shared with our identity verification provider, Veriff OÜ, solely for the purpose of identity verification. We will not share, sell, lease, or rent your image data to any third party unless we have your permission or are required by law to do so.

## 5. User Rights

Users have the right to access, correct, delete, or limit the use of their image, video, and audio data, if relevant. If you wish to exercise these rights, please contact us at [hello@birdwingo.com](mailto:hello@birdwingo.com). Requests will be addressed in accordance with applicable law.

## 6. Changes to This Privacy Policy

Birdwingo reserves the right to update this Privacy Policy at any time. When we do, we will post a notification on the main page of our Platform. We encourage Users to frequently check this page for any changes to stay informed about how we are protecting the personal information we collect. You acknowledge and agree that it is your responsibility to review this Privacy Policy periodically and become aware of modifications.

## 7. Your Acceptance of These Terms

By using this Platform, you signify your acceptance of this Privacy Policy. If you do not agree to this policy, please do not use our Platform. Your continued use of the Platform following the posting of changes to this policy will be deemed your acceptance of those changes.

## **Privacy Policy pertaining to Collection of Contact Information**

### **Collection of Contact List Information**

Birdwingo ("we," "us," or "our"), prioritizes the privacy and security of personal information. This section of our Privacy Policy delineates our protocols surrounding the collection of Contact List Information.

#### **1. Conditional Collection Based on Consent**

Birdwingo may collect information from your contact list, referred to as "Contact List Information," only upon receiving your explicit consent. This collection is specifically initiated at your discretion, either during participation in our referral program or through account-to-account pairing activities (such as "inviting a friend").

#### **2. Purpose of Collection**

The purpose behind collecting Contact List Information is twofold: to allow you to invite friends to Birdwingo from your contact list and to find friends who already use Birdwingo. This allows us to streamline both processes, making it more convenient for you to share our services with your contacts or to pair your account with those of your acquaintances, thereby enriching your Birdwingo experience. We assure you that the use of Contact List Information is strictly confined to these purposes. Birdwingo may also synchronize contacts to enable the sharing of referral links via text message or email. Contacts are neither shared with other services nor stored externally.

#### **3. Obtaining Consent**

Your control over your personal information is of the utmost importance to us. Consequently, Birdwingo is committed to securing your explicit consent prior to accessing your Contact List Information. This consent will be solicited at the moment you choose to engage in our referral program or initiate an account-to-account pairing, thereby ensuring a transparent and voluntary exchange. You maintain the right to grant or withdraw this consent at any time, which can be done by emailing us at [hello@birdwingo.com](mailto:hello@birdwingo.com) or using your device settings. Please note, however, that withdrawing consent may impact the functionality of the referral and pairing features.

#### **4. Security and Confidentiality**

Birdwingo adopts stringent security measures to protect your Contact List Information from unauthorized access, disclosure, alteration, and destruction. Access to this information is strictly regulated, limited to Birdwingo personnel who need it to facilitate the referral program and account-to-account pairing processes and who are bound by confidentiality obligations.

#### **5. Policy Updates**

We reserve the right to modify this section of our Privacy Policy as necessary to reflect changes in our operational practices or in response to evolving legal requirements. Any such changes will be immediately effective upon their publication on our website. We encourage you to review this policy section periodically to

stay informed of how we are protecting your information and to understand your rights regarding the collection of Contact List Information.