

Data and Privacy Policy

This Data and Privacy Policy describes how and when we collect, use and share your information across the Services. When using any of the Services, we collect, transfer, store, disclose, and use your information as described in this Data and Privacy Policy, which includes personally identifiable information and any information you choose to provide that is deemed sensitive under applicable law. Irrespective of which country you live in, you authorise us to transfer, store, and use your information in the United States, Australia and any other country where we operate subject to applicable law.

1. About our Data and Privacy Policy

- 1.1 The privacy of your Personal Information is important to us. We respect your rights to privacy and rights under the Privacy Act and other relevant applicable privacy laws, including without limitation, the General Data Protection Regulation (**GDPR**), California Consumer Privacy Act (**CCPA**), Children Online Privacy Protection Rule (**COPRA**) and Health Insurance Portability and Accountability Act (**HIPAA**) (**Privacy Laws**). We are committed to complying with the requirements of Privacy Laws in the collection and handling of your Personal Information.
 - 1.2 This Data and Privacy Policy explains how we collect, retain, process, share, transfer and handle your Personal Information and describes the kinds of Personal Information we collect, use, disclose and our purposes for doing so.
 - 1.3 Personal Information is information which may be used to reasonably identify you. For example, your name, address, date of birth, gender, email address, telephone number is generally considered to be Personal Information. Personal Information may also include information we collect about your individual preferences.
 - 1.4 The Content you share on our Platform may contain Personal Information, sensitive information or a combination of them.
 - 1.5 This Data and Privacy Policy applies to your Personal Information when you use our Platform and the Services but does not apply to Third Party Sites. We are not responsible for the privacy policies or content of Third Party Sites.
 - 1.6 For the avoidance of doubt, unless stated otherwise, this Data and Privacy Policy will govern our collection of your Personal Information irrespective of the forum.
 - 1.7 This Data and Privacy Policy may be updated from time to time and the most up to date version will be published on our Platform. We encourage you to check our Platform periodically to ensure that you are aware of our current policy.
 - 1.8 Your continued usage of our Platform and/or Services will be taken to indicate your acceptance of the terms of this Data and Privacy Policy insofar as it relates to our Platform.
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2. Why we collect Personal Information

- 2.1 When you engage with our Platform or Services, we collect Personal Information so that we can provide you with products and services and improve and customise your experience with us. We only collect Personal Information if it is reasonably necessary for us to carry out our functions and activities.
 - 2.2 You may choose to:
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- (a) provide a biography or link your social media profiles to your account and publicly accessible profiles in relation to some Services which comprise Personal Information depending on their identifying nature; and
- (b) create your own usernames, which can either be a real name or a pseudonym, and may constitute Personal Information depending on the identifying nature of the username. Usernames and real names may be listed publicly as part of our Services.

2.3 The purposes for which we collect and hold your Personal Information include:

- (c) to deliver our Products and Services to you;
- (d) to confirm your identity and process your Transactions;
- (e) to improve our products and services to you;
- (f) to manage our relationship with you, evaluate our business performance and build our customer database;
- (g) to provide you with information about our products, services and activities;
- (h) to enable you to participate in any promotion, competition, survey;
- (i) to respond to your requests and seek your feedback;
- (j) to provide and improve technical support and customer service;
- (k) to conduct research, compare information for accuracy and verification purposes, compile or analyse statistics relevant to the operations of our business;
- (l) to facilitate our internal business operations, including fulfilment of any legal and regulatory requirements and monitoring, analysing and improving the performance and functionality of our Platform and investigating breaches of or enforcement of any legal terms applicable to our Platform or Services;
- (m) to protect our Platform or our legal rights including to create backups of our business records;
- (n) to manage risk and protect our Platform from fraud by verifying your identity and helping to detect and prevent fraudulent use of our Platform;
- (o) for direct marketing and promotional purposes; and
- (p) to manage our business, including analysing data collected from our Platform concerning visits and activities of users on our Platform including the Analytics Services. This analysis helps us run our Platform more efficiently and improve and personalise your experience online.

2.4 We may use your contact information, such as your email address or phone number, to customize your account or enable certain account features, for example, for login verification. If you provide us with your phone number, you agree to receive text messages to that number from us and third-party services we utilize.

2.5 We may use your contact information to send you information about the Services; to market to you; to help prevent spam, fraud, or abuse; and to help others find your account, including through third-party services and client applications. You may use your settings for email and

mobile notifications to control notifications you receive from us, and may unsubscribe from notifications at any time.

- 2.6 You may choose to provide us with additional information to help improve and personalize your experience across the Services. For example, you may choose to upload and sync your address book so that we can help you find and connect with users you know or help other users find and connect with you. You can delete your imported address book contacts at any time by visiting your privacy settings. If you email us, we may keep your message, email address and contact information to respond to your request.
- 2.7 We provide certain features that allow you to communicate more privately. For example, you can use direct messages to have private conversations with other Users. When you privately communicate with others through our Services, such as by sending and receiving direct messages, we will store and process your communications, and information related to them.

3. The Personal Information we collect

- 3.1 The kinds of Personal Information we collect will depend on the type of interaction you have with us, the Platform or the Services. Generally, the kinds of Personal Information we collect may include:
- (a) your name, address (postal and residential), email address, telephone number(s), date of birth and gender when you register with us;
 - (b) information from third party sources such as data providers and credit organisations, where permitted by law, including public blockchain data such as your nominated public key for a digital asset wallet;
 - (c) details of the device you have used to access any part of our Platform, including carrier/operating system, connection type, IP address, browser type and referring URLs and other information may be collected and used by us automatically if you use our Platform, through the browser on your device or otherwise;
 - (d) demographic information;
 - (e) location data;
 - (f) your connections with others whose personal information we may collect or hold; and
 - (g) transaction details relating to your use of our Services, including data regarding your feature usage patterns, interactions on our Platform and interactions with us.
- 3.2 Telephone calls to us may also be recorded for training and quality assurance purposes.

4. How do we share Personal Information

- 4.1 We may disclose Personal Information collected from you:
- (a) to our related entities, Personnel, other companies that provide services to us, sponsors, government agencies or other third parties to satisfy the purposes for which the information was collected (as outlined in clause 2.3 of this Data and Privacy Policy) or for another purpose if that other purpose is closely related to the primary purpose of collection and an individual would reasonably expect us to disclose the information for that secondary purpose;

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- (h) to third parties who help us to verify the identity of our clients and customers, and other software service providers who assist us to provide the services we provide to you;
- (i) to third parties who help us analyse the information we collect so that we can administer, support, improve or develop our business and the services we provide to you including cloud hosting services, off-site back ups and customer support;
- (j) to third parties, including those in the blockchain and fintech industry, marketing and advertising sectors, to use your information in order to let you know about goods and services which may be of interest to you in accordance with, if you are located in Australia, the *SPAM Act 2003* (Cth) and the Privacy Act;
- (k) if you make a payment as part of a Transaction through the Services, we may provide the seller, commerce provider, marketplace, or charity with your name, email address, shipping address, payment information and transaction data to facilitate payment processing, order fulfilment, and dispute resolution (including payment and shipping disputes) and to help prevent, detect, and investigate fraud or other prohibited activities. Please refer to these third parties' privacy policies for information about their information and privacy practices;
- (l) if the disclosure is requested by law enforcement or government agency, or is required by a law, or legal process, such as a subpoena, court or other legal process with which we are required to comply, including in relation to our obligations under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth);
- (m) if disclosure is required to enforce the terms of this Data and Privacy Policy or to enforce any of our terms and conditions with you;
- (n) to our professional advisers such as consultants and auditors so that we can meet our regulatory obligations, and administer, support, improve or develop our business;
- (o) to any other person, with your consent (express or implied);
- (p) to facilitate the sale of all or a substantial part of our assets or business or to companies with which we propose to merge or who propose to acquire us and their advisers;
- (q) to protect the interests of our users, clients, customers and third parties from cyber security risks or incidents and other risks or incidents; and
- (r) to maintain the integrity of our Platform and protect our rights, interests and property and those of third parties.

4.2 In addition to the above recipients, we will disclose your Personal Information if we are requested to do so under law or to assist law enforcement or if the disclosure is made in connection with either the normal operation of our business in a way that you might reasonably expect, for example, if such disclosure is incidental to IT services being provided to our business or for the resolution of any dispute that arises between you and us. This disclosure may involve your Personal Information being transmitted Overseas.

4.3 In the event of a proposed restructure or sale of our business (or part of our business) or where a company proposes to acquire or merge with us, we may disclose Personal Information to the buyer and their advisers without your consent subject to compliance with Privacy Laws. If we sell the business and the sale is structured as a share sale, you acknowledge that this transaction will not constitute the 'transfer' of Personal Information.

- 4.4 We may disclose de-identified, aggregated data with third parties for marketing, advertising, and analytics purposes. We do not sell or trade your personal information to third parties.

5. How we collect and store data and transmit Personal Information

- 5.1 We usually collect and store information including in paper, physical and electronic form provided by you when you communicate with us by telephone, email, web-based form, letter, facsimile or other means, including when:
- (a) you contact us over the phone;
 - (s) we provide you with our Services via telephone, email or our Platform;
 - (t) we provide you with assistance or support for our products or Services;
 - (u) you participate in our functions, events or activities or on our social media pages;
 - (v) you request that we provide you with information concerning our products or Services;
 - (w) you upload or submit information to us or our Platform; or
 - (x) you complete any forms requesting information from you, including on registration with us, complete any survey or provide feedback to us concerning our products or services.
- 5.2 Where practicable we will only collect information from you personally. However, we will also collect your Personal Information through our partners and third parties who supply services to us.
- 5.3 We use our own and third party computer servers including our Platform hosts, data backups and payment gateway(s), which may be located Overseas and your Personal Information will likely be stored and transmitted Overseas as part of the normal operation of our business.
- 5.4 We do not accept responsibility for Personal Information being released to public blockchains through the use of our Platform, including through your choice to share your Personal Information in the Content you post, whether it be through public smart contracts or metadata matching.
- 5.5 We also collect information from your computer or mobile device automatically when you engage with our Platform or Services. This information may include:
- (a) the date and time of your visit;
 - (y) your domain;
 - (z) locality;
 - (aa) operating system;
 - (bb) the server your computer or mobile is using to access our Platform;
 - (cc) your browser and version number;
 - (dd) search terms you have entered to find our Platform or access our Services;

- (ee) pages and links you have accessed both on our Platform and on other websites;
- (ff) the last website you visited;
- (gg) the pages of our Platform that you access;
- (hh) the device you use to access our Platform; and
- (ii) your IP Address.

- 5.6 While we do not use some of this information to identify personally, we may record certain information about your use of our Platform such as which pages you visit and the time and date of your visit and that information could potentially be used to identify you.
- 5.7 It may be possible for us to identify you from information collected automatically from your visit(s) to our Platform. If you have registered an account with us, we will be able to identify you through your user name and password when you log into our Platform. Further, if you access our Platform via links in an email we have sent you, we will be able to identify you.
- 5.8 The device you use to access our Platform may collect information about you including your location using longitude and latitude co-ordinates obtained through GPS, Wi-Fi or cell site tri-angulation. For information about your ability to restrict the collection and use of such information, please use the settings available on your device.
- 5.9 We may use statistical analytics software tools and software known as cookies which transmit data to third party servers located Overseas. To our knowledge, our analytic providers do not identify individual users or associate your IP Address with any other data held by them.
- 5.10 We will retain your Personal Information for any time period we consider necessary to provide our products and services to you and to comply with our legal obligations. The period may vary depending on the type of Personal Information we hold. If we no longer need your personal information for these purposes we will take steps to destroy the information or ensure it is de-identified. In some circumstances we may be required to retain your Personal Information for a period required by law, for example in connection with Anti-Money Laundering and Counter Terrorism Financing.

6. How we protect your Personal Information

- 6.1 We will endeavour to take all reasonable steps to keep secure and protect any Personal Information which we hold about you, including:
- (a) securing our physical premises and digital storage media;
 - (jj) using computer safeguards such as Secure Socket Layer (**SSL**) technology to ensure that your information is encrypted and sent across the Internet securely;
 - (kk) placing password protection and access control over our information technology systems and databases to limit access and protect electronic information from unauthorised interference, access, modification and disclosure; and
 - (ll) taking regular back-ups of our electronic systems.
- 6.2 Notwithstanding that we will take all reasonable steps to keep your Personal Information secure, data transmission over the internet is never guaranteed to be completely secure. When interacting with the blockchain, we will likely not be able to prevent external parties from

processing any personal data which has been written onto the blockchain. We do not and cannot warrant the security of any information you transmit to us or from any online services.

7. Use of Cookies

- 7.1 When you engage with our Platform or the website of any of our partners, we and our partners may use cookies and other tracking technology (**Cookies**) to recognise you and customise your online experience. Cookies are small files that store information on your computer, mobile phone or other device. They enable us to recognise you across different websites, services, devices and/or browsing sessions. Cookies also assist us to customise online content and advertising, save your preferences for future visits to the Platform, measure the effectiveness of our promotions, prevent potential fraud and analyse your and other users' interactions with the Platform.
- 7.2 If you do not wish to grant us the right to use cookies to gather information about you while you are using our Platform, then you may set your browser settings to delete, disable or block certain Cookies. The following browsers have publicly available information about how to adjust cookie preferences: Microsoft Edge, Mozilla Firefox, Google Chrome and Apple Safari.
- 7.3 You may be asked to consent to use of Cookies when you access certain parts of our Platform, for example, when you are asked if you want the Platform to "remember" certain things about you.
- 7.4 Certain aspects and features of the Platform are only available through use of Cookies. If you disable Cookies, your use of the Platform may be limited or not possible or parts of our Platform may not function properly when you use them.
- 7.5 Upon your first visit to our Platform (or the first visit after you delete your Cookies), you may be prompted by a banner to accept our use of Cookies and other tracking technology (**Cookies policy**). Unless you have adjusted your browser setting so that it will refuse cookies and or declined to accept our Cookies policy, our system will issue Cookies when you access our Platform.
- 7.6 Our Platform may contain web beacons (also called single-pixel gifs) or similar technologies (**Web Beacons**) which are electronic images that we use:
- (a) to help deliver Cookies;
 - (mm) to count users who have visited our Platform; and
 - (nn) in our promotional materials, to determine whether and when you open and act on them.
- 7.7 We may also work with third-parties:
- (a) to place Web Beacons on their websites or in their promotional materials as part of our business development and data analysis; and
 - (oo) to allow Web Beacons to be placed on our Platform from Analytics Services to help us compile aggregated statistics about the effectiveness of our promotional campaigns or other operations.
- 7.8 The Web Beacons of Analytics Services may enable such providers to place Cookies or other identifiers on your device, through which they may collect information about your online activities across applications, websites or other products.

8. How we use Personal Information for communicating with you and direct marketing

- 8.1 We may communicate with you by email, SMS or push notification, to inform you about existing and new products and services that may be of interest to you including administering contests, promotions, surveys or other site features.
- 8.2 We will ensure that any email we send as direct marketing complies with the *SPAM Act 2003* (Cth) and contain an 'unsubscribe' option so that you can remove yourself from any further marketing communications. To opt-out of communications via SMS, reply with "STOP". You may decline marketing messages sent by push notifications by refusing the relevant permission in your phone or tablet settings, however this setting will prevent you from receiving other messages from us via push notification. You may also opt-out of receiving marketing materials from us using the contact details set out below or adjusting your user dashboard on our Platform.
- 8.3 You can also call or write to us to request that your details be removed from our direct marketing list. We will endeavour to remove your details from our direct marketing list within a reasonable time (ordinarily **5 Business Days**).
- 8.4 Our direct marketing list may be operated by software and servers located Overseas and your Personal Information may be sent Overseas as part of our marketing.
- 8.5 We will also send communications that are required or necessary to send to users of our Platform that contain information about important changes or developments to or the operation of the Platform or as well as other communications you request from us. You may not opt out of receiving these communications but you may be able to adjust the media and format through which you receive these notices.

9. Not identifying yourself

- 9.1 It may be impracticable to deal with you on an anonymous basis or using a pseudonym.
- 9.2 We may be able to provide you with limited information in the absence of your identifying yourself but generally we will be unable to provide you with any information, goods and/or services unless you have identified yourself.

10. How to access or correct your Personal Information or make an enquiry or complaint

- 10.1 If you have any queries in relation to this policy, wish to access or correct the Personal Information we hold about you, or make a complaint, please contact us in writing at:

Email: contact@peoplebrowsr.com; or

Mail: Privacy Officer

PeopleBrowsr Pty Ltd.

Suite 4, Level 33, 88 Philip Street, Sydney NSW 2000

- 10.2 We aim to acknowledge receipt of all privacy complaints from you within 5 working days and resolve all complaints within **30 Business Days**. Where we cannot resolve a complaint within

that period, we will notify you of the reason for the delay as well as advising the time by which we expect to resolve the complaint.

- 10.3 In order to disclose information to you in response to a request for access we may require you to provide us with certain information to verify your identity. There are exceptions under Privacy Laws which may affect your right to access your Personal Information – these exceptions include where (amongst other things):
- (a) access would pose a serious threat to the life, health or safety of any individual;
 - (pp) access would have an unreasonable impact on the privacy of others;
 - (qq) the request for access is frivolous or vexatious;
 - (rr) the information relates to existing or anticipated legal proceedings between you and us and the information would not otherwise be accessible by the process of discovery;
 - (ss) giving access would reveal our intentions in relation to negotiations with you;
 - (tt) giving access would be unlawful;
 - (uu) denying access is required or authorised by or under an Australian law or a court/tribunal;
 - (vv) the information relates to commercial sensitive decision making process; or
 - (ww) giving access would prejudice enforcement related action.
- 10.4 We may (depending on the request) charge you a fee to access the Personal Information. We will inform you of any fees payable in respect of accessing your Personal Information prior to actioning your request. All requests for Personal Information will be handled in a reasonable period of time (within 30 calendar days after the request is made).
- 10.5 If you wish to have your Personal Information deleted, please contact us using the details above and we will take reasonable steps to delete the information (unless we are obliged to keep it for legal or auditing purposes). To the extent that any Personal Information is stored on a blockchain it may be impracticable, unfeasible or impossible to delete.
- 10.6 In the event that you believe that there has been a breach of Privacy Laws, we invite you to contact us as soon as possible.
- 1.2 If you are not satisfied with our handling of a complaint or the outcome of a complaint you may make an application to:
- (a) the Office of the Australian Information Commissioner by visiting www.oaic.gov.au, emailing enquiries@oaic.gov.au; or writing to GPO Box 5218 Sydney NSW 2001; or
 - (b) the Privacy Commissioner in your State or Territory.
- 1.3 You may also view, access, edit or delete (to the extent possible) your Personal Information through your user account on our Platform. There will be certain data or information that may not be edited or deleted for you to be able to access our Platform, for example your digital wallet address.

11. Notifiable Data Breach

- 1.4 We comply with the Notifiable Data Breaches Scheme (**NDB**) which forms part of the *Privacy Act*.
- 1.5 The NDB requires that where a data breach is likely to result in serious harm to any individuals to whom the information relates, we are required to notify those individuals and the Office of the Australian Information Commissioner.
- 1.6 The NDB provides greater protection to the Personal Information of consumers, greater transparency in the way organisations like us respond to data breaches and give you the opportunity to minimise the damage caused by any unauthorised use of your Personal Information.

12. Changes to this Data and Privacy Policy

- 1.7 We may amend this Data and Privacy Policy from time to time at our sole discretion, particularly where we need to take into account and cater for any:
- (a) business developments; or
 - (b) legal or regulatory developments.
- 1.8 If we make changes, we will notify you by revising the date at the top of the Data and Privacy Policy and, in some cases, may provide you with additional notice (such as adding a statement to the Platform or sending you a notification). We recommend you review the Data and Privacy Policy whenever you access the Services or otherwise interacts with us to stay informed about our information practices and the ways you can help us to protect your privacy.

13. Information for EU citizens

- 13.1 For more information on how we process your Personal Information and information about your rights and legal bases according to GDPR, please visit www.peoplebrowsr.com/privacy . There you will find information on your rights according to GDPR, contact details of the controller and the EU representative.

14. Definitions

- 14.1 In this Data and Privacy Policy:

Analytics Services means any third party website analytics provider and includes, but is not limited to Google Analytics and HubSpot;

IP Address means a number automatically assigned to your computer which is required when you are using the internet and which may be able to be used to identify you;

Overseas means any place or country other than Australia and includes, but is not limited to the following countries: United States of America, United Kingdom, Canada;

Personal Information has the meaning set out in the Privacy Act;

Privacy Act means the *Privacy Act 1988* (Cth) as amended from time to time; and

Third Party Sites means online websites or services that we do not own or control, including websites of our partners.