

Privacy Policy

Qanta Fintech Ltd., ("**Qanta**", "**we**", "**our**" or "**us**") regards your privacy with the seriousness it deserves. This Privacy Policy will help you understand what information we collect about you and the ways in which we collect, store, use and disclose information about you, including any personally identifiable information ("**Personal Information**") in connection with providing our products and services to you.

The Application (as defined below) is currently undergoing a process of intense development and different aspects of the Application will be deployed over the coming months. Some parts of this Privacy Policy refer to functions of the Application that have not yet been implemented or deployed. Once such functions are available for use, by accessing and continuing to use the Application thereafter, you agree to be bound by those parts of the Privacy Policy that have thus come into effect.

Consent

By using Qanta's conversational application (the "**Application**"), you expressly consent to the terms of this Privacy Policy and the [Terms of Use](#) (of which this Privacy Policy is an integral part and which is binding on all users of our Application), and to the collection, use and disclosure of your information, including Personal Information, in accordance with the terms of this Privacy Policy. Please read this Privacy Policy carefully before using this Application. If you do not agree to some or all of the terms hereof, we kindly request that you refrain from using our Application.

Capitalized terms not otherwise defined herein shall have the meaning ascribed to them in our Terms of Use.

Information We Collect

When you choose to use the products and services provided through our Application, you may be asked to provide some information, part of which (alone or in conjunction with other information) may be Personal Information, such as your name, phone number, e-mail address, residential address, telephone number, or any other information which you provide to us and which we deem to be relevant. Notwithstanding anything stated in this Privacy Policy, please note that you are solely responsible for maintaining the strict confidentiality of your user information and password, and that you are solely responsible for notifying us in the event of any security concerns or other matters that may affect the confidentiality of your user information and password, all as described in greater detail in the Terms of Use.

In addition, as a result of your use of the Application, we may automatically receive information available from your Facebook profile or from other publicly available social network websites and services ("**Social Networks**"), such as, for example, your profile photograph or any other information made publicly available by you. To the extent you make any such Personal Information publicly available through your use of Social Networks and/or in connection with your use of the Application, please note that such information could be indexed by Internet search engines and may be used *by us* for any purposes stated in this Privacy Policy. However, we shall not be and cannot be responsible for the use of such publicly available Personal Information by third parties. As such, you should exercise caution when revealing your Personal Information in public aspects of the Application (such as your profile) and/or on Social Networks.

Due to the nature of the services provided through our Application, we may also collect certain sensitive data about you, including, without limitation, financial data, credit reports, bank account details, your employment history, income, etc. Collection of such data is required in order to provide our products and services to you, and we use such data strictly in accordance with the terms of this Privacy Policy and applicable law.

We may also collect technical information about your mobile device (OS version, device model, network status, etc.) and user activity (downloads, account transactions, history, clicks on Ads, information about the location of the device, etc.).

We do not knowingly solicit or collect information from or about any individuals who are under the legal age in their respective jurisdiction.

How We Use Information We Collect

Apart from using the information you provide to us in order to set-up your user account in respect of the Application, we may also use your information for the following:

- To keep you informed of any latest products or services announcements, as well as software updates.
- To improve our Application and to identify and authenticate your access to certain features of the Application.
- We may combine your Personal Information with publicly available information and information we receive from cross-reference with selected partners and other third parties. By combining this information, we are better able to communicate with you and to create a more customized user experience.
- To enhance and personalize your shopping experience and customize the advertising content we display. We may disclose your Personal Information to our marketing affiliates, advertisers or other third parties which assist us in providing you a customized shopping experience.
- To send you marketing information about products, services and offers, which may be of relevance to you, but only as permitted by law or specifically approved by you. If you do not want to receive any more communications from us, please send an email to contact@qanta.ai with the subject heading "Unsubscribe".

When we use your email address to send you marketing information, the message itself carries important instructions as to the method of removal from the distribution list (should you so choose).

- We may transfer or disclose Personal Information to our subsidiaries, affiliated companies, subcontractors or such other trusted third party service providers or partners who may be located in different jurisdictions across the world for the purpose of: (a) storing or processing such information on our behalf or to assist us with our business operations and to provide and improve our Application; (b) performing research, technical diagnostics, analytics or for statistical purposes.
- We may disclose Personal Information, or any information you submitted via the Application if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to: (i) comply with any applicable law, regulation, court order, legal process or governmental request; (ii) enforce our policies (including our Terms of Use and Privacy Policy), including investigations of potential violations thereof; (iii) investigate, detect, prevent, or take action regarding illegal activities or other wrongdoing, suspected fraud or security issues; (iv) to establish or exercise our rights to defend against legal claims; or (v) prevent harm to the rights, property or safety of Qanta, our users, yourself or any third party.

We reserve the right to use information you provide to us for any purposes specifically agreed by you at the time of providing such information to us.

Use of Anonymous Information

We may use or share "**Anonymous Information**" (i.e. information which does not enable identification of an individual user, e.g. non-Personal Information, aggregated information or Personal Information in non-human readable form) in any of the circumstances listed above, as well as for the purpose of providing and improving our services, aggregate statistics and conduct business and marketing analysis, and enhance your experience with the Application. If we combine Personal Information with Anonymous Information, the combined information will be treated as Personal Information for as long as it remains combined.

Reviewing Your Personal Information and Opting Out

As required by applicable law, we enable you to view and amend the Personal Information that we have collected. To do so, please contact our customer support at contact@qanta.ai and detail your request.

In addition, we provide you the opportunity to opt out of having your Personal Information used for

any of the purposes listed above other than performance of the services in connection with the Application. In order to do so, please contact our customer support at contact@ganta.ai and submit a request to this effect, including your user information and any other relevant details. Please allow us 2 business days to complete the processing of any such request.

How We Share Your Information

We may disclose your Personal Information, or any information you submitted to us in connection with the performance of our services to you through the Application, including the following:

- To third parties in our business network (primarily, although not solely, consisting of financial and credit institutions, mortgage brokers, bot logic services, natural language parsing services, database services, and other similar service providers) in connection with providing our services to you.
- If we have a good faith belief that disclosure of such information is helpful or reasonably necessary to comply with applicable laws, regulations, legal processes or governmental requests.
- To enforce our policies and agreements with you (including our Terms of Use and this Privacy Policy).
- For investigating, detecting, preventing, or taking action regarding illegal activities or other wrongdoing, suspected fraud or security issues.

How We Protect Your Information

The security of Your Personal Information is important to us. We follow generally accepted industry standards, including the use of appropriate administrative, physical and technical safeguards, to protect information submitted to us. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security or confidentiality.

Interaction With Third Party Services

This Privacy Policy does not apply to the practices of companies that we do not own or control, or to individuals whom we do not employ or manage, including any of the third parties to which we may disclose information as set forth in this Privacy Policy. Although through our Application you may be able to connect to or to interact with third-party service providers that are not owned or controlled by us (each a “**Third Party Service**”), we are nevertheless not responsible for the privacy practices or the contents of these Third Party Services. Please be aware that the Third Party Services may collect Personal Information from you. Accordingly, we encourage you to read the terms and conditions and privacy policy of each Third Party Service that you choose to use or interact with.

How We Collect Information

We collect information, which you provide us as and when you register to our services, as indicated above.

Furthermore, we and our trusted partners may use cookies and other technologies in our related services. As is true of most applications, we gather some information automatically and store it in log files.

A "cookie" is a small piece of information that a website assigns to your device while you are viewing it. Cookies are very helpful and can be used for a variety of purposes, such as allowing you to navigate between pages efficiently, enabling automatic activation of certain features, remembering your preferences and making the interaction between you and our services quicker and easier. Cookies are also used to help ensure that the advertisements you see are relevant to you and your interests. You can find more information about cookies at www.allaboutcookies.org. You may remove our cookies by following the instructions of your device preferences; however, if you choose to disable cookies, some features of our Application may not operate properly and your online experience may be limited.

In some of our messages, we use a “click-through URL” linked to information and content. When you

click on some links, they may pass through a separate web server before arriving at the destination page on our Application or on one of our partner's websites. We or our trusted partners may track this click-through data to help us determine interest in particular topics, measure the effectiveness and performance of our customer communications and promotions.

Merger, Sale or Bankruptcy

In the event that we are acquired by or merged with a third party entity, or in the event of bankruptcy or a comparable event, we reserve the right to transfer or assign information, including Personal Information, in connection with the foregoing events. In the event of the above, our affiliated companies or acquiring company will assume the rights and obligations as described in this Privacy Policy.

Advertising ID

The Google Advertising ID is an anonymous identifier, provided by Google Play services. If your device has an Advertising ID, we will collect and use it for advertising and user analytics purposes. By downloading or using our Application you explicitly agree that we may associate your Advertising ID with your applicable persistent device identifier. This will facilitate our ability to improve your personalized experience. Further, we may use other persistent identifiers for non-advertising purposes. If your device does not have Advertising ID, we will use other persistent identifiers.

Contact Us

If you have any questions or queries about our Privacy Policy, please contact us by e-mail at the following address: contact@qanta.ai.

Modifications to the Privacy Policy

We reserve the right, at our discretion, to revise or update this Privacy Policy at any time. Your continued use of the Application after the amendments to this Privacy Policy have entered into effect will constitute your acceptance thereof. Please make sure to review our Privacy Policy periodically.

Last updated: 14 of December, 2016