# MINEPLEX BANKING New generation mobile crypto bank Privacy Policy

# Table of contents

1. Introduction	2
1.1. Data collection	2
1.2. Data processing organisation	3
1.3. Registration	3
1.4. Profile details	4
1.5. Use of information by the company and other services synchronised with the mir	neplex.io
website	4
1.6. Support service	4
1.7. Use of the Company's websites and applications	5
1.8. Use of third party services and visits to third party websites	5
1.9. Cookie Files	6
1.10. Advertising technologies and web beacons	6
1.11. Log files, IP addresses and information about your computer or mobile device	6
1.12 Other	7
2. Use of personal data	7
2.1. Consent to the processing of personal data	7
2.2. Messages and notifications from the Company's Site	7
2.3. Messages and letters from Participants	8
2.4. Service Development; personalised experience	8
2.5. Providing data to Affiliates	9
2.6. Provision of data to third parties	
2.7. Use of the Company's electronic platform by third parties	10
2.8. Surveys and questionnaires	10
2.9. Blog	
2.10. Reviews and advertisements	11
2.11. Provision of data as part of legal proceedings and in other cases stipulated by law	w11
2.12. Disclosure of information to other persons due to changes in the control of	
the Company	12
2.13. Service Providers	12
2.14. Processing of data outside the Member's country	12
3. Rights and obligations of the Participant	12
3.1. The right to manage personal data and to close your account	12
3.2. Data storage	
4. Important information	
4.1. Minimum age	14
4.2. Changes to the Privacy Policy	14
4.3. Security	14



#### 1. Introduction

MinePlex Banking is a new generation mobile cryptobank with its own liquid token. The project is based on an exceptional balance between traditional financial systems, block technology and mobile applications.

MinePlex Banking's aim is to create a reliable and convenient mobile cryptographic bank for the daily use of cryptocurrencies anywhere in the world: paying bills, buying goods, saving and growing assets.

MinePlex Banking's mission is to expand Blockchain's influence and to integrate it comprehensively into real life spheres. We want to remove restrictions when it comes to accessing the world of cryptocurrencies, which separate miners and ordinary users.

We want to introduce affordable, clear and simple financial tools to use cryptocurrencies and Fiat. In order to implement the project, we are developing our own unique blockchainwith a Liquid Proof- of-Stake (LPoS) consensus algorithm, which combines such advantages as simplicity: operating speed and decentralisation.

The release of the MinePlex debit card will allow you to use the cryptographic currency every day without any restrictions or overpaying fees. The system's own token will provide access to all the service's benefits. One of our special features will be the gradual addition of tokens created by project users to the MinePlex Banking list. MinePlex Banking cards will be compatible with such payment systems as Visa, MasterCard and UnionPay throughout the world.

"We are focused on creating an integrated ecosystem that will simplify the use of banking services and digital assets and be personalised and focused on the convenience of each client". This Privacy Policy shall apply to website https://mineplex.io and its subdomains. The company "MINEPLEX PTE. LTD.", registered in the State of Singapore, registration number 202025952D, registered address: 10 Anson road # 20-05 International Plaza Singapore 079903, is the rightholder of the website and provides access to the website https://mineplex.io and its subdomains, applications, crypto wallets and other products and services of the Company (collectively referred to as - "Services").

This Privacy Policy may be changed from time to time by the Company; if any significant changes are made, the Company shall publish a notice so that the changes can be reviewed before continuing to use the Services. Continued use of the Services following the publication or distribution of a notice of changes to this Privacy Policy means that you agree to the changes made. If you do not agree with any changes, you can close your account.

## 1.1. Data collection

Our Company respects your privacy and therefore we collect and use your personal data only to the extent necessary to provide our products and services (collectively referred to as "Services"). The following information applies to personal data:



- name;
- date of birth;
- email address;
- as well as other collected data that can be used to directly or indirectly identify you.

The Privacy Policy explains which data we collect and how we do it and why we use your personal data. It describes the options available to you with regards to accessing, processing, modifying and managing your personal data.

If you have any questions about the methods we use or your rights as described below, you can contact our support team. We are constantly monitoring our applications to provide you with a high level of service.

## 1.2. Data processing organisation

The company MINEPLEX PTE. LTD. collects data as you use our Services in order to personalise and take into account your interests, including in relation to expanding your network and finding business opportunities. The Company's privacy policy applies to all our Members and Visitors.

If you are concerned about providing us with information, displaying that information as part of your use of the platform or otherwise using it in accordance with this Privacy Policy and the User Agreement, you should not become a Member of the Ecosystem, visit our websites, launch our applications or otherwise use the Services. If you are already registered, you can close your accounts. Personal data is collected in the following ways.

#### 1.3. Registration

In order to create an account on mineplex.io, you must provide us with at least the following information: email address, password. In addition, you must accept th MINEPLEX PTE. LTD. User Agreement and this Privacy Policy, which shall govern the processing of your personal data. During registration, you can provide additional information to create a profile and help the Company to provide more personalised Services (e.g. language versions of the profiles you are viewing, updates, content, more interesting offers).

You hereby accept the condition that by creating an account you allow the Company and others to associate your identity with the Company profile. If you purchase certain additional services, we may also ask for your bank card details.



#### 1.4. Profile details

On the Company's website, you can choose which personal data you wish to provide in addition to the above information, which is compulsory for registration. The Company's website collects information when you fill in your profile.

We collect only the personal information about you necessary to provide our services. When using the mineplex.io platform's staking services, registering a personal account or passing the verification process, the following information about the user may be requested and obtained:

- Full Name
- registration address;
- passport data (equivalent document in accordance with your legislation);
- email address;
- phone number;
- bank card details
- data on bitcoin wallets:
- Photos of documents
- We may also request additional information as required.

1.5. Use of information by the company and other services synchronised with the mineplex.io website.

The information you provide on mineplex.io is used to identify you and to provide services. The information we receive when you use the website is stored by us and we act as its controller.

In the future, this information may be used to draw up contracts and fill in documents, and to register personal accounts. The information may also be used to support and improve our services, develop new services, personalise services, such as content and announcements, track performance, communicate with users, etc.

All information downloaded or synchronised within the Services shall be subject to the provisions of the User Agreement and this Privacy Policy. You delete your data at any time using the Company's Website or in accordance with the instructions in Section 3.

#### 1.6. Support service

The Company's website collects information when you contact customer service. When you apply for support (e.g. through the Company's help centre), we may need to access your email messages and other materials that make up part of the Services. We may also collect information important to classify and answer questions and, if necessary, to investigate breaches of the User Agreement or this Privacy Policy. This information is also used to identify potential problems, track trends and improve the quality of customer support responses. The Company's website does not use this information for advertising purposes.



## 1.7. Use of the Company's websites and applications

The Company's website collects data when you (as a Member or Visitor) use our websites, applications, platform technologies or other Services. If you log on to the Company's Website or use another Service, or if you are recognised by one of our cookies on your device, information about your use of our resources and the log data described in Section 1.10 of this policy (e.g. IP address) shall be linked to your account.

Even if you are not logged into the Service, the Company's website shall register information about the devices used to access the Service, including the IP address.

1.8. Use of third party services and visits to third party websites

The Company's Site collects data when you use your Company account to access other sites, other services or when you browse through web pages containing plug-ins and cookies on the Company's website.

You hereby authorise the Company's Site to receive information when you use a Company Site account to log on to a third party site or a third party application. In addition, when you browse a third-party website where the Company's social media plug-ins are installed, we receive information that the relevant pages have been downloaded in your browser.

If you log in as a Member when browsing the sites where the Company's Website plug-ins are installed, this information shall be used to recommend content that is relevant to your interests.

We shall use this information to personalise the functions we provide on third party websites, including providing you with data from your network of professional contacts.

The storage of this data on the Company's website is discussed in Section 3.2. We may provide summary viewing reports to companies using our plug-ins and similar technologies to help them analyse traffic to their websites, but not personal data.

In addition, you hereby give your permission for the Company's Website to receive information regarding your visits and interactions with our partner websites and services, including our cookies and similar technologies, unless you have opted out. If you are not a Member, we shall rely on the conditions established between you and our partners.



#### 1.9. Cookie Files

The Company's Site uses cookies and other similar technologies to collect data. As stated in the Cookie Policy, the Company's Site uses cookies and similar technologies, including mobile application identifiers, to identify you within the various Services, to obtain information about your interests both within and outside the Services, to improve your usability and security, to analyse the use and effectiveness of the Services and to display adverts. You can manage cookies in your browser settings and by other means. By using the Services, you hereby consent to the placement of cookies and web beacons in your browser and HTML emails in accordance with this Privacy Policy, which includes a cookie policy by means of reference.

## 1.10. Advertising technologies and web beacons

The Company's Site uses advertising technology and web beacons to collect data. The Company shall not provide your personal data to third party advertisers or advertising networks for advertising purposes without your specific permission. In addition, advertising partners may link the personal data collected by the advertiser directly from you with our cookies and similar technologies. In such cases, we shall require advertisers to obtain your explicit consent in advance on a contractual basis.

1.11. Log files, IP addresses and information about your computer or mobile device

When you enter or exit the website's personal account (as a Member or Visitor) by clicking on a hyperlink, or when you browse a third party website containing our plug-in or cookies (or similar technologies), we automatically receive the URL of the website from which you came or to which you were redirected. In addition, advertisers receive the URL of the page you were on when you clicked on or through an advertisement within the Services.

The Company's website also receives data about the computer's IP address (or proxy server used for Internet access), the operating system, the type of browser used, the mobile device (including the mobile device ID provided by the operating system of the mobile device) and the operating system of the mobile device (when using the Company's website on a mobile device), as well as the Internet service provider or mobile operator. In addition, the Company's Website may receive location data provided by third party services or GPS-enabled devices (if you have enabled the appropriate settings).

This data is used to show you local information in mobile applications as well as to prevent fraud and ensure security. Most mobile devices allow you to prohibit real-time location data from being sent to the Company's website. In this case, of course, the Company's Site will accept your settings. In the case of Android applications, you shall receive notification of the types of data (e.g. location data) that shall be sent to the Company's Site. If you choose to use the application after receiving such a notification, the Company's website shall process this data to enable registration or preview functions for you. If you refuse to be a Participant, this information shall be deleted.



#### 1.12. Other

The Services represent a dynamic, innovative environment, and the Company is constantly striving to make the Services it offers you perfect. The Company often implements new functions, some of which are used to collect data. In addition, new functions may arise from the establishment of partnerships or corporate mergers and acquisitions, which may require the collection of additional data. If the Company begins to collect substantially new types of personal data and changes the way your data is processed, this Privacy Policy shall be amended accordingly and you shall be notified in accordance with Section 4.3.

## 2. Use of personal data

## 2.1. Consent to the processing of personal data

You hereby agree that the information you provide in your profile shall be made available to others and used by us in accordance with this Privacy Policy and the Company's User Agreement.

The personal data you provide on the Company's website may be used indirectly by others to disclose aspects of your personal life that are not explicitly mentioned in your profile.

By providing the Company's Site with personal data when creating or updating an account and profile, you hereby voluntarily and explicitly accept the terms and conditions of the User Agreement of the Company's Site and voluntarily agree to the processing of your personal data in accordance with this Privacy Policy.

The provision of any information on the Company's website that is considered confidential under applicable law is hereby completely voluntary. You can withdraw or change your consent to the collection and processing of data provided to the Company at any time in accordance with the terms of this Privacy Policy and User Agreement, by changing your account settings or data in the profile of the Company's Site, or by closing your accounts on the Company's Site.

## 2.2. Messages and notifications from the Company's Site

The Company's Site communicates with you by sending messages, emails and other means of communication. The Company's website may send you messages related to the availability of the Services, safety and other aspects of the provision of the Services. The Company's website can also send advertising messages to your email. You can change your message settings at any time.



We use emails, notifications on the websites or in the Company's applications, messages sent to your inbox folder and other communication methods available within the scope of the Services, including SMS and push notifications, to contact you.

Examples of such messages include:

- 1) Welcome and information messages informing you about the effective use of the Services, new functions, updates about other Participants and their actions, etc.;
- 2) messages about the Services informing you about the availability of the Services, security, confirmation codes and other aspects of the functioning of the Services;
- 3) advertising messages including electronic messages which may contain advertising information directly from the Company's partners or on their behalf. These messages are sent based on your profile data and message settings. Please note that you cannot refuse to receive service messages from the Company.

## 2.3. Messages and letters from Participants

When sending certain types of messages within the Services, the recipient can see the name, email address and some information about the sender. The header of many types of messages that you send as part of the Services (e.g. an invitation to someone who is not a Member) contains the sender's name and main email address. Messages that are initiated by you may contain general information about you. Other messages sent by you via the Company's website shall only contain your name and not your email address.

The Company's website uses automatic verification technologies to protect you and other participants. These technologies make it possible to check links and other content in messages, contact network updates and group messages, helping to identify and block malicious links and programs, reduce spam and optimise our provision of Services.

#### 2.4. Service Development; personalised experience

The Company uses the information and content provided by you and other Participants to carry out research and development to improve our Services. This will enable us to provide you, other Participants and Visitors with better and more efficient Services, as well as to increase their interest in the Services and help professionals find new economic opportunities.

The Company also personalises your experience and that of other participants. The Company's website aims to show you content that suits your interests and sector. The Company's website also uses Participant information and content for invitations and messages promoting the Services, which are tailored to the recipient.



## 2.5. Providing data to Affiliates

The Company may share your personal data with Affiliates of the Company (legal entities that are managed, operated or under common management with the Company) who are not the direct processors of your data, if this is justifiably necessary for the provision of the Services. You hereby consent to such a data transfer. The Company combines information within the various Services for internal purposes. In this case, the Company's Website may identify you within the various Services by using cookies or similar technologies.

#### 2.6. Provision of data to third parties

The Company shall not disclose sensitive information (such as your email address) to third parties without your consent, unless required by law or covered by Sections 2.6 and 2.14 of this Policy. The Company shall not rent out or sell any personal data that you submit when using the Services except as described in this Privacy Policy.

The Company shall not disclose personal data published in its profile unless required to do so by your instructions (e.g. to process payments), where the Company has your separate consent.

Where the Company believes in good faith that the disclosure of information is permitted by law or where there is a justified need, namely in the following situations:

- 1) compliance with legal process requirements, including but not limited to subpoenas in civil and criminal cases, court orders or other cases of forcible information disclosure;
- 2) enforcement of the provisions of this Privacy Policy or User Agreement;
- 3) responding to claims in connection with the violation of third party rights;
- 4) responding to requests received by the support service;
- 5) protecting the rights, property and safety of the Company, the Services, Members, Visitors or the public. Section 2.14 contains additional information regarding the way in which the Company complies with legal requirements to provide information.

The Company cooperates with middleware suppliers that offer archiving solutions to firms that are subject to archiving regulations. This software, with your permission, simplifies the archiving of messages and other publications in the Company in accordance with legal requirements.

The distribution of content through our functions and integration tools with third-party resources may result in the display of some of your personal data outside the Services. For example, when content is published in a group that is open to public discussion, this content (including the name of the author of the message) may appear in the search results on search engines.

In addition, if you have agreed to link any of your accounts on the site to your Twitter, Facebook or other similar account, you may transfer content from the site to these third party services, depending on your account settings (which may change at any time) and the relevant policies of those third parties. Third parties (e.g. your email service provider) may give you the opportunity to upload certain information regarding your contacts held by the Company to their own service.

If you choose to share information about your contacts in this way, you shall give the third party service provider the right to save, access, disclose and use information about these Privacyt Piolicyc MtMER LEWIPTES LOWN Appreced WARROUTION APPRECED WINTES LOWN APPRECED WARROUTION OF STREET PROVIDED WINTED TO STREET PROVIDED WARROUTION OF STREET PROVIDED WARROUTI



## 2.7. Use of the Company's electronic platform by third parties

The Company, together with developers, creates Applications on the platform using the Company's development tools. Only you are able to make the decision to use the Application on the platform.

If you have granted an Application on the platform access to your Company account, you can revoke this permission at any time.

The Company hereby cooperates with third parties and allows them to use the Company's development platform to provide services and various opportunities in combination with the Services.

These organisations have either entered into an agreement regarding the use of the Company's platform or have accepted the Company's terms and conditions for the use of self-service application software interfaces (APIs) and plug-ins to create software products (the "Application on the Platform").

Both the agreements concluded and the terms and conditions for the use of application software interfaces (APIs) and plug-ins developed by the Company hereby impose restrictions on third parties to access, store and use your personal data provided by the Company.

## 2.8. Surveys and questionnaires

The Company conducts its own surveys and questionnaires, and helps third parties to conduct such studies. The participation in surveys and questionnaires is absolutely voluntary. You can also refuse to receive invitations to participate in surveys.

Interviews and questionnaires may be carried out by the Company, Participants or third parties. Third parties may place advertisements on the results page based on your responses.

The Company and third parties may contact you by means of communications regarding your participation in a survey, unless you have opted out of receiving messages. The Company may use third-party services as a reward for participating in surveys and questionnaires.

The transfer of rewards may require you to provide your contact details to the third party responsible for providing the rewards. Such information shall only be used to provide incentives and/or verify contact details.

The decision to provide the contact details requested and to receive an incentive is completely up to you. If personal data is required for the purposes specified in the survey or questionnaire, the party carrying out the survey or questionnaire must explicitly request your consent to its use.



#### 2.9. Blog

You are hereby responsible for any information you post on the site under the Blog section and this information shall be made available to other people.

If you are involved in running a blog, sharing content in an update feed or importing a blog or other data, you should be aware that the data published in this way may be read, collected or used by other members of the relevant forums, developers and third parties, including advertisers. The Company hereby assumes no responsibility for the information you post on these forums.

As a rule, the materials posted on a blog are available for searching within the site. Some content on a blog may be available for general viewing and searching on the Internet if the owner of the blog has made it open for discussion. You can delete your blog posts at any time. However, other Members may copy and use the information you have published.

#### 2.10. Reviews and advertisements

If you provide feedback on the Company's products and services or place advertisements through the Company's advertising service, this feedback and examples of advertisements may be used to promote these services to third parties.

2.11. Provision of data as part of legal proceedings and in other cases stipulated by law

The Company may provide your personal data when subpoenaed or required to comply with other legal processes or when required to enforce the terms of the User Agreement.

A situation may arise where the company is required to disclose personal data, information specified in the profile, or information regarding your activity as a participant or visitor in accordance with legal requirements, subpoenas, or other legal proceedings (in the United States, Ireland, or other jurisdictions), as well as in cases where the Company has reason to believe that the disclosure of information is necessary to:

- 1) investigate, prevent, or take action against alleged or actual offences or to assist state law enforcement agencies;
- 2) enforce the terms and conditions of the User Agreement and to investigate and protect any claims or allegations made by third parties or to ensure the safety and integrity of the Services; 3) exercise or protect the rights, property or safety of the Company, the Participants and employees of the Company or others. The Company hereby endeavours to notify Members of the duly declared requirements for their personal data when it considers it appropriate to do so, if this is not prohibited by law or court order or if the request is not urgent.

In accordance with its principles, the Company may challenge such requirements if it believes that such requests are excessively broad, unclear or are not properly authorised. However, the Company hereby has no obligation to challenge each claim.



#### 2.12. Disclosure of information to other persons due to changes in the control of the Company

In the event of a change in the control or sale of the Company, in whole or in part, the Company may provide your data to a third party who shall be entitled to use the information in accordance with this Privacy Policy.

The Company may also disclose your personal data to a third party when selling the assets of the Company, a subsidiary or a division or when changing control of the Company or one of its Affiliates or in preparation of these procedures. Any third party to whom the Company transfers or sells its assets shall have the right to continue to use the personal and other information provided by you in accordance with this Privacy Policy.

#### 2.13. Service Providers

The Company may use the services of third parties and individuals to assist in the provision of Services (e.g. for maintenance, analysis, auditing, marketing, payment services and the development of new products). Such third parties have limited access to your information only to the extent necessary to carry out their tasks on behalf of the Company. They are hereby bound by the Company's obligation not to disclose or use this information for other purposes.

## 2.14. Processing of data outside the Member's country

The Company may process your information outside your country of residence. The Company may transfer your information and process it outside your country of residence regardless of where the Company, its Affiliates and service providers operate.

- 3. Rights and obligations of the Participant
- 3.1. The right to manage personal data and to close your account

You can change your details on the Company's website at any time by editing your profile, deleting published content or closing your account. You can also ask for additional information about your account that the Company may have. You have the right to:

- 1) review, amend, correct and delete your personal information related to your profile and controlled by the Company;
- 2) change and delete published content;
- 3) close your account.



You can request your personal data that is not displayed in your profile or that is not available to you (e.g. your access logs with email addresses) from the Company's support centre. If you decide to close your account(s), your data shall be deleted from the Services within 24 hours.

Data from closed accounts, as well as data from logs and other backup data, shall be deleted and depersonalised during the deletion process within 30 days of account closure, except in the cases listed below.

With regards to the Company's accounts and activities, if you wish for your account and/or a specific comment left by you on the Company's site to be deleted, or if you need a copy of any personal data to which you are entitled, please contact us via our support team. Your information shall be deleted from the Company's website within 24 hours and also removed from our systems and/or depersonalised within 30 days of the account's closure, except as listed below.

#### Attention!

Information that you have shared with other Members (e.g. in messages, contact network updates, published content or in groups) and information copied by other Members may be retained even after you have closed your account and the information from your profile has been deleted. Content published on blogs and linked to a closed account shall be displayed as posted by an unknown Participant.

In addition, you shall not be able to view, correct or delete information about yourself that has been copied or exported by other Members outside the Services as the Company has no control over such information. Your public profile can be displayed in search engines until the cache memory is updated there.

#### 3.2. Data storage

The Company's website hereby retains personal data provided by you as long as your account exists or as long as it is necessary to provide you with Services. The Company's website may store your personal data even after the closure of your account if it is justifiably necessary to do so in order to fulfil the Company's legal obligations, comply with legal requirements, resolve disputes between Members, prevent fraud or abuse and enforce the provisions of this Privacy Policy and the User Agreement.

The Company may store personal data for a limited period of time in accordance with legal requirements. The Company's Support Service may store information for the time required to provide reports and to conduct a trend analysis regarding the operation of the Service, but normally data from closed accounts shall be deleted or depersonalised in accordance with Section 3.1. Exceptions to this are cases when the data on the performance of the plug ins (i.e. information that you have visited websites containing the Company's social media plugin, but have not clicked on), which we depersonalise within 7 days (even though we carry out a 30-day maintenance of the web server logs only for the purpose of protecting, debugging and ensuring the stability of the site), creating summarised data sets that cannot be used to draw conclusions about individuals.



## 4. Important information

## 4.1. Minimum age

You must meet the Company's minimum age requirements in order to create an account. As specified in Section 2.1 of the User Agreement, only persons who have reached the minimum age may use the Company's Site.

#### 4.2. Changes to the Privacy Policy

The Company shall notify you of any changes to this Privacy Policy. The Company may make changes to this Privacy Policy from time to time. In the event of any material changes related to the processing of personal data or to the Privacy Policy, the Company shall notify you as part of the Services or by other means, for example, by email. It is hereby recommended that you carefully review any changes made. If you agree with the changes made, you can simply continue using the Services. If you do not agree with any changes in our terms and conditions and no longer wish to use the Services, you may close your accounts. Unless otherwise stated, this Privacy Policy shall apply to all information about you and your account held by the Company. Your use of the Company following the notification of changes to the Policy sent to you or published through the Services hereby constitutes your acceptance of the changed terms and procedures.

## 4.3. Security

In accordance with industry standards, the Company hereby implements a number of security measures aimed at protecting the personal data you provide. Access to your data within the Services shall be password-protected and data such as bank card details transmitted between your browser and the Services shall be encrypted using an SSL.

The Company also offers access to the Company's website via a secure HTTPS protocol.

In addition, in order to protect all data stored on the Company's servers, the system is regularly checked for vulnerabilities and attacks, and a data centre with secure level 1 access is used. However, since the Internet is not a 100% secure environment, it is impossible to ensure or guarantee the security of all information you transmit to the Company.

There is no guarantee that the information will not be viewed, disclosed, altered or destroyed as a result of a refusal or overcoming any physical, technical and administrative protection measures. It is hereby your responsibility to ensure the security of your account data. Emails, instant messages and similar means of communication with other Participants are not encrypted and therefore it is not recommended to transfer confidential information through them. To ensure the security of your account, we recommend that you use a strong password.



