

Privacy Policy

Last Updated: February 2023

This Privacy Policy ("Privacy Policy") describes the policies and procedures of UTORG LAB ("we," "our," or "us") and helps explain how we collect, use, store, and protect your information when you use the App Utorg. Please also read Terms of Use (the "Terms") <https://static.utorg.com/legal/TermsOfUseUtorgCom.pdf> , which describe the terms under which you use the Services.

Information We Collect

We receive or collect information when we operate and provide our Services, including when you install, access, or use our Services.

Information you provide

Your Transactions - Your Network private key, which you utilize to access your funds and initiate transactions, is stored only on your own device. However, to facilitate your transactions and provide you with your account balance, we store the Network public key address associated with your Network private key.

Customer Support - We may collect additional information you may disclose to our customer support team.

Categories of Personal Information We Collect Include:

- full name
- contact details (phone number, email, residence address)
- date of birth
- electronic identifiers (IP address, browser and operating system information, device fingerprint)
- identity documents details (such as driver license, passport)
- photographic images
- banking details

- employment details
- information on transactions you make on our platform
- information on sources of funds
- other information you could provide us upon a request

Automatically collected information

Metrics and Performance Data - We may collect service-related, diagnostic, and performance information. This includes high level information about your activity (such as how you use our Services and how you interact with others using our Services), and diagnostic, crash, website, and performance logs and reports.

Device and Connection Information - We may collect device-specific information when you install, access, or use our Services. This may include your IP address and, if you choose to allow push notifications, your device's unique push token.

Status Information - We may collect information about your online status on our Services, such as when you last used our Services (your "last seen status").

How We Use The Information We Collect

Our primary purpose in collecting information is to help us operate, provide, improve, customize, support, and market our Services. We may use your information to:

- Provide the Services and customer support you request;
 - Resolve disputes and troubleshoot problems;
 - Prevent and investigate potentially prohibited or illegal activities, and/or violations of our posted User Agreement;
 - Customize, measure, and improve the Services and the content and layout of our application; and
 - Deliver targeted marketing and service update notices based on your communications preferences.
- We will not use your information for purposes other than those purposes we have disclosed to you, without your permission.

How We Share Information With Third Parties

We work with third-party providers to help us operate, provide, improve, customize, support, and market our Services. For example, we work with companies to distribute our apps, provide our infrastructure, delivery, and

other systems. These providers may provide us information about you in certain circumstances; for example, app stores may provide us reports to help us diagnose and fix service issues.

We may also share information with law enforcement, government officials, or other third parties when:

We are compelled to do so by a subpoena, court order, or similar legal procedure; or

We believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our Terms.

Finally, we may share information with companies or other entities that we plan to merge with. Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. You will receive prior notice of any change in applicable policy.

Data Retention

Please note that even if you delete your Wallet or addresses from the mobile application, uninstall mobile applications from your device, or request that your information be deleted, we still may retain some information that you have provided to us to maintain or to comply with the laws and regulations.

Data Security

We are committed to making sure your information is protected in accordance with applicable laws and our data privacy policies. We work to protect the security of your personal information during transmission by using encryption protocols and software. We maintain physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of your personal information and secure all connections with industry standard transport layer security. Even with all these precautions, we cannot fully guarantee against the access, disclosure, alteration, or deletion of data through events, including but not limited to hardware or software failure or unauthorized use. Any information that you provide to us is done so entirely at your own risk.

Conditions of Use, Notices, Changes and Updates to Privacy Notice

If you choose to use our App, your use and any dispute over privacy is subject to this Notice and our Terms of Use. If you have any concerns about privacy, please contact us with a complete description, and we will try to resolve it. You also have the right to contact your local Data Protection Authority. We reserve the right to update and revise this Privacy Notice at any time. We occasionally review this Privacy Notice to make sure it complies with applicable laws and conforms to changes in our business. If we do revise this Privacy Notice, we will update the "Effective Date" at the top of this page so that you can tell if it has changed since your last visit and will do our best to notify you. Please review this Privacy Notice regularly to ensure that you are aware of its terms. Any use after an amendment to our Privacy Notice constitutes your acceptance of the revised or amended terms.

Contact Us

If you have any questions about our Privacy Policy, please do not hesitate to contact us at support@utorg.com.