

PRIVACY POLICY - KODEX

1. General Policy

KODEX privacy policy is made to make our website and application users understand the ways in which we collect, store, use and protect their personal and private information safely and it is important for you to review this privacy policy. We do not consider undefined information as constituting personal information as it cannot be used to identify a specific person. We collect personal information from you when you use KODEX Website or application. By providing us with your personal information you expressly consent to us processing your personal information in accordance with the terms of our Terms and Conditions, Privacy Policy and KODEX Policy.

We may amend our Terms and Conditions and Privacy Policy at any time by posting a revised version on the Website or Application without informing Users of application/website or any third party where such revised version will be effective at the time we post it and, following such posting, your continued use of the website or application will be considered as an express consent from all Users to us for continuing to process your personal information in accordance with the new revised wording of the Terms and Conditions and Privacy Policy.

The Website and the Application's Policies and Terms & Conditions may be changed or updated occasionally to meet the requirements and standards. Therefore the Users are encouraged to frequently visit these sections in order to be updated about the changes on the website and application. Modifications will be effective on the day they are posted”.

KODEX privacy policy includes but not limited to covering the following topics:

- Collecting your personal information;
- Using your personal information;
- Your use of your and others personal information whether from users of KODEX website or application or others;

- Accessing, examining, reviewing and amending any provided information;
- KODEX Professionals' or third parties' websites or links
- Cookies;
- Ensuring no spams;
- Protecting Information.

2. Collection of Personal Information

KODEX collection of Personal Information including but not limited to the following. As part of your registration on the website or application, you will be asked to provide the website or application with certain information, such as your name, address, email address and/or telephone number and other similar information as well as some additional information about you such as your date of birth or other identifying information.

We use the information for billing purposes and for the fulfilment of your orders. Such information shall be provided only in the required sections and not anywhere else. Restricting the posting of financial and personal information to the required field shall protect you from the possibility of fraud or identity theft. The posting by you of any financial or personal information anywhere on the Site other than in the required field shall release our liability to any fraud or identity theft and shall lead to the suspension of your use of the website or application.

We may use your Internet protocol (or IP) address or your Internet service provider (or ISP)) to analyze users trends and improve the administration of KODEX Website or Application. We may also collect information about your computer (for example, browser type) and navigation information (for example, the pages you visit on the Site) along with the times that you accessed. We may collect additional information from or about you in other ways not specifically described herein. KODEX use of your personal information including but not limited to the following: KODEX's use of your personal information is mainly to provide services and customer support to you; to measure and improve our services to you; to prevent illegal

activities and implement our terms and conditions; troubleshoot problems; collect fees; provide you with promotional emails and verify information you give us with third parties. For example, we may share some of the personal information you give us with banks or credit card authorization, processing and verification services or with third parties for fraud screening purposes.

Though KODEX shall make every effort to keep safe your privacy KODEX may need to disclose your personal information to law enforcement agencies, government agencies or other third parties where KODEX are compelled to do so by such authorities; where KODEX are required to disclose your personal information to comply with the law; where KODEX are cooperating with an ongoing law enforcement investigation or where KODEX have a good faith belief that KODEX disclosure of your personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate a possible violation of our User Agreement.

In the event of a sale of KODEX LLC, any of its affiliates and subsidiaries or any related business assets, your personal information may be disclosed to any potential purchaser for the purposes of the continued provision of the website or application or otherwise in relation to any such sale and you confirm that such disclosure is acceptable by you.

KODEX may share your personal information with KODEX other group companies so as to provide joint content and services to you, to help detect illegal acts and/or the violations of KODEX policies. KODEX do not sell or rent any of your personal information to third parties in the normal course of doing business. By registering on KODEX Website or Application, you grant KODEX your express consent to receive promotional emails about KODEX services and emails announcing changes to, and new features on, the website or application.

Additionally, KODEX do use comments made by you about the Site for marketing purposes and by making such comments you expressly consent to KODEX using such comments for marketing purposes. Your use of your and others personal information whether from users of KODEX

website or application or others; KODEX website or application users and members may need to share personal information (including financial information) with each other to complete transactions on the Site. You should respect, at all times, the privacy of other Site members. KODEX cannot guarantee the privacy of your personal information when you share personal information with other Site members so you should always seek information on the privacy and security policies of any other Site members with whom you are transacting prior to sharing any of your personal information with another Site member. This privacy policy does not cover your release of your personal or financial information to another Site member or to the website or application users or KODEX Professionals.

You agree to use any personal information received from another Site member in relation to a transaction on the Site solely in relation to such transaction and shall not use the information received from another Site member for any other purposes (except with the express consent of the other Site member). You acknowledge and agree and you shall use personal information received from another Site member in accordance with all applicable laws.

Accessing, examining, reviewing and amending any provided information; You can access and review your personal information if your personal or financial information changes in any way or is incorrectly presented on the website or application, could update or correct such information (as applicable) by accessing the required field. Please note that KODEX shall retain your personal information during and following the end of your use of the Site as required to comply with law, for technical troubleshooting requirements, to prevent fraud, to assist in any legal investigations and to take any other actions otherwise permitted by law.

3. KODEX Professionals' or third parties' websites or links

The website or application may contain links to other websites. Please be aware that KODEX are not responsible for the privacy practices of such other websites. KODEX encourage all users when leaving the KODEX Platform to read the terms and conditions and the privacy statements

of each and every website before visiting as KODEX Privacy Policy applies only to their users personal information collected on KODEX website or application.

4. KODEX Cookies

Ensuring no spam; KODEX uses 'cookie' technology where the cookie identifies your browser with a unique, random number. The cookies used by KODEX do not reveal any personal information about users. Cookies use is to help KODEX improve users experience of the website and application. You are always free to decline KODEX cookies if your browser permits, although doing so may interfere with your use of the Site.

KODEX do not tolerate spam. To report Site related spam or spoof emails, please forward the email to hello@kodex.biz.

You undertake not use KODEX communication tools to send spams or otherwise send content that would violate KODEX Terms and Conditions or Privacy Policy.

KODEX automatically scan and may manually filter messages to check for spam, viruses, phishing attacks and other malicious activity or illegal or prohibited content.

5. Protecting information

By providing KODEX with personal / financial information, you consent to the transfer of your information to, and its storage on, KODEX servers. KODEX take every normal precaution to safeguard all your provided personal and financial information from unauthorized access, use or disclosure. All provided information is encrypted. However, the Internet is not a secure medium and we cannot guarantee the privacy of your information. Choose your password carefully using unique numbers, letters and special characters. Never share your username and password with anyone. If you are concerned that your username or password has been compromised, please contact us on hello@kodex.biz.

All credit/debit cards details and personally identifiable information will NOT be stored, sold, shared, rented or leased to any third parties. Some of the advertisements you see on the Site are selected and delivered by third parties, such as ad networks, advertising agencies, advertisers, and audience segment providers. These third parties may collect information about you and your online activities, either on the Site or on other websites, through cookies, web beacons, and other technologies in an effort to understand your interests and deliver to you advertisements that are tailored to your interests. Please remember that we do not have access to, or control over, the information these third parties may collect. The information practices of these third parties are not covered by this privacy policy.

6. No Warranties

Nothing herein shall affect any statutory rights that you are always entitled to as a user or as a consumer and that you cannot contractually agree to alter or waive.

1. KODEX does not represent or warrant to you that:
 - your use of the website or application will meet your requirements,
 - your use of the website or application will be uninterrupted, timely, secure or free from error,
2. No conditions, warranties or other terms (including any implied terms as to satisfactory quality, fitness for purpose or conformance with description) apply to the website and application except to the extent that they are expressly set out in the Terms and Conditions, Privacy Policy or any other KODEX Policy.
3. Subject to the overall provision herein, KODEX shall not be liable to you for:
 - any indirect or consequential losses which may be incurred by you. This shall include; (I) any loss of profit (whether incurred directly or indirectly); (II) any loss of goodwill or business reputation; (III) any loss of opportunity; or (IV) any loss of data suffered by you;

- any loss or damage which may be incurred by you as a result of:
- any reliance placed by you on the completeness, accuracy or existence of any advertising, or as a result of any relationship or transaction between you and any third party advertiser or sponsor whose advertising appears on the website or application;
- any changes which KODEX may make to the website or application services, or for any permanent or temporary cessation in the provision of the website (or any features within the website services);
- the deletion of, corruption of, or failure to store, any Content and other communications data maintained or transmitted by or through your use of the Website;
- your failure to provide KODEX with accurate account information;
- your failure to keep your password or KODEX account details secure and confidential.