

Privacy Policy

Last Revised:

- January 25, 2023

Our Commitment to Privacy

ZkrillaFinance Inc., (“Zkrilla”) takes your privacy seriously and knows that you also care about how your personal information is used and shared. This Privacy Policy is available from the homepage of the Zkrilla’s website at: www.Zkrillafi.com (the “Website”) and through our mobile applications. You also may email us at hello@Zkrillafi.com with any privacy-related questions you have.

Applicability of Privacy Policy

This Privacy Policy applies to all information we collect through our website and mobile applications from Zkrilla Users, including you. The term “personal information” means the information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific user.

The Information We Collect

When you visit the Website or use our mobile platform, we collect your IP address, and standard web log information, such as your browser type and the pages you accessed on our Website. We also may collect certain geo-location information. If you do not agree to our collection of this information, you may not be able to use our Financial Services Platform. If you open an account, we collect the following information from you:

- Account Information: text-enabled cellular/wireless telephone number, machine or mobile device ID, and other similar information.
- Identification Information: your name, e-mail address, date of birth, and SSN (or other governmental issued verification numbers).
- Device Information: device MAC address and other device identification data
- Other Information Sources – We also may obtain information about you: (a) from your mobile devices such as your device type, machine or mobile device identification number, geo-location, time zone, language setting, browser type, and IP address, and (b) from third parties for purposes of transaction processing, identity verification, fraud detection or prevention, and other similar purposes.
- Social Media Information including but not limited to your Facebook Connect credentials and e-mail account information. If you authorize Facebook Connect, the plug-in allows us access to your friends' contact information. We also allow you to import data from other social web services, including but not limited to Twitter, and email service providers. Social and e-mail contact information help you connect to friends and contacts for invitation and payment transmission purposes (as well as helping us improve our services and fight fraud). Additionally, another Zkrilla User may mention you in a transaction to which you are not a party by “tagging” your username in a transaction note. When you are mentioned in a transaction, a link to your Zkrilla profile will appear in the transaction note and you will receive a notification about the mentions. You may manage certain contact preferences and notifications in your account settings.
- Financial Information: bank account, routing numbers, and credit cards linked to your Zkrilla account. Zkrilla does not store or share financial information with any third-party social networking services.

We may require additional information from you we can use to verify your identity, address, or other information or to manage our internal risk and compliance matters throughout our relationship. We may also obtain information about you from third parties such as identity verification, fraud prevention, and similar services.

When you are using the Zkrilla Platform, we collect information about your account transactions, trust relationships and we may collect information about your computer or other access devices for fraud prevention and other similar purposes.

Finally, we may collect additional information from or about you in other ways not specifically

described here. For example, we may collect information related to your contact with our customer support team or store results when you respond to a survey.

Information from Children

We do not knowingly solicit or collect information from any individuals under the age of 18. No one under the age of 18 may be a User of Zkrilla Platform or have access to the applications.

How We Use Cookies

When you access the Website, we, or companies we hire to track how our Website is used, may place small data files called "cookies" on your computer. For example, we send a "session cookie" to your computer any time you log in to your Zkrilla account. This type of cookie helps us to recognize you if you visit multiple pages on our Website during the same session so that we do not need to ask you for your password on each page. You are free to decline ZkrillaFinance, Inc. cookies if your browser permits but doing so may interfere with your use of the Website.

How We Protect and Store Personal Information

We store and process your personal information using third-party servers located in secure data centers in the United States. This information is protected by physical, electronic, and procedural safeguards in compliance with applicable U.S. federal and state regulations. We also use computer safeguards such as firewalls and data encryption; we enforce physical access controls to our office and files; we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

We make reasonable efforts to ensure security on our systems. Despite our efforts, we cannot guarantee that personal information may not be accessed, disclosed, altered, or destroyed by breach of our administrative, managerial and technical safeguards. Therefore, we urge you to take adequate precautions to protect your personal data as well, including never sharing your Zkrilla password with anyone.

If Zkrilla learns of a systems security breach, we may attempt to notify you electronically so that you can take appropriate protective steps. By using the Zkrilla Platform, you agree that Zkrilla may communicate with you electronically. Zkrilla may post a notice on the Website if a security breach occurs. We may also send an email to you at the e-mail address you have provided to us. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive written notice of a security breach (or to withdraw your consent from receiving electronic notice of a security breach) you should notify us.

How We Use the Personal Information We Collect

We may use your personal information to:

- Provide the services and customer support you request;
- Process transactions and send notices about your transactions or your network activity;
- Resolve disputes, collect fees, and troubleshoot problems;
- Prevent potentially fraudulent, prohibited, or illegal activities, and enforce our User Agreement;
- Customize, personalize, measure, and improve our services and the content and layout of our Website;
- Send you updates about new products and services that we are offering to customers;
- Compare information for accuracy and verify it with third parties; and
- Perform other duties as required by law.

How we share Personal Information within the Zkrilla network

To process payments on the Zkrilla Platform, we need to share some of your personal information with other persons or companies. Your name, contact information, address, date of sign-up, the number of payments you have received, and other verification metrics, like social graph activity, may be provided to persons or companies when you transact with, on, or through the Zkrilla Platform.

We work with third-party vendors to enable them to accept payments from you using the Zkrilla Platform. In doing so, a vendor may share information about you with us, such as your mobile

phone number or Zkrilla username, when you attempt to pay that vendor. We use this information to confirm to that vendor that you are a Zkrilla User, and that the vendor should accept payment for your purchase.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid through Zkrilla Platform, except with your express permission or if we are required to do so to comply with a court order or other legal process.

How We Share Personal Information with Other Parties

Zkrilla does not share your personal information with third parties for promotional or marketing purposes.

We may share your personal information with:

- Our affiliates and subsidiaries we control, but only for purposes allowed by this policy.
- Companies we plan to merge with or be acquired by or, in the event of any bankruptcy, a bankruptcy estate. Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice and the opportunity to communicate preferences you may have, if applicable.
- Law enforcement, government officials, or other third parties compelled to do so by court order, subpoena or similar, formal legal procedure, when it is necessary to do so to comply with the law, or where the disclosure of personal information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the Zkrilla User Agreement, or as otherwise required by law.
- Third-party service providers who assist us in providing services to you or who provide fraud detection or similar services on our or any vendor's behalf.
- Service providers under contract who help with parts of our business operations (for example, fraud prevention, payment processing, or technology services); our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their benefit.
- Other third parties with your consent or at your direction to do so.

How You Can Access or Change Your Personal Information

You can review and update your personal information in your account settings at any time by logging into your account.

Links to Websites

The Website may contain links to other websites. Zkrilla does not control the information collection of websites that can be reached through links from the Website. We encourage our users to be aware when they are leaving the Website and to read the privacy statements of any website that collects personally identifiable information.

Changes to Our Privacy Policy

We may occasionally update this Privacy Policy. If we modify this Privacy Policy, we will post the revised privacy policy to the Website, and we will also revise the “last updated date” stated above. If we make material changes in the way we use personal information, we will notify you by posting an announcement on our service or by sending you an email. It is your responsibility to periodically review this Privacy Policy; users are bound by any changes to the Privacy Policy by using the service after such changes have been first posted.

California Residents

Other than for our everyday business purposes, we will not share your personal information with non-affiliates or affiliates without first giving you additional privacy choices.

The California Consumer Privacy Act (“CCPA”) permits consumers who are California residents to (a) ask a covered business such as Zkrilla which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt-out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, visit our

Website: hello@Zkrillafi.com or write to: ZkrillaFinance,Inc.; 1700 S. Lamar Blvd.; Suite 338; Austin, TX 78704.

Nevada Residents

Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov

Vermont Residents

Other than for our everyday business purposes, we will not share your personal information with non-affiliates or affiliates without first giving you additional privacy choices. In accordance with Vermont law, we will not share, other than for our everyday business purposes, personal information about you other than transaction experience information, with affiliates or non-affiliates, nor will we share any personal financial information about you with other Zkrilla affiliates for marketing purposes.

How to Contact Us

If you have questions or concerns regarding this Privacy Policy, or any feedback pertaining to your privacy and the Zkrilla service that you would like us to consider, please email us at: hello@Zkrillafi.com.