

## DATARIUS PRIVACY POLICY

This Privacy Policy, concluded between an individual and the Administration of Datarius Cryptobank, ICRYPTO SOCIEDAD ANONIMA, shall be the main regulatory document, which sets the rules for interaction and cooperation between the Parties.

### Terms and Definitions:

**Icrypto Sociedad Anonima** – the Administration, represented by the company, registered at: San José, Costa Rica. Ofiplaza del Este, Edificio A, tercer piso., which owns the Datarius brand, as well as the Site, on the basis of private property rights and provides administrative, financial, technical support for the existence and operation of the Datarius software product and its Site.

**Datarius** (hereinafter – **the Cryptobank**) – a decentralized voluntary credit union, which is developed and operates on the Internet using peer-to-peer technology solutions, and provides its partners with the enhanced functionality, in accordance with the concept outlined in the business model of the Service.

**Site** – the Datarius Cryptobank’s website on a domain name <http://datarius.io/>

**Visitor** – any natural person, who has attained the age of majority and is capable, by his/her actions, to acquire and independently exercise civil-law rights and to create civil-law responsibilities for himself/herself, to independently fulfill those responsibilities and to bear liability for failure to fulfill them, and who has visited the Site for informative purposes, but hasn’t accepted a Public Offer.

**Affiliate** – any natural person, who has attained the age of majority and is capable, by his/her actions, to acquire and independently exercise civil-law rights and to create civil-law responsibilities for himself/herself, to independently fulfill those responsibilities and to bear liability for failure to fulfill them, and who has accepted the terms of the User Agreement. Each Affiliate is assigned with the respective function, which he/she chooses during the registration with a view to developing and establishing the Cryptobank.

**Parties** – the Administration, the Affiliates, and the Visitors of the Site.

**Privacy Policy** – an offer, made by the Administration to the public at large or to some particular persons, which is specific, concrete and expresses the intention of the offeror to conclude the User Agreement with the addressee who accepts the offer.

**Acceptance** – the Affiliate’s full acceptance of the terms of the Administration’s Public Offer to enter into this User Agreement. The Public Offer shall be deemed

accepted in case a Visitor of the Site directly contacts the representatives of the Social Wave, the Administration on any matter, and in case of actual use of the SoicalWave services, in the manner specified by the User Agreement.

## **1. General Provisions**

1.1. This Policy determines the procedure on processing and protection of the Parties' personal data that can be received by the Administration when the Parties use the Services provided through the Site.

1.2. This Policy is aimed at ensuring proper protection of the Parties' data, including their personal data, from unauthorized access and disclosure.

1.3. Relationships related to the collection, storage, dissemination and protection of information provided by the Parties shall be governed by this Policy and the current legislation of the Russian Federation. The Administration of the Site pays particular attention to protecting data. The Administration of the Site shall handle data according to the corresponding rules of the current legislation of the Russian Federation on data protection, as well as in accordance with this Policy.

1.4. Using the Site, the Parties accept the terms of this Policy and entitle the Administration to use and process their personal data for the purposes specified by the functional purpose of the Internet resource.

1.5. In case of any disagreements with the provisions hereof (partially or fully), a person expressing such will shall not be entitled to use the Services of the Site.

## **2. Objectives of collection, processing and storage of information provided by the Affiliates of the Site**

2.1. The Affiliates' personal data shall be processed in accordance with the current legislation of the Russian Federation. The Affiliates' personal data is processed by the Administration in order to:

- identify the Affiliate in the relationship between the Administration and the Affiliate;
- ensure the provision of a number of services offered on the Site by the Administration to the Affiliate;
- conduct statistical and other studies based on impersonal data.

## **3. Conditions for processing personal data provided by the Affiliates and transferring it to third parties**

3.1. The Administration shall take all necessary measures to protect the Affiliates' personal data from unauthorized access, modification, disclosure or destruction.

3.2. The Administration shall provide access to the Affiliates' personal data only to those persons who need this information to ensure the operation of the Site and to deliver the Services to the Affiliates.

3.3. The Administration is entitled to use the information provided by the Affiliates, including personal data, to comply with the requirements of the current legislation of the Russian Federation (including for the purposes of preventing and/or eliminating illegal and/or unlawful Affiliates' acts). The information provided by the Affiliates shall be disclosed only in accordance with the current legislation of the Russian

Federation by court order, at the request of law enforcement authorities, as well as in other cases provided for by the legislation of the Russian Federation.

#### **4. Terms of Use**

4.1. When using the Site, the Affiliates confirm that:

4.1.1. they have all the rights required to acquire and independently exercise civil-law rights and are capable, by their actions, to create civil-law responsibilities for themselves, to independently fulfill those responsibilities and to bear liability for failure to fulfill them;

4.1.2. they indicate true and complete information about themselves required to use the Services of the Site; the fields marked with \* are required to be filled in to use the Services; other fields are optional.

4.1.3. they realize that the personal data published by the Affiliates on the Site may become available to third parties in cases stipulated in the Policy and current legislation of the Russian Federation;

4.1.4. they are aware of the terms of this Policy, agree to it and undertake the rights and duties specified herein. By becoming aware of the terms of this Policy and ticking out under the link hereto the Affiliates provide the written permission to collect, store, process and transfer the Affiliates' personal data to third parties.

4.2. The Administration does not verify the received (collected) Affiliates' information, unless such verification is necessary to fulfill obligations to the Affiliate, or in other case not provided by this Policy, but established by the current legislation of the Russian Federation.

4.3. Cookie Policy:

4.3.1. The Administration hereby notifies the Visitors and the Affiliates that the Site uses cookies to ensure proper operation and functionality of the Site and provide its Affiliates and Visitors with appropriate Services.

4.3.2. Cookies are small pieces of data that the Parties sent to the browser. The mentioned data contains the information on the Affiliate's interaction with our resource.

4.3.3. The data specified in clause 4.3.2. hereof is collected when the Visitors or Affiliates interact with the Site's functionality. The technical solution in the form of cookies allows to optimize the quality of the Site, its Services, and also serves to timely detect fraud.

4.3.4. Accepting the terms of this Policy, the Visitors and the Affiliates shall be deemed notified in advance that the Site uses cookies. If the Visitors and the Affiliates continue to use the Site, they hereby agree with the use of the cookies.

4.3.5. The consent of the Visitors and the Affiliates, mentioned in clause 4.3.4. hereof may be limited or withdrawn at any time. To do this, the User has to change their browser's privacy and security settings.

4.3.6. Disabling certain cookies may cause malfunction of the Site.

**5. In this Policy, the "Affiliates' personal data" means:**

5.1. Data, which the Affiliates provide themselves when using the Site, including but not limited to: the first name, the last name, contact phone number and/or e-mail address, IP-address, MAC address, etc.

5.2. Data, which is automatically transmitted to the Site in the course of its use through the software installed on the Affiliates' device, including the IP-address, cookie information, information about the Affiliates' browser (or other program that accesses the site), access time, the address of the requested page.

5.3. Any other Affiliates' information, the collection and/or provision of which is stipulated by Terms of Use of the Site.

## **6. Changing and deleting personal data**

6.1. The Affiliates can at any time change (update, supplement) their personal information or part of it, as well as privacy settings, by sending this information to the Administration's e-mail.

## **7. Changing the Privacy Policy. Applicable Law**

7.1. The Administration shall have the right to amend this Privacy Policy. If the current version of the Policy is changed, a new version will indicate the latest update date. The new version of the Policy enters into force immediately upon its publication on the Site, unless otherwise provided by the new edition of the Policy. The current version of the Privacy Policy is available at: <http://datarius.io>

7.2. This Policy and the relationship between the Affiliates and the Administration arising under or in connection with this Policy shall be subject to the law of the Russian Federation.

## **8. Contact Information**

8.1. Any suggestions or questions regarding this Policy should be sent to the Administration's email: [info@datarius.io](mailto:info@datarius.io)

ICRYPTO SOCIEDAD ANONIMA

San José, Costa Rica. Ofiplaza del Este,  
Edificio A, tercer piso