

STANDARD MONEY PLATFORM - POLICY PRIVACY

Let's get to know the guidelines regarding how we collect information and data from our **USERS** and visitors and how we protect them. The purpose of this document is to help you make a conscious decision about sharing information with us and using the platform.

By accepting this PRIVACY POLICY, the USER agrees that this policy may undergo changes over time, and that the USER is entirely responsible for checking such changes from time to time, especially before using the SERVICES. If **STANDARD MONEY** informs the USER about any significant change made in the PRIVACY POLICY, it will be done out of mere liberality.

The concepts and expressions used in this Privacy Policy are the same as in the Terms of Use.

ACCEPTANCE

Upon accepting the Terms of Use, of which this Privacy Policy is an integral part, the USER expressly declares that he/she has read and understood all the rights and obligations set forth herein, and that he/she agrees and is subject to all the provisions of this policy.

This Privacy Policy covers the treatment given by **STANDARD MONEY** to the information that can identify USERS as well as their data when they visit and log in on the Platform, providing information that will be kept by the company for a period of 5 (five) years.

Furthermore, in order to implement transparency and additional access controls, **STANDARD MONEY** shall grant the following rights to USERS:

- 1) Right of Access - the right to be informed and request access to the personal data that we process about the USER;
- 2) Right of rectification - the right to request **STANDARD MONEY** to change or update USER's personal data whenever it is incorrect and/or incomplete;
- 3) Right to delete information - the right to ask us to delete USER's personal data;
- 4) Right to object - the right to object, at any time, to the processing of USER's personal data for reasons based upon user's particular situation; and the right to object to having their personal data processed for direct marketing purposes;
- 5) Right not to be subject to automated decisions - the right not to be subject to a decision based solely on an automated decision, including profiling, where the decision may have a legal effect for them or produce an equally significant effect.

INFORMATION COLLECTION

Our platform collects personal information from USERS:

1. When registering on the PLATFORM by processing the following data that may be provided by the USERS: full name, date of birth, country of tax domicile, e-mail, telephone, full address (including city, state, country), ID numbers. In the case of legal entities, all data contained in their Articles of Organization.
2. When USERS fill out any contact form and all data entered by them are processed.
3. When USERS voluntarily send information by e-mail, the data is also limited to such information.
4. When accessing the **STANDARD MONEY** platform through cookies and other technologies, the URL data will be processed, as well as the USER's IP address, the date of USER's visit, **STANDARD MONEY's** page views, interaction patterns (such as hits, clicks, touches) even as a way to confirm the USER's choices and actions.

PURPOSE OF THE PROCESSED DATA

The USER agrees and authorizes the use of the processed data for the following purposes:

- 1) The data collected as described in item "1." above - for mandatory customer analysis (KYC/KYE and AML policies) and to enable access to services available on the platform;
- 2) The data collected as described in items "1 and 2" above - for sending general information and newsletters;
- 3) The data collected as described in item "3" above - to respond to users' requests;
- 4) The data collected as described in items "1" and "4" above - for research and analysis, to improve our technology, to register access, to improve security tools, to identify the USER and services.

I - COLLECTION OF PERSONAL DATA

- 1.1. When accessing the Platform through a computer, cell phone, tablet or any other access device, the USER allows the personal data mentioned below to be collected, stored, used and treated by **STANDARD MONEY**, under the terms of this Privacy Policy.
- 1.2. **STANDARD MONEY** may collect the IP address and the Access Device information, namely: identifier, name and type of device, operating system, location, mobile and wi-fi network information and standard web log information, browser used, traffic to/from the Platform and the pages accessed within the Platform.
- 1.3. Additionally, information about all activities carried out on the Platform by the USER will also be collected.
- 1.4. The USER authorizes **STANDARD MONEY** to share the collected and processed data under the terms of this Privacy Policy with other **STANDARD MONEY's** partner companies, identity verification services, whether documental, iris, digital, image or voice, service providers hired by **STANDARD MONEY**, financial institutions partnering with **STANDARD MONEY**, possible investors from **STANDARD MONEY** and government authorities upon legal request. Such entities may retain the USER's personal information and data for their activities and will be fully responsible for the custody, storage and use of the data.
- 1.5. Except upon legal request, the data protected by this Privacy Policy will only be shared after a confidentiality agreement is signed requiring that the third parties that have access to the USER's data act with the same degree of diligence and protection as **STANDARD MONEY** does.
- 1.6. If the use of the Platform and its Services is suspended or ended or the Terms and Conditions of Use of the Platform are terminated, whether by the USER or by **STANDARD MONEY**, the USER is aware that his/her registration will be canceled, and his data may be stored and kept by **STANDARD MONEY** for five years. After this period, all USER's data will be permanently deleted from the **STANDARD MONEY's** database.

II. HOW DATA IS COLLECTED AND THE USE OF COOKIES OR SIMILAR TOOLS

- 2.1. The USER is aware and agrees that the aforementioned data will be collected upon completion of the registration form on the **STANDARD MONEY** Platform, the access to the Platform by the USER, the use of cookies or other similar technologies to collect data about the USER.
- 2.2. Cookies are small text files sent to the computer or other User Access Device in order to allow **STANDARD MONEY** to personalize USER's experience on the Platform.
- 2.3. Most web browsers are configured to accept cookies. The USER may, at any time, block, delete or disable the cookies if USER's browser allows it, but USER must be aware that this choice may interfere with the use and functionality of the Platform and its Services.
- 2.4. The USER may find cookies or other similar mechanisms on third party platforms, applications or advertisements that are not controlled by **STANDARD MONEY** and are not subject to this Privacy Policy.

III. USE OF THE COLLECTD DATA

- 3.1. The data collected by **STANDARD MONEY** may be used to:

- I. prevent and investigate potentially forbidden or illegal activities and/or violations of the Terms and Conditions of Use of the Platform;
- II. identify possible breach of accounts by unauthorized third parties, such as hackers and fraudsters in general, by malicious software or activity that could harm USERS financially or in any other way;
- III. provide Service and support to the USER;
- IV. process transactions and send Transaction notifications to the USERS;
- V. settle disputes and solve problems;
- VI. customize, measure and improve the Platform and its services, as well as the platform's content and layout, always to the benefit of the USER;
- VII. provide service update notices and promotional offers;
- VIII. verify the identity of the USER when requesting the opening of an account and carrying out transactions through the Platform, comparing the data collected by **STANDARD MONEY** in all interactions of the USER in order to verify possible attempts of unauthorized use of the USER's account; and
- IX. comply with other legal and regulatory obligations imposed on the Platform.

IV. PROTECTION AND STORAGE OF USER'S DATA

4.1. All data provided by the USER or collected through his/her access to the Platform will be protected under the terms of this Privacy Policy as long as such data can identify and be associated with the individual. **This Privacy Policy does not apply to anonymous data as such data does not identify the USER.**

4.2. The USER will have his/her account on the Platform protected by a personal and non-transferable password in order to guarantee security and privacy. The password must be chosen by the User in an appropriate manner, and the USER is responsible for (i) preventing third parties from accessing their computer or other devices while using the Platform; and (ii) logging out of the Platform when access is finished, in addition to the prohibitions/responsibilities set forth in the terms of use.

4.3. **STANDARD MONEY** will never request the USER's password to access the Platform by any means other than the Platform itself. In case of suspicion of improper access by third parties to his/her personal account on the Platform, of improper use of his/her access e-mail, password, or any unrecognized activity, the User must immediately (i) request a password change on the Platform; and (ii) notify **STANDARD MONEY** through the service channels available on the platform so that **STANDARD MONEY** can take the appropriate measures.

4.4. The transmission of information over the internet may not be completely safe given the possibility of unauthorized access or use, hardware or software failure and other factors that can compromise the security of the User's information at any time. In order to prevent unauthorized access to USERS 'data, **STANDARD MONEY** uses security solutions to monitor and prevent **STANDARD MONEY's** servers from being invaded. Additionally, all communication carried over through the Platform is encrypted and sensitive data is stored in databases protected by the most up-to-date protection technologies.

4.5. The USER acknowledges to be solely responsible for the transmission of his/her personal information on the Platform. **STANDARD MONEY** is not responsible for security breaches that occur due to the Access Device used by the USER to access the Platform, nor for damage or problems resulting from the delay, data transmission interruption or blockage resulting from fluctuations in the USER's connection with the Internet.

4.6. The USER's data that is collected when USER accesses or uses the Platform and/or contracts the Services will be stored on **STANDARD MONEY's** servers.

4.7. By accessing and using the Platform and sending us his/her personal data, the USER agrees to the transfer, storage, processing and use of his/her data in the format set out in this Privacy Policy.