

Privacy policy

Last update: 19 March 2025.

INTRODUCTION

INTEBIX LTD (“**INTEBIX**”) respects **User's** privacy and is committed to protecting **User's** personal information or, as otherwise termed “**User's Personal Data**”. In that regard, **INTEBIX** has launched and offers a service which provides **INTEBIX's** clients (the “**Users**”) (subject to prior account registration) with access to certain digital currency on an online trading platform (the “**Platform**”) which is accessible via the website www.Intebix.kz (the “**Site**”). **User** agree that **User** has read, understood and accepted all of the terms and conditions contained in Privacy Policy (the “**Policy**”), Agreement on Terms of Use and all policies and related notices which have incorporated Law of the Republic of Kazakhstan dated May 21, 2013 N 94-V. About personal data and their protection. As this is a legally binding contract, please carefully read through this **Policy** and related notices before using any of the services provided by **INTEBIX** or its affiliates (the “**Services**”). By registering, accessing or using **Services**, **User** has agreed to the terms and conditions as laid out in this **Policy**. If **User** disagrees to this **Policy**, please inform **INTEBIX** by all available methods (for existing **Users**) and stop the usage of **INTEBIX** and any **Services**. The **platform** automatically matches trades with open orders from other registered users on the **Platform**, in addition the matching and trading services offered over the **Platform**, the **Platform** also offers digital wallet services to registered **Users**, allowing them to store the digital currency which is traded over the **Platform**.

This Privacy Policy explains how information about **User** is collected, used, and disclosed by **INTEBIX** and sets out the basis on which **INTEBIX** will process **User's Personal Data** when **User**:

- visits and uses the **Site** and / or the **Platform** (regardless of where **User** visits or uses them from);
- applies for and opens an account in respect of **INTEBIX Platform (Account)**; and
- applies for, receives or uses any **Services**.

This includes any data that **User** may provide for and in relation to **INTEBIX's** or its affiliates newsletters, updates, events and other marketing and promotional communications.

This Privacy Policy also informs **User** about: (i) how **INTEBIX** will handle and look after **User's** personal data, (ii) **INTEBIX's** obligations in regard to processing **User's Personal Data** responsibly and securely, (iii) **User's** data protection rights as a data subject, and (iv) how the law protects **User**.

1. IMPORTANT INFORMATION

Purpose of this Privacy Notice

INTEBIX processes User's Personal Data in an appropriate and lawful manner, in accordance with the Law of the Republic of Kazakhstan dated May 21, 2013 N 94-V. About personal data and their protection, legislation of Republic of Kazakhstan and AFSA rules.

This **Policy** aims to give information on how **INTEBIX** collects and processes **User's Personal Data** in the scenarios outlined above in the 'Introduction' (namely, about **User** who uses the **Site**, the **Platform**, and **Services**, including any data that **User** may provide to **INTEBIX** or which **INTEBIX** may receive). The **Site**, the **Platform** and **Services** are not intended for minors and **INTEBIX** does not knowingly collect **Personal Data** relating to minors.

It is important that **User** reads this **Policy** together with Agreement on Terms of Use and other binding **INTEBIX** policies, notices, agreements and documents related to the **Services** which **INTEBIX** may provide on specific occasions when **INTEBIX** is collecting or processing **Personal Data** about **User** so that **User** is fully aware of how and why **INTEBIX** is using **User's** data. This **Policy** supplements the other notices and is not intended to override them. Controller **INTEBIX** as defined above is the controller and responsible for **User's** personal data.

If **User** has any questions or requests, including any requests to exercise **User's** legal rights as a data subject, please contact **INTEBIX** using the details set out below.

Contact Details

Full name of legal entity: INTEBIX LTD Email address:

support@intebix.com

It is imperative that the **Personal Data** **INTEBIX** holds about **User** is accurate and actual at all times.

Otherwise, this will impair **INTEBIX's** ability to provide **User** with the availability of **INTEBIX's Platform** and **Services** (amongst other potential and salient issues). The **User** must inform **INTEBIX** if **User's Personal Data** changes during **User's** relationship with **INTEBIX**.

Third-party links.

The **Site** may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about **User**. **INTEBIX** does not control these third-party websites and are not responsible for their privacy notices, statements or policies. **INTEBIX** encourages **User** to read the privacy policy of every website **User** visits.

2. KEY DEFINITIONS

Set out below are key definitions of certain data protection terms which appear in this **Policy**.

“**consent Form**” refers to separate documents and links on the site which **INTEBIX** might from time to time provide **User** with where **INTEBIX** asks for **User**’s explicit consent for any processing which is not for purposes set out in this **Policy**.

“**biometric data**” - personal data that characterize the physiological and biological characteristics of the subject of personal data, on the basis of which it is possible to establish his identity;

“**data controller**” or “**controller**” means any entity or individual who determines the purposes for which, and the manner in which, any **Personal Data** is processed.

“**personal data**” - information relating to a certain or determined on their basis the subject of personal data, recorded on electronic, paper and (or) other tangible media;

“**blocking of personal data**” - actions to temporarily stop the collection, accumulation, change, addition, use, distribution, depersonalization and destruction of personal data;

“**accumulation of personal data**” - actions to systematize personal data by entering them into a database containing personal data;

“**collection of personal data**” - actions aimed at obtaining personal data;

“**destruction of personal data**” - actions, as a result of which it is impossible to restore personal data;

“**depersonalization of personal data**” - actions, as a result of which it is impossible to determine the ownership of personal data by the subject of personal data;

“**the base containing personal data**” (hereinafter - the base), - a set of ordered personal data;

“**the owner of the database containing personal data**” (hereinafter referred to as the owner) - a state body, an individual and (or) legal entity exercising, in accordance with the laws of the Republic of Kazakhstan, the right to own, use and dispose of the database containing personal data;

“**protection of personal data**” - a set of measures, including legal, organizational and technical, carried out for the purposes established by this Policy;

“**processing of personal data**” - actions aimed at the accumulation, storage, modification, addition, use, distribution, depersonalization, blocking and destruction of personal data;

“**use of personal data**” - actions with personal data aimed at achieving the goals of the activity of the owner, operator and third party;

“**storage of personal data**” - actions to ensure the integrity, confidentiality and availability of personal data;

“**dissemination of personal data**” - actions resulting in the transfer of personal data, including through the media or providing access to personal data in any other way;

“**the subject of personal data**” (hereinafter - the subject) - the individual to whom the personal data relates;

“**third party**” - a person who is not the subject, owner and (or) operator, but associated with them (him) by circumstances or legal relations for the collection, processing and protection of personal data.

Note that Personal Data does not include information relating to entities (for example, a company or other legal entity's information). In that regard, information such as company name, its company number, registered address, tax number and any other any other publicly available information do not amount to Personal Data in terms of the Act. Therefore, the collection and use of information strictly pertaining to a legal person does not Law of the Republic of Kazakhstan dated May 21, 2013 N 94-V. About personal data and their protection give rise to data controller obligations at law. Naturally, INTEBIX will still treat any and all such information in a confidential and secure manner.

3. THE PERSONAL DATA INTEBIX COLLECTS ABOUT USER

Personal data, or personal information, means any information about an individual by which that person can be identified (as stated above). It does not include data where the identity has been removed (**anonymous data**). In the course of **User's** relationship with **INTEBIX** (including during the **Account** opening stage), **INTEBIX** may collect, use, store and transfer different kinds of **Personal Data** about **User** which **INTEBIX** has grouped together.

INTEBIX collects information **User** provide directly to **INTEBIX**. For example, **INTEBIX** collects information when **User** create an **Account**, participate in any interactive feature of the **Services**, fill out a form, participate in a community or forum discussion, complete an exchange transaction, apply for a job, request user support or otherwise communicate with **INTEBIX**. The types of information **INTEBIX** may collect include **User's** name, social security number or other government ID number, date of birth, email address, postal address, phone number, certain digital currency information, and any other information **User** chooses to provide.

INTEBIX shall request this information in order to be able to register **User** on **INTEBIX Platform**.

- **Identity Data** includes **User's** first name, maiden name (where applicable), last name, address, username or similar identifier, marital status, title, nationality, date of birth, gender, photograph, identity card and / or passport. This will form part of **User's Account** information on the **Platform**.

- **Contact Data** includes **User's** billing address, email address and contact number (telephone and / or mobile).

- **Financial Data** includes **User's** bank account and payment details.

- **AML / KYC Data** includes the following due diligence, KYC information and documentation about **User**: (i) copy of ID card or passport, (ii) proof of residence (eg utility bill), (iii) KYC database checks, (iv) fraud database checks and (v) any documentation or information which **INTEBIX** may, from time to time:

- be required to collect to ensure compliance with any applicable legislation (including applicable foreign laws) and global AML / KYC practices; and / or
- otherwise be mandated to collect by the competent authority or law enforcement agency (local or overseas) or implementing market's best practices.

- **Marketing and Communications Data** includes **User's** preferences in receiving marketing from **INTEBIX** and **INTEBIX**'s third parties and **User's** communication preferences.

The categories of **Personal Data** are applicable to **User** holding a registered **Account** with **INTEBIX** who start trading over the **Platform** and otherwise make use of **INTEBIX**'s **Services**.

- **Transaction Data** includes details about:

- the type of digital currency involved, the order volume, price, value and, where applicable, the proceeds derived;
- **User's** trading and transactional history on the **Platform**, including withdrawals and order activity; and
- the payments which **INTEBIX** receives, or otherwise, charges **User** (**INTEBIX** fees for **User's** use of the **Platform**).

- **Portfolio Data** includes details about the digital currency and amounts credited to **User's Account** and **User's Account** balances.

- **Enhanced KYC Data** applies in respect to the instances mandated by **INTEBIX** AML / KYC Policy, which would include, amongst other scenarios, situations where a higher risk of money laundering and funding of terrorism has been identified.

- In all cases, **INTEBIX** collects the following information upon access to **INTEBIX's Site**:

- **Technical / LOG Data** includes the IP address, **User's** login data to the **Platform** (username and password), device type, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and other technology on the devices **User** use to access the **Site** and **Platform**. This also includes information about **User's** use of the **Services** including the type of browser **User** uses, access times, pages viewed, **User's** IP address, and the page **User** visited before navigating to **INTEBIX Services**.

- **Device Data** includes information about the computer or mobile device **User** uses to access **INTEBIX Services**, including the hardware model, operating system and version, unique device identifiers, and mobile network information.

- **Usage Data** includes information about how **User** uses the **Platform**.

INTEBIX also collects, uses and shares **Aggregated Data** such as statistical or demographic data for any purpose. **Aggregated Data** may be derived from **User's Personal Data** but is not considered **Personal Data** in law as this data does not directly or indirectly reveal **User's** identity. For example, **INTEBIX** may aggregate **User's Usage Data** to calculate the percentage of users accessing a specific feature of the **Site** and / or the **Platform**. However, if **INTEBIX** combines or connects **Aggregated Data** with **User's Personal Data** so that it can directly or indirectly identifies **User**, **INTEBIX** treats the combined data as **Personal Data** which will be used in accordance with this **Policy**.

If **User** fail to provide **Personal Data** Where **INTEBIX** needs to collect **Personal Data** about **User**:

- By law; or

- under the terms of, or in connection with, the contract that **INTEBIX** has with **User**

(as discussed in Section 1 above); or

- as part of **INTEBIX** legitimate (business) interests to verify the identity of **INTEBIX** applicants and **Users**, mitigate against risks (such as potential or suspected fraud) and in particular, to assess and take a decision on whether **INTEBIX** will or should enter into a relationship with **User** (as subject to **User** acceptance criteria and policies);

and **User** either fail to provide that data when requested, or else provide incomplete or insufficient data, **INTEBIX** may not be able to perform or conclude the contract which **INTEBIX** has or is otherwise trying to enter into with **User** (namely regarding **User's Account** opening on the **Platform** and provision of **INTEBIX Services**).

In certain instances, particularly where it relates to AML/KYC Data, **INTEBIX** may even need to exercise **INTEBIX** prerogative to terminate **INTEBIX** contract with **User**, and thus withdraw the availability

of **INTEBIX Services** to **User**, or else, if still at application stage, **INTEBIX** may have to decline to enter into a relationship with **User**. **INTEBIX** will however notify **User** if this is the case at that point in time.

Sensitive Personal Data **INTEBIX** does not knowingly collect **Special Categories of Personal Data** (or Sensitive Personal Data) about **User**. Should **INTEBIX** receive sensitive **Personal Data** about **User**, **INTEBIX** will only process that data where there is a legitimate reason to do so and, in all circumstances, in accordance with **INTEBIX** obligations at law and under the appropriate safeguards.

As set out below in Section 5, INTEBIX collects and processes AML / KYC Data in order to be able to (i) comply with legal and regulatory obligations, as applicable (ii) conduct **INTEBIX** AML and KYC checks, and other due diligence checks, on **User**, (iii) verify **User's** identity or claimed identity and identify and / or verify **User's** source of funds and source of wealth, as appropriate (iv) take an informed decision on whether **INTEBIX** wants to enter into a relationship with **User**, and, if positive, to conduct initial and ongoing screening and monitoring and (iv) to comply with any legal or regulatory obligation that **INTEBIX** may have and

/ or any Court, regulatory or enforcement order that may be issued upon **INTEBIX**.

4. HOW IS USER'S PERSONAL DATA COLLECTED?

(A) Account Registration and Opening.

INTEBIX will ask **User** to provide **INTEBIX** with **User's Identity, Contact, Financial and AML / KYC Data** when **User** apply to register and open an **Account** with **INTEBIX** on **INTEBIX Platform** (including at account finalization stage). **User** provide these personal details and information to **INTEBIX**, which **INTEBIX** collects and processes, when **User** fill in and submit **INTEBIX** application form (together with other related forms), and complete **INTEBIX** required application steps.

User's Account Data will be generated on the basis of **User's** application and is also processed and stored by **INTEBIX**.

(B) Service Use.

This may encompass all of the data categories listed in Section 3 (namely, Identity, Contact, AML and KYC Data, Enhanced KYC Data and Transaction Data).

(C) Direct Interactions.

User may also give **INTEBIX** **User's Identity, Contact, Financial, AML / KYC Data and Transaction Data** by filling in **INTEBIX** other forms (i.e. separate to **INTEBIX** account opening and registration form), or by corresponding with **INTEBIX** by post, phone, e-mail or otherwise. This includes **Personal Data** that **User** provides when **User**, as applicable:

- applies to open an **Account**;
- updates or edit **User's Account** details;
- subscribes to **INTEBIX Platform**;
- requests withdrawals from **User's Account**;
- contacts **INTEBIX** with complaints or queries;
- reports issues;
- submits the (additional or supplementary) **AML / KYC Data** that **INTEBIX** may request from **the User**;
- requests marketing to be sent to **User**;
- participates in a survey; or
- provides **INTEBIX** with feedback.

(D) Automated Technologies or Interactions.

As **User** interact with the **Platform** and the **Site**, **INTEBIX** may automatically collect **Technical Data** about **User's** equipment, browsing actions and patterns. **INTEBIX** collects this **Personal Data** by using cookies, server logs and other similar technologies.

Cookies are small data files stored on **User's** hard drive or in device memory that helps **INTEBIX** improve **INTEBIX Services** and **User's** experience, see which areas and features of **INTEBIX Services** are popular and count visits, manage the registration process for accounts, remember **User's** site preferences, retain certain information to process orders for exchange transactions, and retain information to provide **User** with support. Web beacons are electronic images that may be used on **INTEBIX Platform** or emails and help deliver cookies, count visits, and understand usage and campaign effectiveness.

Most web browsers are set to accept cookies by default. If **User** prefer, **User** could usually choose to set **User's** browser to remove or reject browser cookies. Please note that choosing to remove or reject cookies could affect the availability and functionality of **INTEBIX Services**.

Please see **INTEBIX's Cookie Policy** for further details on website www.Intebix.kz

(E) Third Parties or Publicly Available Sources.

INTEBIX may also obtain information from other sources and combine that with information **INTEBIX** collects through **INTEBIX Services**. For example, **INTEBIX** may collect information about **User** from third parties, including but not limited to social media platforms and publicly available sources. **INTEBIX** may also receive **Personal Data** about **User** from various third parties and public sources, as set out below:

• **Technical Data** from the following parties:

- analytic providers such as Google Analytics;
- advertising networks;
- search information providers.

• Identity, contact, **AML / KYC Data** from publicly available sources such as public court documents and the company houses and registers of other jurisdictions, and from electronic data searches, online KYC search tools (which may be subscription or license based), anti-fraud databases and other third party databases, sanctions lists, outsourced third-party KYC providers and from general searches carried out via online search engines (eg Google).

5. HOW INTEBIX USES PERSONAL DATA

INTEBIX will only use **User's Personal Data** when law of Republic of Kazakhstan and International Acts allow **INTEBIX** to. Most commonly, **INTEBIX** will use **User's Personal Data** in the following circumstances:

- Where **INTEBIX** needs to perform the contract **INTEBIX** is about to enter into or has entered into with **User** in respect of **User's** relationship with **INTEBIX**.
- Where it is necessary for **INTEBIX** legitimate interests (or those of a third party) and **User's** interests and fundamental rights do not override those interests.
- Where **INTEBIX** needs to comply with a legal or regulatory obligation. Purposes for which **INTEBIX** will use **User's Personal Data** **INTEBIX** has set out below, in a table format, a description of all the ways **INTEBIX** plans to use **User's Personal Data**, and which of the legal basis **INTEBIX** relies on to do so. **INTEBIX** has also identified what **INTEBIX** legitimate interests are where appropriate. **INTEBIX** may process **User's Personal Data** for more than one lawful ground depending on the specific purpose for which **INTEBIX** is using **User's** data.

Please contact **INTEBIX** at support@intebix.com if **User** needs details about the specific legal ground **INTEBIX** is relying on to process **User's Personal Data** where more than one ground has been set out in the table below.

Purpose / activity	Type of data	Lawful Basis for Processing (including Basis of Legitimate Interest)
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(i) To conduct due diligence checks on User (following User's application to open and register an account).		
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(ii) To determine if INTEBIX will enter into a relationship with User and, if positive, to register User's account and on-board new User		
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|----------------|--|--|
| (a) Identity; | | |
| (b) Contact; | | |
| (c) Financial; | | |
| (d) AML / KYC | | |

Data:		
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|---|--|--|
| (a) Performance of a contract with User . | | |
| (b) Necessity for compliance with INTEBIX legal obligations | | |
| (c) Necessity for INTEBIX legitimate interests, including to establish and verify: | | |

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|---|--|--|
| • User's identity and suitability for INTEBIX Platform , | | |
| • the existence of any risks that User may present as a prospective User , | | |
| • User's ability to meet financial commitments, | | |
| • and ultimately, to enable INTEBIX to take an informed decision on whether INTEBIX should enter into a relationship with User . | | |

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|--|--|--|
| (i) To establish and verify User's identity. | | |
| (ii) To fulfill INTEBIX other internal AML / KYC policies and requirements. | | |
| (iii) To fulfill any external mandatory reporting obligations that INTEBIX may have to the Regulator in the Republic of Kazakhstan, the Police and any other (including overseas) public, regulatory, law enforcement or tax authority. | | |

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|---------------|--|--|
| (a) Identity; | | |
| (b) Contact; | | |
| (c) AML / KYC | | |

Data:		
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| (d) Transaction; | | |
| (e) Enhanced KYC | | |

Data:		
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| (a) Necessity to comply with a legal obligation. | | |
| (b) Necessity for INTEBIX legitimate interests (for risk assessment purposes, to prevent and mitigate against fraud, to safeguard the reputation of INTEBIX business). | | |

To provide the **Services**, in particular:

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|--|--|--|
| (i) to match any orders for digital currency in order to find an appropriate trade with another registered the User ; | | |
|--|--|--|

- (ii) manage payments, fees, charges and subscription costs; and
- (iii) collect and recover money as may be appropriate; and
- (iv) investigate any suspected fraudulent transactions

- (a) Identity
- (b) Contact
- (c) Financial
- (d) Transaction
- (e) Portfolio

(a) Performance of a contract with **User**

(b) Necessity for **INTEBIX** legitimate interest to collect and recover debts and prevent fraudulent transactions for legal, tax and accounting purposes (reporting to tax authorities, and accounting record requirements).

- (a) Financial; and
- (b) Transaction.

Necessity to comply with a legal obligation. To detect, prevent and report fraudulent or suspicious orders / transactions.

- (a) Identity;
- (b) Contact
- (c) Applicant
- (d) AML / KYC

Data:

- (e) Enhanced KYC Data
- (f) Financial;
- (g) Portfolio;
- (h) Transaction.

Necessity for **INTEBIX** legitimate interests, including in particular to:

- protect the reputation of **INTEBIX** business;
- avoid any complicity or association with fraud;
- report fraudulent or otherwise suspicious orders that **INTEBIX** receives (or which later came to **INTEBIX** knowledge) to relevant public authorities.

To manage **INTEBIX** relationship with **User**, including in particular to:

- (i) notify **User** about changes to **INTEBIX** terms and conditions or privacy notices;
- (ii) inform **User** about changes to **INTEBIX Platform** (including the addition of new digital currency that is available to trading);
- (iii) deal with **User's** inquiries, requests, Complaints or reported issues;
- (iv) provide **User** with support and assistance;
- (v) contact **User** in relation to **User's the Account**, portfolio and other related matters;
- (vi) ask **User** to participate in a survey;
- (vii) request feedback from **the User**;
- (viii) advise **User** of industry and legislative updates;
- (ix) inform **User** about **INTEBIX** events;
- (x) provide **User** with information about **INTEBIX Platform**;
- (xi) administer **User's the Account**;
- (xii) provide **User** with any other information or materials that **User** has requested to receive from **INTEBIX**;

- (a) Identity;
- (b) Contact;
- (c) Financial;
- (d) Account;
- (e) Portfolio;
- (f) Transaction;
- (g) Usage;
- (h) Profile;
- (i) Marketing and Communications.

(a) Performance of a contract with **User**.

(b) Necessity for **INTEBIX** legitimate interests (for **User** care and service matters, to study how **Users** use **INTEBIX Platform**, to assess **INTEBIX** operations, to develop them and grow **INTEBIX** business). **INTEBIX** makes sure **INTEBIX** considers and balances any potential impact on **User** (both positive and negative) and **User's** rights before **INTEBIX** processes **User's**

Personal Data for **INTEBIX** legitimate interests. **INTEBIX** does not use **User's Personal Data** for activities where **INTEBIX** interests are overridden by the impact on **User** (unless **INTEBIX** has **User's** consent or is otherwise required or permitted to by law of Republic of Kazakhstan and International Acts). Marketing **INTEBIX** strives to provide **User** with choices

regarding certain **Personal Data** uses in relation to **User's The Account**. Through **User's Account, Identity, Contact, Technical, Usage and Marketing and Communications Data**, **INTEBIX** can form a view on what **INTEBIX** thinks **User** may want or need.

INTEBIX will send details as to how **User** may enhance **User's** trading activity in relation to the **User's The Account**. **User** may receive marketing communications from **INTEBIX** (which may consist of newsletters, industry updates, mailshots, publications, promotional materials and / or information about **INTEBIX** events) where:

- **User** provides **User's** consent to receiving such marketing material; or
- **User** has an ongoing commercial or contractual relationship with **INTEBIX** (eg where **INTEBIX** considers **User** to be an active **User** of the **Platform**); and
- provided **User** has not opted out of receiving marketing from **INTEBIX**.

To administer and protect **INTEBIX** business, including the **Platform** and the **Site**, (including troubleshooting, data analysis, testing, system maintenance, support, safety and security testing, reporting and hosting of data).

(a) Identity;

(b) Contact;

(c) Technical;

(d) Account.

(a) Necessity for **INTEBIX** legitimate interests (for running and administering **INTEBIX** business, network security, to prevent fraud, and in the context of a business reorganization or group restructuring exercise).

(b) Necessity to comply with a legal obligation.

(c) Performance of a contract with **User**. To deliver relevant website content and advertisements to **user** and measure or understand the effectiveness of the advertising which **INTEBIX** serves to **User**. To ensure that **INTEBIX** content is presented in the most effective manner to **User** and **User's** computer and devices, and in a user-friendly manner.

(a) Identity;

(b) Contact;

(c) Account;

(d) Usage;

(e) Marketing and Communications

(f) Technical.

Necessity for **INTEBIX** legitimate interests (to study how **Users** use **INTEBIX Platform**, to develop them, to grow **INTEBIX** business and to inform **INTEBIX** marketing strategy). To use data analytics to improve the **Site** and **Platform**, marketing, **User** relationships and experiences.

(a) Technical;

(b) Usage.

Necessity for **INTEBIX** legitimate interests (to define types of **Users** that have registered an **Account** on **INTEBIX Platform**, to keep the **Site** and the **Platform** updated and relevant, to develop **INTEBIX** business and to inform **INTEBIX** marketing strategy).

Third-party marketing

INTEBIX will get **User's** express opt-in consent before **INTEBIX** shares **User's Personal Data** with any third parties (including **INTEBIX** associated or related corporate entities) for marketing purposes.

Opting out **User** can ask **INTEBIX** to stop sending such advertising and marketing communications at any time by:

- following the opt-out links on any marketing messages sent to **User**;
- contacting **INTEBIX** at any time at support@intebix.com.

Where **User** opt out of receiving such communications, this will not apply to **Personal Data** processed or provided to **INTEBIX** as a result of **User's** entry into relationship with **INTEBIX** and **INTEBIX Platform**.

Change of purpose

INTEBIX will only use **User's Personal Data** for the purposes for which **INTEBIX** collected it, unless **INTEBIX** reasonably considers that **INTEBIX** needs to use it for another reason and that reason is compatible with the original purpose, or **INTEBIX** is obliged to process **User's** data by laws of Republic of Kazakhstan or court or other enforceable orders.

Please note that **INTEBIX** may process **User's Personal Data** without the need to obtain **User's** consent, in compliance with the above rules, where this is required or permitted by law of Republic of Kazakhstan and International Acts.

6. DISCLOSURES OF USER'S PERSONAL DATA

INTEBIX may have to share **User's Personal Data** with the parties set out below for the purposes set out in the table in Section 5 above.

- External third parties.

- Suppliers and external agencies that **INTEBIX** engages to process information on **INTEBIX** and / or **User's** behalf, including to provide **User** with the information and / or materials that **User** has requested.
- Our subsidiaries, associates and agents where necessary to facilitate **User's** relationship with **INTEBIX**.
- The regulators, law enforcement agencies and other authorities who require reporting of processing activities, or may request information from **INTEBIX**, in terms of law of Republic of Kazakhstan and in certain circumstances.
- Professional advisers such as consultants, bankers, professional indemnity insurers, brokers and auditors.
- Other organizations where exchange of information is for the purpose of fraud protection or credit risk reduction.
- Debt recovery agencies who assist **INTEBIX** with the recovery of debts owed to **INTEBIX**.
- Third parties to whom **INTEBIX** may choose to sell, transfer, or merge parts of **INTEBIX** business or **INTEBIX** assets (successors in title). Alternatively, **INTEBIX** may seek to acquire other businesses or merge with them. If a change happens to **INTEBIX** business, then the new owners may use **User's Personal Data** in the same way as set out in this notice.

INTEBIX requires all third parties to respect the security of **User's Personal Data** and to treat it in compliance with the law of Republic of Kazakhstan and International Acts (including applicable data protection). **INTEBIX** does not allow **INTEBIX** third party business partners or service providers to use **User's Personal Data** for their own purposes and only permit them to process **User's Personal Data** for specified purposes and in accordance with **INTEBIX** documented instructions. Furthermore, these third parties access and process **User's Personal Data** on the basis of strict confidentiality and subject to the appropriate security measures and safeguards.

INTEBIX may also disclose **User's Personal Data**:

- If **INTEBIX** is under a duty to disclose or share **User's Personal Data** to comply with any legal obligation, judgment or under an order from a court, tribunal or authority, or
- If **INTEBIX** believes **User's** actions are inconsistent with **INTEBIX** believes user agreements or policies, or to protect the rights, property and safety of **INTEBIX** or others, or
- in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of **INTEBIX** business by another company; or
- if **INTEBIX** has **User's** consent or at **User's** direction.

INTEBIX may also share aggregated or de-identified information, which cannot reasonably be used to identify **User**.

7. INTERNATIONAL TRANSFERS (APPLICABLE TO EU RESIDENTS ONLY)

User consents to the transfer of data to entities outside the Republic of Kazakhstan including, and acknowledges such transfers, which will only take place for the purposes set forth in Section 5, are necessary for the performance of a contract between the data subject and the controller or the implementation of pre-contractual measures taken at the data subject's request. Such transfers may take place to countries for which there is no adequate decision pursuant to Law of the Republic of Kazakhstan dated May 21, 2013 N 94-V. About personal data and their protection and may lack privacy protections.

8. DATA SECURITY

While no online or electronic system is guaranteed to be secure, **INTEBIX** takes reasonable measures to help protect information about **User** from loss, theft, misuse, and unauthorized access, disclosure, alteration and destruction.

INTEBIX has put in place appropriate security measures to prevent **User's Personal Data** from being accidentally lost, used or accessed in an unauthorized way, altered or disclosed. In addition, **INTEBIX** limits access to **User's Personal Data** to those employees, agents, contractors and other third parties who have a business need to know. They will only process **User's Personal Data** on **INTEBIX** instructions and they are subject to a duty of confidentiality.

INTEBIX has put in place procedures to deal with any suspected **Personal Data** breach and will notify **User** and any applicable regulator of a breach where **INTEBIX** is legally required to do so.

GETTING ACQUAINTED AND AGREEING TO THE TERMS OF THIS POLICY, USER ACCEPT ALL RISKS ASSOCIATED WITH DATA LOSS AS A RESULT OF FRAUD BY THIRD PARTIES AND FORCE MAJEURE (NATURAL DISASTERS, TERRORISM, WAR, HACKING, ETC.). IF USER DOES NOT AGREE TO THE TERMS OF THIS POLICY OR DOES NOT ACCEPT RISKS ASSOCIATED WITH DATA LOSS USER SHOULD STOP TO USE ANY INTEBIX SERVICES.

“ **Confidential Information** ” means any non-public information of the discloser, whether of a financial, business or other nature (including, but not limited to, trade secrets, and information relating to the **Users** , business plans, promotional and marketing activities, IT, finances and other business affairs of the discloser) that is disclosed to or obtained by the recipient and that the recipient knows or has reason to know is confidential, proprietary or trade secret information of discloser.

Confidential Information also includes any information that has been made available to discloser by third parties that discloser is obligated to keep confidential. **Confidential Information** does not include any information that:

- (a) was known to the recipient before receiving the same from the discloser in connection with this **the Policy**;
- (b) is independently developed by the recipient without reliance on any **Confidential Information** of the discloser;
- (c) is acquired by the recipient from another source without restriction as to use or disclosure; or
- (d) is or becomes generally known to the public through no fault or action of the recipient.

Each party guarantees:

- (a) use the other's **Confidential Information** solely for the purposes of performing this **Policy**,
- (b) disclose the other party's **Confidential Information** only to those employees and contractors that need to know the same for purposes of performing this **Policy**, and
- (c) inform its employees and contractors with access to the other party's **Confidential Information** that such **Confidential Information** is confidential and proprietary to the other party and is subject to this **policy**. **INTEBIX** and **User** will preserve and protect each other's **Confidential Information** and will not divert or misappropriate any **Confidential Information** for its own or any third party's benefit. Without limiting the generality of the foregoing, **INTEBIX** and **User** will keep **Confidential Information** confidential and accessible and use restrictions at least as stringent as those applied to protect its own information of similar type.

9. DATA RETENTION

How long will use my **Personal Data** for?

Please note that INTEBIX considers INTEBIX relationship with User to be an ongoing and continuous User relationship, until terminated.

INTEBIX will only retain **User's Personal Data** for as long as necessary to fulfill the purposes **INTEBIX** collected it for (ie the ongoing service provision) and, thereafter, for the purpose of satisfying any legal, accounting, tax and reporting requirements or obligations to which **INTEBIX** may be subject and / or to the extent that **INTEBIX** may also need to retain **User's Personal Data** to be able to assert, exercise or defend possible future legal claims against or otherwise involving **User** .

By and large, **INTEBIX** retention of **User's Personal Data** shall not exceed the period of seven (7) years from the date of the termination of **User's** relationship with **INTEBIX** (which would typically arise from the closure / de-registration of **User's Account** on the **Platform**). This period of retention enables **INTEBIX** to use the data in question for the possible filing, exercise or defense of legal claims (taking into account the timeframe of applicable statutes of limitation and prescriptive periods).

In the event that **INTEBIX** 's activities are held by competent legislators and regulators in amount to a 'relevant activity' at law of Republic of Kazakhstan, **INTEBIX** will retain **User's AML and KYC Data** for the duration of **User's** business relationship with **INTEBIX** and for a further period of seven years following its termination and, in certain instances, for a maximum period of seven (7) years post-termination if mandated by the competent authority. **INTEBIX** may need to revise this AML retention period in the event of applicable legal or regulatory developments, but **INTEBIX** will notify **User** if this is the case at the time.

In some circumstances, **User** can ask **INTEBIX** to delete **User's Personal Data**. See below for further information.

Kindly, contact INTEBIX for further details about the retention periods that INTEBIX applies.

Data minimization

Whenever and to the extent possible, **INTEBIX** anonymous data which **INTEBIX** holds about **User** when it is no longer necessary to identify **User** from the data which **INTEBIX** holds about **User** (**anonymous data**).

In some circumstances, **INTEBIX** may even anonymize **User's Personal Data** (so that it can no longer be associated with **User**) for research or statistical purposes, in which case **INTEBIX** may use this information indefinitely without further notice.

10. USER'S LEGAL RIGHTS

Under certain circumstances, **User** has rights under data protection laws in relation to **User's Personal Data** according with law of Republic of Kazakhstan and International Acts.

- Request access to **User's Personal Data**.
- Request correction of **User's Personal Data**.
- Request erasure of **User's Personal Data**.
- Object to processing of **User's Personal Data**.
- Request restriction of processing **User's Personal Data**.
- Request transfer of **User's Personal Data**.
- Right to withdraw consent.

If **User** wish to exercise any of the rights set out above, please contact **INTEBIX** at support@intebix.com

. These rights are explained below.

No Fee usually required **User** will not normally have to pay a fee to exercise **User's Personal Data** subject rights. However, **INTEBIX** may charge a reasonable fee if **User's** request is clearly unfounded, repetitive or excessive. Alternatively, **INTEBIX** may refuse to comply with **User's** request in the above circumstances. What **INTEBIX** may need from **User** **INTEBIX** may need to request specific information from **User** to help **INTEBIX** confirm **User's** identity and ensure **User's** right to access **User's Personal Data** (or to exercise any of **User's** other data subject rights). This is a security measure to ensure that **Personal Data** is not disclosed to any person who has no right to receive it. **INTEBIX** may also contact **User** to ask for further information in relation to **User's** request to speed up **INTEBIX** response.

Time limit to Respond

INTEBIX tries to respond to all legitimate requests within the period of one month from receipt of the request. Occasionally it may take **INTEBIX** longer than a month if **User's** request is particularly complex or **User** has made a number of requests. In this case, **INTEBIX** will notify **User** and keep **User** updated. **User's** Legal Rights **User** has the right to:

1. **Request access to User's Personal Data** (commonly known as a “*data subject access request*”). This enables **User** to receive a copy of the **Personal Data** **INTEBIX** holds about **User** and to check that **INTEBIX** is lawfully processing it. **User** may send an email to support@intebix.com requesting information how the **Personal Data** is processed by **INTEBIX**.

User shall receive one copy free of charge via email of the **Personal Data** which is undergoing processing. Any further copies of the information processed may incur a charge of € 30.00.

2. **Right to information** when collecting and processing **Personal Data** about **User** from publicly accessible or third-party sources. When this takes place, **INTEBIX** will inform **User**, within a reasonable and practicable timeframe, about the third party or publicly accessible source from which **INTEBIX** has collected **User's Personal Data**.

3. **Request correction or rectification** of the **Personal Data** that **INTEBIX** holds about **User**. This enables **User** to have any incomplete or inaccurate data **INTEBIX** holds about **User** corrected and / or updated, though **INTEBIX** may need to verify the accuracy of the new data **User** provide to **INTEBIX**. As mentioned, it is in **User's** interest to keep **INTEBIX** informed of any changes or updates to **User's Personal Data** which occur during the course of **User's** relationship with **INTEBIX**.

4. **Request erasure of User's Personal Data**. This enables **User** to ask **INTEBIX** to delete or remove **Personal Data** where:

- there is no good reason for **INTEBIX** continuing to process it;
- **User** has successfully exercised **User's** right to object to processing (see below);
- **INTEBIX** may have processed **User's** information unlawfully; or
- **INTEBIX** is required to erase **User's Personal Data** to comply with law of Republic of Kazakhstan.

Note, however, that **INTEBIX** may not always be able to comply with **User's** request of erasure for specific legal reasons which will be notified to **User**, if applicable, at the time of **User's** request. These may include instances where continued processing is necessary in order to be able to:

- comply with a legal or regulatory obligation to which **INTEBIX** is subject; or
- file, exercise or defense of legal claims.

5. **Object to processing of User's Personal Data** where **INTEBIX** is relying on a legitimate interest (or those of a third party) and there is something about **User's** particular situation which makes **User** want to object to processing on this ground as **User** feel it impacts **User's** fundamental rights and freedoms. **User** also has the right to object where **INTEBIX** is processing **User's Personal Data** for direct marketing purposes (see Marketing in Section 5 above).

In some cases, **INTEBIX** may demonstrate that **INTEBIX** has compelling legitimate grounds to process **User's** information which overrides **User's** rights and freedoms.

6. **Request restriction of processing of User's Personal Data**. This enables **User** to ask **INTEBIX** to suspend the processing of **User's Personal Data** in the following scenarios:

- if **User** want **INTEBIX** to establish the data's accuracy;
- where **INTEBIX** uses of the data is unlawful but **User** do not want **INTEBIX** to erase it;
- where **User** needs **INTEBIX** to hold the data even if **INTEBIX** no longer requires it as **User** need it to establish, exercise or defend legal claims; or
- **User** has objected to **INTEBIX** use of **User's** data but **INTEBIX** needs to verify whether **INTEBIX** has overriding legitimate grounds to use it.

7. **Request the transfer (data portability) of User's Personal Data** to **User** or to a third party.

INTEBIX will provide **User**, or a third-party **User** has chosen, with **User's Personal Data** in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which **User** initially provided consent for **INTEBIX** to use or where **INTEBIX** used the information to perform a contract with **User** in accordance with **Policy** together with Agreement on Terms of Use and other binding **INTEBIX** policies, notices, agreements and documents related to the **Services** .

8. **Withdraw consent at any time** where **INTEBIX** is relying on consent to process **User's Personal Data** (which will not generally be the case). This will not however affect the lawfulness of any processing which **INTEBIX** carried out before **User** withdrew **User's** consent. Any processing activities that are not based on **User's** consent will remain unaffected.

Kindly, note that none of these data subject rights are absolute, and must generally be weighed against INTEBIX own legal obligations and legitimate interests. If a decision is taken to override User's data subject request, User will be informed of this by INTEBIX data protection team along with the reasons for INTEBIX decision.

User's Choices Regarding User's Account Information **User** may update, correct, or delete information about **User** at any time by logging into **User's INTEBIX The Account**. If **User** wish to delete or deactivate **User's Account** , please send request or question to support@intebix.com , but note that **INTEBIX** may retain certain information as required by law of Republic of Kazakhstan or for legitimate business purposes, as further highlighted above.

11. CHANGES TO THIS PRIVACY POLICY

INTEBIX may change this **Policy** or tariffs or another information from time to time, particularly where **INTEBIX** needs to take into account and cater for any (i) business developments and / or (ii) legal or regulatory developments to the issuance or trading of digital currency and digital currency under law of Republic of Kazakhstan and International Acts. If **INTEBIX** makes changes, **INTEBIX** will notify **User** by revising the date at the top of the **Policy** and, in some cases, **INTEBIX** may provide **User** with additional notice (such as adding a statement to **INTEBIX** homepage or sending **User** notification). **INTEBIX** encourages **User** to review the **Privacy Policy** whenever **User** access the **Services** or otherwise interact with **INTEBIX** to stay informed about **INTEBIX** information practices and the ways **User** can help protect **User's** privacy.

The language of the original documents is English.