

PRIVACY POLICY

This Privacy Policy explains our practices regarding the collection, use, and disclosure of information that we receive through our website located at <https://statok-plan.com> (the "Website") and our services accessible via our downloadable applications ("App") (together, the "Services"). This Privacy Policy explains how we collect, protect, use, and share information that identifies, relates to, or could be reasonably linked, directly or indirectly, with a particular identified or identifiable natural person or household ("Personal Information"). By using or submitting information through the Services, you are indicating that you agree to be bound by the terms of this Privacy Policy. This Privacy Policy does not apply to any third-party websites, services, or applications, even if they are accessible through our Services. Also, please note that, unless we define a term in this Privacy Policy, all capitalized terms used in this Privacy Policy have the same meanings as in our Terms of Use. So, please make sure that you have read and understand our Terms of Use.

Revisions to this Privacy Policy

Any information that is collected via our Services is covered by the Privacy Policy in effect at the time such information is collected. We may revise this Privacy Policy from time to time. If we make any material changes to this Privacy Policy, we'll notify you of those changes by posting them on the Services, and we'll update the "Last Updated" date above to indicate

when those changes will become effective.

Information Collected or Received from You

When you use the Services, we may collect Personal Information and other information from you as further described below. If you create a Statok Plant Account, we'll collect certain information that can be used to identify you, such as your name, email address, postal address, and phone number, which is Personal Information. If you choose to utilize your Apple, Google, or LinkedIn account for authentication during the registration process, please be aware that we may also collect your account ID on the respective platform for verification purposes.

If you want to link a bank account that you hold with a financial institution ("Bank Account") to your Statok Plan account. Be aware that we are not supported direct integration with Bank's API but instead we are using the 3rd party services like Plaid for the reason to provide the best service for our customer. If you give us access to your Bank Account via 3rd party service, you acknowledge and agree that we will have access to your transaction information, amount of funds, and other information about you and your Bank Account that may be available through the online settings of this service and your Bank Account or otherwise through the relevant financial institution ("Financial Information") that we require in order to provide the Services to you. You also may upload bank statements in .csv format in order to access your Bank Account's transaction history. Another feature you can use in your account is to attach a picture of a bill or any other image to your transaction. By doing so, you consent to the storage and processing of uploaded information

and images by our services.

For compliance purposes and to provide the Services to you, we may obtain from you or from third-party documentation that helps us to verify your identity and Bank Account details. For example, we may ask you to provide a copy of your government-issued photo ID, a copy of a utility bill or bank statement, or such other documentation that contains Personal Information. We may also obtain information about you from the financial institution providing your Bank Account.

We may also implement third-party content, or advertising on the Service that may use clear gifs or other forms of web beacons, which allow the third-party content provider to read and write cookies to your browser in connection with your viewing of the third-party content on the Service. Additionally, we may implement third-party buttons (such as Facebook "like" or "share" buttons) that may allow such third party to collect information about you through such third party's browser cookies, even when you do not interact with the button. Information collected through web beacons and buttons is collected directly by the third party, and Statok Plan does not participate in that data transmission. Information collected by a third party in this manner is subject to that third party's own data collection, use, and disclosure policies.

We may also obtain information, including personally identifiable information, from third parties and sources other than the Service, such as our partners or advertisers. We may also, at your direction, receive information from third-party services that provide a mechanism to expose

information you have provided to such third parties using an application program interface (API), such as Google API, Facebook API, or Apple API. If we combine or associate information from other sources with personally identifiable information that we collect through the Service, we will treat the combined information as personally identifiable information in accordance with this Privacy Policy.

Our servers automatically record certain information about how our users (each, a "User") use our Services (we refer to this information as "Log Data"). Log Data may include information such as a User's Internet Protocol (IP) address, browser type, operating system, the web page that a User was visiting before accessing our Services, the pages or features of our Services to which a User browsed and the time spent on those pages or features, search terms, the links on our Services that a User clicked on and other statistics. We use Log Data to administer the Services and we analyze (and may engage third parties to analyze) Log Data to improve, customize and enhance our Services by expanding their features and functionality and tailoring them to our Users' needs and preferences. We may use a person's IP address to generate aggregate, non-identifying information about how our Services are used. We may use third-party data collection tools for such purposes.

We collect certain information that your mobile device sends when you use our Services. For example, we may collect a device identifier, user settings, and the operating system of your device, as well as information about your use of our Services.

When you use our App, we may collect and store information about your location by converting your IP address into a rough geo-location or by accessing your mobile device's GPS coordinates or coarse location if you enable location services on your device. We may use location information to improve and personalize our Services for you. If you do not want us to collect location information, you may disable that feature on your mobile device.

How We Use information

Our primary goals in collecting information are to provide you with a secure, smooth, and customized experience, to administer your use of the Services, to fulfill or meet the reason you provided the information, and to enable you to enjoy and easily navigate our Services. For example, we may use your information to verify your identity, allow you to register with Statok Plan, improve the content in the App, provide notices, communicate with you via text message or email, monitor against fraud, or provide customer support at your request.

Information that we share with Third Parties

We will not share any User Information that we have collected from or regarding you except as described below.

We may share aggregated information and non-identifying information with third parties for industry research and analysis, demographic profiling, and other similar purposes and also for providing you the best service for use our own ML and AI models, and 3rd party AI services.

Information that we collect from our users, including Personal

Information, is a business asset. Thus, if we are acquired by a third party as a result of a transaction such as a merger, acquisition, or asset sale or if our assets are acquired by a third party in the event we go out of business or enter bankruptcy, some or all of our assets, including your Personal Information, may be disclosed or transferred to a third party acquirer in connection with the transaction.

We cooperate with government and law enforcement officials or private parties to enforce and comply with the law. We may disclose any information about you to the government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate:

- to respond to claims, and legal processes (including subpoenas);
- to protect our property, rights, and safety and the property, rights, and safety of a third party or the public in general;
- to stop any activity that we consider illegal, unethical or legally actionable activity.

Canada Privacy Rights

Statok Plan operates in Canada and has Canadian users, which results in the collection and processing of Canadian residents' Personal Information in the same ways as described above. Statok Plan takes seriously its obligations to protect such personal information and to comply with Canada's Personal

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Before Statok Plan engages in the collection, use, and/or disclosure of Personal Information, it obtains consent from you. When you use Services, you give us consent to collect Personal Information.

Personal information shall be kept only as long as it remains necessary or relevant for the identified purposes or as required by law. When this Personal Information is no longer required, it shall be destroyed, erased, or made anonymous pursuant to the requirements of PIPEDA.

Personal information will be as accurate, complete, and up to date as is reasonably possible and as is necessary for the purposes for which it is to be used.

Data Deletion

You have the right to request the deletion of your personal data from our system. Upon such a request, we will remove your personal data from our active databases. You can do it via our Delete Account functionality.

However, please be aware that some data may be retained in an anonymized form for the purpose of machine learning and AI model training. This ensures that our models continue to improve and provide you with better services.

Types of Data Retained for Machine Learning and AI

The data retained for machine learning and AI purposes will be completely anonymized and cannot be traced back to any individual.

Examples of such data include:

Usage Data: Information on how you interact with our services, such as pages visited, time spent on pages, and features used.

Transaction Data: Anonymized details of transactions made through our services, including time stamps and transaction types.

Behavioral Data: Patterns and behaviors derived from your interaction with our services, such as preferences and frequent actions.

Performance Data: Information related to the performance and functionality of our services when used by you.

Device Data: Anonymized data about the devices you use to access our services, such as device type, operating system, and browser type.

Feedback and Survey Responses: Anonymized responses and feedback provided by you through surveys and feedback forms.

Any questions, user's requests to obtain access to Personal Information, or concerns regarding the handling of Personal Information under Canada's PIPEDA, or related to revocation of consent to collect, process, transfer, or disclose their personal information should be directed by email to Statok Plan:

privacy@statok-plan.com

All communications to Statok Plan should include the user's name and contact information (such as e-mail address, phone number, or mailing address), and a detailed explanation of the request. Statok Plan will endeavor to respond to all reasonable requests in a timely manner and, in any case, within any time limits prescribed by applicable local law.