

Nash Privacy Notice

US Jurisdictions

Welcome to this website (the “**Website**”), which is operated by Nash Exchange Inc. (“**Nash**,” “**we**,” or “**us**”).

Nash knows that you care about your personal information, and your privacy is important to us. This Privacy Policy explains what personal data we collect from you and how we use it. Please read it with care. Any capitalized terms not defined herein shall have the meaning in the Nash Exchange User Agreement for the United States, found at the following link (the “**User Agreement**”): <<https://nash.io/pdfs/Nash-User-Agreement-US.pdf>>.

BY VISITING THE WEBSITE OR USING ANY OF THE SERVICES THAT WE OFFER, YOU ARE ACCEPTING THE PRACTICES DESCRIBED IN THIS PRIVACY POLICY. If you do not agree with our policies and practices, your choice is not to use the Website or the Services.

1. Applicability of Privacy Policy. This Privacy Policy applies to information:

- we collect on the Website, the Nash Exchange, and the Wallet, and through mobile and desktop applications that you download through the Website, which provide dedicated non-browser-based interactions between you and the Website, including the Nash Extension and the App;
- we collect when you apply for, receive or use any of the related services that we offer in connection with the Website, including our payment and digital wallet services (collectively, the “**Services**”); and
- we collect in email and other electronic messages between you and Nash through the Website and the Services.

This Privacy Policy does not apply to information collected by any third party, including our affiliates and subsidiaries, including through any application or content that may link to or be accessible from or on the Website or the Services.

2. What Personal Information Do We Collect? We collect information to improve our services and your experience on the Website and with the Services. We collect the following types of information:

- **Information that you give to us.** We collect and store, in the United States and elsewhere in the world, any information that you enter on the Website or that you otherwise give to us. For instance, you provide us with information if you search for a Crypto Asset, initiate a transaction, register for an Account, send an email to

us, submit content, or participate in a promotion. As a result of these activities, you might supply us with the following types of information:

- **Identifying Information**, which includes information that may personally identify you, such as your name, residential address, phone number, email address, date of birth, taxpayer identification number, nationality, government identification number, a copy of government-issued identification, or financial information, such as your bank account and payment details;
- **Anti-Money Laundering and Know Your Customer (“AML/KYC”) Data**, which includes the following due diligence information: (i) your name, (ii) residential address, (iii) date of birth, (iv) legal identifying information, as provided on documents such as a driver's license or passport, and (v) other documentation and information that may be required to be collected to ensure compliance with any applicable legislation and global AML/KYC practices and otherwise mandated to be collected by any competent authority or law enforcement agency; and
- **Company Information**, which includes information about a particular company if you use the Website or any of the Services on behalf of a company, such as company name, legal form, registered office, date of incorporation, public register information and names of other parties acting on behalf of the company.

You can choose not to provide certain data, but you might then be unable to take advantage of many of our features and services.

- **Information that is collected automatically.** We collect and store, in the United States and elsewhere in the world, certain types of information when you visit the Website or any of the Services or otherwise interact with us. For example, we use various methods and technologies to collect information so that we can learn about how you use our Website and Services, including cookies and web beacons, as further described in this Privacy Policy, and web logging, which allows us to collect the standard information that your web browser sends to websites you visit, such as your IP address, browser type and language, and the site you came from, as well as the pages you visit and the links you click while using our Website. We may use software tools to measure and collect session information, including page response times, how long you visit a certain page, the ways that you scroll or interact with a page, and methods that you use to browse away from a page. We may also collect information about your computer or mobile device, unique device identifiers, browsing history, time zone settings, purchase history and geolocation information. Note that most mobile devices provide users with the ability to disable location services. Please contact your mobile service carrier or device manufacturer for that information.

In addition, we may collect and store, in the United States and elsewhere in the world, the following types of information from your use of the Website and the Services:

- **Transaction Data**, which includes information about the type of virtual financial assets that are involved in the transactions you implement on and through the Website and the Services, including order volume, price,

value, your trading and transaction history, and the payments that we receive from you;

- **Portfolio Information**, which includes information about the virtual financial assets credited to your Account and Wallet and the balances associated with your Account and Wallet; and
- **Connection Information**, which includes information about your internet connection, the equipment you use to access the Website and the Services and usage details.

- **Email communications.** To make our email more relevant to you, we may include a web beacon or other tools that provide us with a confirmation that you have opened an email that we have sent to you, if your computer supports such features. We may also compare our user list with lists that we receive from other sources, to avoid sending duplicate or unnecessary messages to our customers. You can adjust your communication preferences by contacting Nash via email at support@nash.io.
- **Information from other sources.** We may receive information from other sources and add it to the information about you that we store. For example, we may receive information from third parties that provide services for us, including any third parties we use to verify your identity or protect you and/or us against fraud or other financial crime; information about your web searches; or other credit or financial history information. We may also receive information from publicly available sources such as corporate registers, public court documents, electronic data searches, online AML/KYC search tools, anti-fraud databases and other third-party databases, sanction lists, outsourced third-party AML/KYC providers, and from general searches carried out via online search engines.

3. Comments and User Content. Certain features on the Website or Services may allow you to submit content that is designed to be visible to other users, such as comments, recommendations, and other content on message boards, forums, and chat rooms. Any information that you disclose in these submissions becomes public, along with your username, any image or photo, or other information that you have made available. The Website and the Services may also allow you to submit geolocation data that may be associated with your content (both within Nash and publicly on the Website and the Services). Most mobile devices and browsers provide users with the ability to disable location services. Please contact your mobile service carrier or device manufacturer for that information.

4. How Do We Use Cookies and Similar Technologies?

- **Cookies, pixels, web beacons, and other tracking.** Our Website and Services may use cookies, web beacons or pixels, HTML5 local storage and other similar technologies. We use these technologies to manage your access to the Website and Services (for example, so you do not need to enter your password repeatedly), to recognize you and provide personalization, to measure traffic patterns and to help us understand how our users use our Website and Services. You can change the settings on your browser to opt out of receiving cookies delivered by the Website and the Services, but you may not be able to access certain areas or features on our Website or Services if your computer does not accept cookies from us.

- **Analytics.** We may enter contracts with third-party service providers to collect non-personally identifiable data on behalf of Nash and provide us with information, reports and analysis about the usage, general location information and browsing patterns of users of the Website and the Services.
- **Third Parties.** Some content or applications on the Website and Services are served by third-parties, content providers and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use the Website or the Services. The information they collect may be associated with your personal information, or they may collect information, including personal information, about your online activities over time and across different websites and other online services. We do not control these third parties' tracking technologies or how they may be used. If you have any questions, you should contact the provider responsible directly.

5. How Do We Use the Information We Collect?

- **To provide you with services and to communicate with you.** Our primary goal in collecting information is to improve your experience on our Website and your use of the Services. We use your information to customize certain features of the Website and the Services – for instance, to tailor your experience to the type of device you are using to access the Website. We may use your history, for example, to recommend certain content to you.

We also use the information that we collect to provide you with the services that you've requested, such as allowing you to access or submit content and to initiate any transactions. Furthermore, we may also use your information to monitor the usage of our Website and Services, investigate any suspected fraudulent transactions, collect and recover money as may be appropriate, to establish and verify your identity, to detect, prevent and report fraudulent or suspicious orders and transactions, and to conduct automated and manual security checks of our Website and Services.

Subject to Section XVI of the User Agreement for the United States, we also use your personally identifiable information to contact and communicate with you. For instance, we use your information to provide you with legal notices.

We may also use information about you and your activities on the Website or the Services to send you offers, promotions and information that may be of interest to you. Subject to Section XVI of the User Agreement for the United States, if you do not wish to receive such communications, you can adjust your communication preferences by contacting Nash via email at support@nash.io.

- **To improve the Website and the Services.** We may do research into our users' demographics, interests and the ways they use the Website and the Services. In doing these analyses, we may use the personally identifiable information that you provide to us in addition to the data from our server log files or from surveys. This research allows us to understand our users better and to improve our products and services. We may share aggregated, de-identified data with advertisers or

other businesses. We may also match user information with third-party data, subject to the terms of confidentiality agreements. For example, we may use information from other companies to customize certain services to your geographic area based upon your IP address.

- **To comply with various AML/KYC requirements.** We collect and process AML/KYC data about you in order to:
 - comply with legal and regulatory obligations;
 - conduct our AML and KYC checks, and other diligence checks;
 - verify your identity or claimed identity and identify or verify your source of funds;
 - make an informed decision on whether we want to enter into a contract with you, and if so, to conduct initial and ongoing screening; and
 - comply with any legal or regulatory obligation that we may have or any Court, regulatory, or enforcement order that may be issued upon us.
- **To comply with legal obligations.** We may use the data and information we collect from you, particularly the transaction data and financial information, for legal, tax, and accounting purposes and to fulfill any mandatory reporting obligations that we may have.

6. How Do We Share the Information We Receive? Nash is not in the business of selling your personally identifiable information to others. We share the information that you provide only with our affiliated entities, to vendors that provide services under contracts with us (such as financial institutions), to complete your transactions, to enforce or apply other terms of the User Agreement and the Trading Rules, to provide you with services you've requested, or for other purposes in accordance with this Privacy Policy.

Unless otherwise stated in this Privacy Policy or at the time of collection, our policy is that we will not sell, rent, share or authorize any third party to use your email address or any information that personally identifies you without giving you prior notice. In the future, we may buy, merge or partner with or be acquired by other companies or businesses, including a sale of assets pursuant to a court-approved sale under US Bankruptcy law. In connection with such a transaction or transactions, we may include your information among the transferred assets. We may also share your information, in anonymized form, in connection with a prospective buyer or seller of our business or assets.

We may also share information about our users and customers in aggregate or de-identified form, and nothing in this Privacy Policy restricts our use of aggregated or de-identified information in any way.

Please note that it may be necessary to disclose your personal information and your opt-out preferences to third parties to allow them to remove or suppress your name from future solicitations.

In addition, we may use or share your information in the following circumstances:

- **Service providers.** We have contracts with third parties to provide services on our behalf, such as fiat currency conversions, fraud protection or credit risk reduction, debt recovery, email distribution, list processing, analytics and

promotions. We provide these service providers with only the information that they need to perform their services, and we have written agreements that prohibit them from using this information in any other way, or sharing or reselling the information.

- **Legal process and other special circumstances.** We may disclose your information, including personally identifiable information, in response to a request from law enforcement, a subpoena, or a court order, or when we may otherwise be required by law or regulation. We may also disclose or use your personally identifiable information in special cases when we have a good faith belief that disclosing or using this information may be necessary to (1) identify, contact, or bring legal action against someone who may be violating the User Agreement or Trading Rules; or (2) protect our rights or property, including protecting against the misuse or unauthorized use of the Website or the Services; or (3) protect the personal safety or property of other users of the Website or the Services or the public.

7. How Do We Communicate with You? If you believe that you have received an email from us in error, please contact us at support@nash.io.

We may send you emails relating to your Account, such as confirmations, notifications about changes to the Website or Services and/or to our Privacy Policy, and similar transactional communications.

From time to time we may send you emails about products and services that we think may be interesting to you. If you do not wish to receive these communications, you can use the “unsubscribe” feature in each such email or send us an email at support@nash.io.

We may occasionally send you an email inviting you to provide feedback or participate in a survey. This feedback allows us to improve our Website and Services. Unless otherwise stated in the invitation, any information you provide will not be shared with third parties except in aggregate form.

If you contact us by email, we will use your email address to respond to you. Please exercise caution in disclosing personal information, as email sent over the Internet is not necessarily secure.

Our Website or any of our Services may offer a “send this by email” feature that allows you to inform a friend about a product we offer. We may save the email addresses that you provide for your future convenience, but we do not use them for any other purpose.

8. Links to Other Sites. The Website and the Services may also contain links to third-party websites. The Website may contain links to other Internet websites for the convenience of users in locating information, products or services that may be of interest. If you access a third-party website from a link on this Website or any of the Services, any information you disclose on that website is not subject to this Privacy Policy. It is possible that these links may be used by third parties or others to collect personal or other information about you. Nash is not responsible for the privacy practices of such websites or third parties, or the content of such websites, and it is your sole obligation to review and understand the privacy practices and policies of these other websites. Nash does not control these third

parties' use of cookies or collection of information, or how they manage such information. It is solely your obligation to review and understand the privacy practices and policies of these other websites, advertisers and any third parties.

- 9. Retention of Data.** We regard our relationship with you as a continuous and ongoing customer relationship, until it is terminated. We will retain your personal information for as long as necessary to fulfill the purposes for which we collected it (i.e., the ongoing provision of our Services) and, thereafter, for the purpose of satisfying any legal, accounting, tax and reporting requirements or obligations to which we may be subject and/or to the extent that we may also need to retain your personal data to be able to assert, exercise or defend possible future legal claims against or otherwise involving you.
- 10. How Do We Protect Your Information?** Nash has implemented commercially reasonable physical, technical and administrative controls and procedures to protect the information that we collect. We work hard to protect you and our systems from unauthorized access, but, unfortunately, no method of storage or transmission over the Internet can be 100% secure, and we cannot guarantee that your information will not be accessed, disclosed, altered or destroyed by breach of any of our physical, technical or managerial safeguards.
- 11. How Do You Review or Change Your Personal Information?** If you would like to review, update or delete the personally identifiable, company or AML/KYC information that you have provided to us, please send an email to support@nash.io or contact us by mail and we will provide you with a summary of that information. This provision does not apply to information that we collect automatically from your device or browser, as described in Section 2 above. You may also review and change certain information by logging into your Account on the Website and updating such information on your Account. However, we may not be able to delete some of your information without also deleting your Account and limiting your access to certain features of the Services.
- 12. How Do We Respond to “Do Not Track”?** At present, there is no standard or agreement on how to respond to “do-not-track” signals that may be sent by web browsers. Accordingly, Nash currently does not take any action in response to these signals. We may reassess how to respond to these signals if and when a final standard is established and accepted. In the meantime, and as described above, you can opt out of many advertisers' use of cookies to tailor advertising to you by visiting <http://www.aboutads.info/choices/>.
- 13. How Do We Protect Children's Privacy?** Nash does not sell products for purchase or provide services for use by children. The Website and the Services are not intended for anyone under the age of eighteen, and especially not for children younger than thirteen. If you are under the age of eighteen, you may not use the Website or any of the Services except with the permission or involvement of your parent or guardian. If we learn that we have collected any personal information from a child under the age of thirteen without verification of parental consent, we will delete that information from our database as quickly as possible.
- 14. How May We Change This Privacy Policy?** Nash reserves the right to change this Privacy Policy at any time. Any such changes will be posted on this page. If we make a significant or material change in the way we use your personal information, registered users will be notified via an information window at their next login. We may also post a

notice on our Website. You are responsible for ensuring we have an up-to-date active and deliverable email address for you. By clicking on the “I agree” button presented with the amended Privacy Policy or continuing to access or use the Website or the Services after the effective date of the change, you agree to be bound by the updated Privacy Policy.

15. Contact Information. To ask questions or comment about this Privacy Policy and our privacy practices, please contact us at:

Email: support@nash.io

Mailing Address:

Nash Exchange Inc.
1209 North Orange Street
Wilmington, Delaware 19801

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