

Privacy Policy

This privacy policy ("policy") will help you understand how Kaoshi Inc. collects, uses and protects the data you provide to us when you visit and use our website. This policy explains what you can expect from us and what we need from you in relation to your personal data. Please read this carefully as this policy is legally binding when you use our Services.

We reserve the right to change this policy at any given time, of which you will be promptly updated. If you want to make sure that you are up to date with the latest changes, we advise you to frequently visit this page. We use Your Personal data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this Privacy Policy.

Interpretation and Definitions

Interpretation

The following definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of this Privacy Policy:

- **You** means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.
- **Company** (referred to as either "the Company", "We", "Us" or "Our" in this Agreement) refers to Kaoshi Inc., 16192 Coastal Highway, Lewes, DE 19958, United States of America.
- **Affiliate** means an entity that controls, is controlled by or is under common control with a party, where "control" means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.
- **Account** means a unique account created for You to access our Service or parts of our Service.
- **Website** refers to KaoshiNetwork, accessible from www.kaoshinetwork.com
- **Service** refers to the Kaoshi Website.

- **Service Provider** means any natural or legal person who processes or accesses the data on behalf of the Company. It refers to third-party companies or individuals contracted by or accessed by the Company to facilitate the Service, to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analyzing how the Service is used.
- **Third-party Service** refers to any website other's than Kaoshi's through which a User can access further services , facilitated by the Service.
- **Personal Data** is any information that relates to an identified or identifiable individual.
- **Cookies** are small files that are placed on Your computer, mobile device or any other device by a website, containing the details of Your browsing history on that website among its many uses.
- **Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).

Collecting and Using Your Personal Data

Information we may collect from your use:

Personal Data

While using Our Service, we may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Usage Data
- Date of Birth

Usage Data

Usage Data is collected automatically when using the Service.

Usage Data may include information such as Your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data.

To further expatiate, we may collect and use the following data about you:

(a) Information you give us when you sign up to use our service, e.g. when you provide us with your personal details, such as your name and email address. This also includes information you provide through your continued use of our Services, participate in discussion boards or other social media functions on our Website or App, enter a competition, promotion or survey, and when you report a problem with our Services. The information you give us may also include your name, address, e-mail address, phone number, bank account information, payment reason, geographical location, social security number, personal description and photograph.

(b) Additional commercial and/or identification information from you e.g. transaction volumes or as needed to comply with our anti-money laundering obligations under applicable law.

(c) In providing the personal data of any individual (other than yourself) to us during your use of our Services, you promise that you have obtained consent from such individual to disclose his/her personal data to us, as well his/her consent to our collection, use and disclosure of such personal data, for the purposes set out in this Privacy Policy.

2.2 in using Kaoshi's service, we may automatically collect the following information:

(a) details of the transactions you carry out when using our Services, including geographic location from which the transaction originates;

(b) technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;

(c) information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our Website or App (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our Customer Support number.

2.3 Information we receive from other sources. We may receive information about you if you use any of the other websites we operate or the other services we provide. We are also working closely with third parties and may receive information about you from them.

For example:

- API information from the banks you use to transfer money to third parties will be collected to validate transactions as well as your financial information such as your bank account details;
- Third party partners may provide us with your name and address,
- advertising networks, analytics providers and search information providers may provide us with pseudonymized information about you, such as confirming how you found our website;

We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

Tracking Technologies and Cookies

We use Cookies and similar tracking technologies to track the activity on Our Service and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyze Our Service.

You can instruct Your browser to refuse all Cookies or to indicate when a Cookie is being sent. However, if You do not accept Cookies, you may not be able to use some parts of our Service.

Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on your personal computer or mobile device when You go offline, while Session Cookies are deleted as soon as You close your web browser.

We use both session and persistent Cookies for the purposes set out below:

- **Necessary / Essential Cookies**

Type: Session Cookies

Administered by: Us

Purpose: These Cookies are essential to provide you with services available through the Website and to enable You to use some of its features. They help to authenticate users and prevent fraudulent use of user accounts. Without these Cookies, the services that You have asked for cannot be provided, and We only use these Cookies to provide You with those services.

- **Cookies Policy / Notice Acceptance Cookies**

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies identify if users have accepted the use of cookies on the Website.

- **Functionality Cookies**

Type: Persistent Cookies

Administered by: Us

Purpose: These Cookies allow us to remember choices You make when You use the Website, such as remembering your login details or language preference. The purpose of these Cookies

is to provide You with a more personal experience and to avoid You having to re-enter your preferences every time You use the Website.

For more information about the cookies we use and your choices regarding cookies, please visit our Cookies Policy.

Why We Collect Your Data

We are collecting your data for several reasons:

- To better understand your needs.
- To improve our services and products.
- To send you promotional emails containing the information we think you will find interesting.
- To contact you to fill out surveys and participate in other types of market research.
- To customize our website according to your online behavior and personal preferences.
- To provide you access to the services rendered by third party service providers.

Safeguarding and Securing the Data

Kaoshi is committed to securing your data and keeping it confidential. Kaoshi has done all in its power to prevent data theft, unauthorized access, and disclosure by implementing the latest technologies and software, which help us safeguard all the information we collect online.

Our Cookie Policy

Once you agree to allow our website to use cookies, you also agree to use the data it collects regarding your online behavior (analyze web traffic, web pages you spend the most time on, and websites you visit).

The data we collect by using cookies is used to customize our website to your needs. After we use the data for statistical analysis, the data is completely removed from our systems.

Please note that cookies don't allow us to gain control of your computer in any way. They are strictly used to monitor which pages you find useful and which you do not so that we can provide a better experience for you.

If you want to disable cookies, you can do it by accessing the settings of your internet browser. (Provide links for cookie settings for major internet browsers).

Data Processing

Kaoshi takes appropriate security measures to prevent unauthorized access, disclosure, modification, or unauthorized destruction of the Data. The Data processing is carried out using computers and/or IT enabled tools, following organizational procedures and modes strictly related to the purposes indicated. In addition - in some cases, the Data may be accessible to certain types of people in charge, involved with Kaoshi's operations (administration, sales, marketing, legal, system administration) or external parties (such as third-party technical service providers, mail carriers, hosting providers, IT companies, communications agencies) appointed, if necessary, as Data Processors by Kaoshi. The updated list of these parties may be requested from us at any time.

Legal basis of processing

The Owner may process Personal Data relating to Users if one of the following applies:

- Users have given their consent for one or more specific purposes. Note: Under some legislations Kaoshi may be allowed to process Personal Data until the User objects to such processing ("opt-out"), without having to rely on consent or any other of the following legal bases ;
- provision of Data is necessary for the performance of an agreement with the User and/or for any pre-contractual obligations thereof;
- processing is necessary for compliance with a legal obligation to which the Kaoshi is subject;
- processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in Kaoshi;
- processing is necessary for the purposes of the legitimate interests pursued by Kaoshi or by a third party.

Use of Your Personal Data

The Company may use Personal Data for the following purposes:

- **To provide and maintain our Service**, including to monitor the usage of our Service.
- **To manage Your Account:** to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- **For the performance of a contract:** the development, compliance and undertaking of the purchase contract for the products, items or services you have purchased or of any other contract with us through the Service.
- **To contact You:** To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- **To provide You** with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.
- **To manage Your requests:** To attend and manage Your requests to Us.

We may share your personal information in the following situations:

- **With Service Providers:** We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to show advertisements to You to help support and maintain Our Service, to contact You, to advertise on third party websites to You after You visited our Service or for payment processing.
- **For Business transfers:** We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of our business to another company.
- **With Affiliates:** We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.
- **With Business partners:** We may share Your information with Our business partners to offer You certain products, services or promotions.
- **With other users:** when You share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside. If You interact with other users or register through a Third-Party Social Media Service, your contacts on the Third-Party Social Media Service may see You name, profile, pictures and description of Your activity. Similarly, other users will be able to view descriptions of Your activity, communicate with You and view Your profile.

Storage and sharing of your data

The data that we collect from you may be transferred to, and stored at, a destination outside the United States or the European Economic Area. It may also be processed by staff operating outside the United States/EEA who work for us or for one of our suppliers. Such staff may be engaged in, among other things, the fulfilment of your payment order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy. In these cases, we ensure that both ourselves and our partners take adequate and appropriate technical, physical and organizational security measures to protect your data. We also ensure we have appropriate standard contractual data protection clauses as stipulated under the GDPR, and as adopted by the commission. Our internal corporate rules at Kaoshi Inc. also includes provisions that ensure members of staff maintain adequate stipulated protection for user data that is transferred.

General Data Protection Regulation (GDPR)

We are a Data Controller of your information.

Kaoshi Inc. legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Information we collect and the specific context in which we collect the information:

- Kaoshi Inc. needs to perform a contract with you
- You have given Kaoshi Inc. permission to do so
- Processing your personal information is in Kaoshi Inc. legitimate interests
- Kaoshi Inc. needs to comply with the law

Kaoshi Inc. will retain your personal information only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your information to the extent necessary to comply with our legal obligations, resolve disputes, and enforce our policies

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. If you wish to be informed what Personal Information we hold about you and if you want it to be removed from our systems, please contact us.

Your Personal Data will not be kept by Kaoshi for longer than necessary, after which your Personal Data will be deleted. As general rule, and unless specified differently in this Privacy

Statement, Kaoshi will keep your data for the duration of the statute of limitation applicable to our relationship with you.

During this period, you have the right to access, correct, restrict, receive a copy, and even erase your own Personal Data in accordance with the Data Protection Laws, and you can object to the processing of your Personal Data for direct marketing purposes.

In addition, where relevant, you can withdraw your consent, at any time and without motivation, for those types of data Processing to which you consented. Note however that this does not affect the lawfulness of the data Processing based on your consent before the withdrawal.

Finally, in some circumstances, you also have the right to object to the Processing of your Personal Data mentioned above.

You can update your own privacy settings, and review and update your Personal Data, at any time, through your secured account area (see above section "Marketing Communication and Surveys") and your profile page. In addition, you may exercise your data protection rights by sending your request, together with a proof of your identity, to Kaoshi's contact source (see below).

If you have any other questions or any complaints regarding the Processing of your Personal Data, you can contact the Kaoshi Officer or lodge a complaint with the supervisory data protection authority in your country of residence, place of work, or where an incident took place.

In essence, you have the following data protection rights:

- The right to access, update or to delete the information we have on you.
- The right of rectification of data that is incorrect or inaccurate
- The right to object.
- The right of restriction.
- The right to transfer your data between data controllers
- The right to withdraw consent
- The right to ask us not to contact you for marketing purposes. You can adjust this by adjusting your notification settings in that section of your account.

Log Files

Kaoshi follows a standard procedure of using log files. These files log visitors when they visit websites. All hosting companies do this and a part of hosting services' analytics. The information collected by log files include internet protocol (IP) addresses, browser type, Internet

Service Provider (ISP), date and time stamp, referring/exit pages, and possibly the number of clicks. These are not linked to any information that is personally identifiable. The purpose of the information is for analyzing trends, administering the site, tracking users' movement on the website, and gathering demographic information.

Retention of Your Personal Data

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

Transfer of Your Personal Data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

Kaoshi uses Account Information Service Providers (AISP) to gather End User's data from financial institutions. By using our service, you grant Kaoshi and the AISPs the right, power, and authority to act on your behalf to access and transmit your personal and financial information

from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by the AISPs in accordance with the AISP's Privacy Policy.

Disclosure of Your Personal Data

Law enforcement

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Other legal requirements

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

- Comply with a legal obligation
- Protect and defend the rights or property of the Company
- Prevent or investigate possible wrongdoing in connection with the Service
- Protect the personal safety of Users of the Service or the public
- Protect against legal liability

Security of Your Personal Data

The security of Your Personal Data is important to Us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While We strive to use commercially acceptable means to protect Your Personal Data however, we cannot guarantee its absolute security.

Access to Information

Subject to applicable laws, you may have the right to access information we held about you. Your right of access can be exercised in accordance with the relevant data protection legislation

Links to Other Websites

Our Service may contain links to other websites that are not operated by us. If you click on a third-party link, you will be directed to that third party's site. Visiting those websites is not governed by this privacy policy agreement.

We strongly advise You to review the Privacy Policy of every site You visit.

Changes to this Privacy Policy

We may update our Privacy Policy from time to time. We will notify You of any changes by posting the new Privacy Policy on this page.

We will let You know via email and/or a prominent notice on Our Service, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Online Privacy Policy Only

Our Privacy Policy applies only to our online activities and is valid for visitors to our website with regards to the information that they shared and/or collect in here at Kaoshi Network. This policy is not applicable to any information collected offline or via channels other than this website.

Consent

By using our website, you hereby consent to our Privacy Policy and agree to its terms

Contact Us

If you have any questions about this Privacy Policy, you can contact us:

- By visiting this page on our website:

<https://kaoshinetwork.com/contacts.html> or email us at info@kaoshi.network