

**APPROVED**  
**Director of ERPBEL Ltd.**

**V.N. Soloviev**  
**28.01.2021**

**CONFIDENTIALITY POLICY**  
**from 31.01.2020**  
**as amended on 01.28.2021**

**Minsk**

**ERPBEL, operator of BYNEX cryptoplatform** and owner of internet portal [www.bynex.by](http://www.bynex.by) (hereinafter – SITE) (hereinafter – BYNEX), informs its USERS on confidentiality policy applied on the SITE with regard to USER personal data.

This Confidentiality Policy (hereinafter – Policy) is based on norms of Belarus legislation and international legislation in the area of personal data protection. These principles and norms shall be applied at processing of USER personal data when using BYNEX cryptoplatform for protections of USER personal life.

This Policy aims to ensure and guarantee informing of all USERS on what personal data on users and visitors are collected by BYNEX, how it is done and with what purposes.

This Policy is an integral part of USER AGREEMENT.

This Policy shall be applied to all information submitted by USERS to BYNEX.

USERS – all individuals registered as users on SITE of BYNEX cryptoplatform.

Utilization of BYNEX cryptoplatform and supply of personal data via BYNEX cryptoplatform means unconditional agreement of USER with this Policy. If USER does not agree with these conditions, he or she shall abstain from using BYNEX cryptoplatform.

A user by registering on SITE and leaving his or her personal data gives his or her consent to receive to mobile phone number or e-mail address specified at registration SMSes and e-mails from BYNEX related to operations on BYNEX cryptoplatform, as well as SMSes and e-mails with information on new products, promotions, special offers, etc.

Terms in this Policy are used in accordance with USER AGREEMENT.

**1. USER PERSONAL DATA**

1.1. BYNEX shall process personal data of USER with the purpose to conclude and implement USER AGREEMENT, as well as to improve SITE services.

1.2. BYNEX shall collect and process personal data of USER with the following purposes:

- identify and verify USER;
- provide cryptoplatform operator services in accordance with USER AGREEMENT;
- inform on course of service provision and possible changes;
- provide marketing information, including news on promotional events and special offers;
- reply to USER inquiries and complaints;
- observe legislation requirements.

1.3. Personal data collected by BYNEX with the above purposes include (but not limited to) data, which USERS specify on their own at registration and verification on SITE (full name, data on identity proving document, e-mail address, registration address and (or) living address, workplace, work position, tax identification number, etc.), as well as data, which are automatically collected by BYNEX cryptoplatform; geographic location data, data on devices used by USERS visiting SITE, as well as on internet connection type. Data specified by USERS when depositing to and withdrawing funds from BYNEX cryptoplatform (including banking card data) SITE does not receive and does not store, however, such information in a limited form may be stored on payment system sites (e.g., last digits

of banking card number).

*1.4. The following is understood under personal data:*

1.4.1. any data, which allow to directly identify USER (for example, real name of user, e-mail address, phone number, etc.);

1.4.2. any data, which on the basis of which it is possible to identify USER separately or in combination of other available information;

1.4.3. data on operations (transactions) performed by USER on BYNEX cryptoplatform;

1.4.4. data on USER payment instruments, including banking card, electronic wallet, virtual wallet data;

1.4.5. other information obtained during USER identification and verification;

1.4.6. technical information on hardware used (IP-address, software version, etc.);

1.4.7. data on USER behavior and procedure of BYNEX cryptoplatform functionality utilization;

1.4.8. any other additional data, which was voluntarily submitted by USER in the framework of conclusion and performance of USER AGREEMENT, as well as received by BYNEX from other sources in accordance with the legislation.

1.5. Personal data processing – any use of personal data, for instance their collection, registration, comparison, storage and transfer, or any combination of these actions. All personal data processing shall be performed on the basis of the Constitution of the Republic of Belarus, Law of the Republic of Belarus as of 10 November 2008 No.455-3 “On Information, Informatization, and Information Protection”, as well as other legislative acts of the Republic of Belarus, as well as international legislation applicable with regard to personal data processing and protection.

## **2. PRINCIPLES OF USER PERSONAL DATA PROCESSING**

2.1. BYNEX strives to protect private life of USERS and their confidentiality right when processing personal data regardless of any ways and methods to collect such data taking into account the following standards of their processing:

2.1.1. Fair and lawful processing of USER data. Personal data will be processed after receiving USER consent based on legislation of the Republic of Belarus and international legislation. If USERS do not agree with personal data processing, they should abstain from using BYNEX cryptoplatform.

2.1.2. Explicit indication of USER personal data processing purposes. Personal data are collected and processed only in clearly specified lawful purposes and cannot be processed with violation of this principle.

2.1.3. Conformity of collected and processed data with specified purposes. Collection, processing, and use of USER personal data shall be adequate to and in conformity with purposes. BYNEX shall strive to collect minimum information necessary to perform the respective task.

2.1.4. Limitation of personal data storage period. USER personal data shall be stored for certain period. If it is not necessary to use stored data any more, BYNEX shall take measures to destroy or stop processing USER personal data within reasonable period taking into account functional and legal requirements related to personal data storage and confidentiality.

2.1.5. Quality and integrity. Personal data shall be accurate, reliable, complete and up-to-date for achieving purpose of their processing. Personal data, which are inaccurate shall be deleted or corrected upon USER demand. If necessary BYNEX take measures to change or delete inaccurate or incomplete data.

2.1.6. Transparency and informing on purposes of personal data collection. BYNEX openly informs on the fact of USER personal data collection, personal data collection and processing purposes, range of persons, whose information is collected, use of cookie files, etc.

2.1.7. Personal data security. Personal data shall be properly protected from unauthorized access, loss, use, change, and disclosure.

## **3. TYPES OF USER PERSONAL DATA**

3.1. BYNEX shall collect information on USERS supplied by them at registration and verification, as

well when using SITE (e.g., information on visited pages, ways to use services, technical information):

### **3.1.1. Data independently populated by USERS:**

When using cryptoplatform USER submits personal data, which are then saved. These data are stored in BYNEX database to provide services to USER, as well as to prevent and trace potential law violation or crime. BYNEX shall store information provided by USERS when applying to support service or other services of BYNEX so that to be able to contact USERS and provide reply to their request. BYNEX shall store all remarks and proposals sent by USER to BYNEX, as they help to improve services it renders.

### **3.1.2 Data automatically collected when using services:**

When using cryptoplatform data on types of utilized services, ways of the utilization, as well as page hits are registered. It includes:

3.1.2.1. *Technical data on device and internet connection.* With the help of server logs and other tools BYNEX shall register data on device used by USER and the way the device is connected to cryptoplatform services, including data on operation system, browser version, IP-addresses, cookie files, and unique identification files. Usually the data are used to obtain anonymous (depersonalized) and aggregate statistics, but it also can be linked with USER account (profile). This information gives possibility to analyze how services are used, and adjust them to USER device so that to simplify and make more comfortable cryptoplatform utilization.

3.1.2.2. *Data on service utilization.* When USER uses cryptoplatform functionality, the information on that is registered in server logs. BYNEX shall use the information to prevent service misuse, law offences and crimes, improve services, ensure display of personalized and relevant content.

3.1.2.3. *Location data.* When USER uses cryptoplatform, BYNEX identifies approximate location of USER based on IP-address. This information is used, for example, for statistical research, as well as to display up-to-date data, advertisements, and other personalized content.

3.1.2.4. *Cookie files and other locally stored content.* When USER uses cryptoplatform, BYNEX shall use various tools to recognize USER and simplify use of the cryptoplatform. Cookie file is a small file of data (text fragment), which is transferred to USER browser from SITE. Such files contain information, which SITE afterwards may read and simplify for USERS cryptoplatform and its services utilization.

3.1.2.5. *Data from other sources.* BYNEX may receive data from other sources, for example, from advertisement partners, resources and tools for collection of third party statistical data, which help to analyze user activities, preferences and improve cryptoplatform services. BYNEX may receive data from partners, for example, on what will be going on after USER presses advertisement banner on SITE. Such information allows evaluating efficiency of banner advertisement and make it more relevant for USERS.

## **4. PURPOSE OF PERSONAL DATA UTILIZATION**

4.1. BYNEX shall process USER personal data for USER identification and verification, as well as for other aspects of rendering services of cryptoplatform operator, service improvement and development, as well as for provision of personalized recommendations and proposals, personalized content, prevention of violations attempts, as well as in commercial (advertisement, marketing) purposes. Personal data shall be used for analytical purposes: to understand market trends.

4.2. BYNEX shall recommend USERS content and services based on their behavior and interests. BYNEX shall also use personal data to setup banner advertisements and other commercial content on SITE according to USER preferences. Based on such information advertisement campaigns will be run. Advertisers placing banner advertisements on SITE can get access to USER personal information and user preferences to display banner advertisement relevant for USER, however it is strictly prohibited for them to use the data in other purposes other than placement of banner advertisement on SITE.

4.3. From time to time, BYNEX shall send to USERS marketing letters (mailing) via e-mail or other channels (for instance, in social networks), if USER has not unsubscribed from such mailing. The

mailing may contain information on special offers from third parties.

4.4 BYNEX shall use personal data of USERS so that to offer personalized services relevant to USER needs and interests, as well as for improvement of SITE interface. Information collected with this purpose shall be aggregated and anonymized. However, this information BYNEX may also use not in anonymous form in solving technical issues that certain USERS come across.

4.5. BYNEX shall use technical information and information on USER activities in order to prevent various service violation and criminal activities on SITE. Service violation means fraud, spamming, fishing, offers of sexual nature, attempts to log into other persons accounts (profiles), as well as other actions prohibited by USER AGREEMENT and the legislation.

4.6. Purpose of USER personal data processing is also to obtain statistics on tendencies in the segment of BYNEX activities to be used to improve cryptoplatform, as well as to expand range of products and services. The statistics may be collected with the help of analysis perform both by BYNEX and other engaged companies. Such companies shall analyze information confidentially and delete it after completing their task.

4.7. Collected personal data may be stored and processed in centralized database in order to understand user activity with regard to all cryptoplatform services.

## **5. PROVISION OF PERSONAL DATA TO THIRD PARTIES**

5.1. Personal data on cryptoplatform services utilization may be passed to other companies to be used in the purposes for which the information was collected, and only in purposes specified in para.4 of this Policy. If possible the information will be supplied in anonymous (anonymized) form, whoever, in some cases the information may allow identification.

5.2. Personal data may be passed to third parties, for example, when making payments or when storing information on server of a third party. However, terms and conditions of BYNEX contract with partners and contractors protect USER right for confidentiality and prohibit use of data by the partners and contractors in other purposes.

5.3. if there are grounds to believe that law offence of crime was committed by means of the cryptoplatform, personal data of USER and information on the cryptoplatform utilization may be passed to competent in investigation bodies upon official request of such bodies and according to the legislation of the Republic of Belarus, as well as international agreements.

5.4. Personal data may be passed to the respective bodies at BYNEX initiative in order to prevent planned law violations or crimes, if there are solid reasons to believe that illegal actions may be performed with regard to third parties or cryptoplatform services.

5.5. BYNEX shall be entitled to provide USER personal data to other state bodies in accordance with legislation requirements, as well as to HTP administration, if necessary.

5.6. BYNEX shall not use, sell, hand over, or disclose USER personal data in any other way or with any other purpose, which are not specified in this Policy, if it is not stipulated by court decision, or in case of prior explicit consent for it.

5.7. Of personal data handed over to third parties when BYNEX renders services under contract, such third parties shall be obliged to process the data confidentially, and not use the information in any other purposes.

## **6. USER RIGHTS**

6.1. USER shall be entitled for:

- confirmation of personal data processing fact;
- in case the fact of processing is confirmed – for access to his/ her personal data
- elimination of inaccuracies in personal data;
- setting of limitations to handling of personal data when the legislation allows it;
- discontinuation of his/ her personal data processing;
- demanding to correct existing errors (inaccuracies) in personal data
- destroying of personal data after expiration of their storage term;

- receipt of personal data supplied to BYNEX in structured and typewritten form;
- demanding notification of third parties to which personal data were passed on facts of correcting errors (inaccuracies) existing in the data and on facts of the data deletion (destruction);
- objecting handling of personal data;
- not to be subjected to decisions made on purely automatic handling of personal data;
- receipt of transparent information on procedure for realization of the above rights;
- objection of any decision materially affecting USER made exclusively on automatic processing

6.2. To provide, edit, or destroy data USER may contract BYNEX user support service. USER shall be entitled at any time to demand in writing to amend personal data or destroy them, if the data is incorrect. However, it does not apply to cases when it is necessary to keep the data in justified commercial and legal purposes.

**6.3. If according to USER AGREEMENT cryptoplatfrom operator cannot provide services without personal data, which USER requests to destroy, BYNEX shall be entitled to stop providing such services unilaterally (data necessary for identification, verification, etc.)**

6.4. When request to provide, edit, or destroy personal data is received, USER shall be obliged to confirm his/ her identity.

6.5. BYNEX is ready to provide, edit, and destroy personal data, if such USER request is not associated with extreme technical complications, does not compromise confidentiality of other users, and is not received too often.

## **7. PERSONAL DATA STORAGE**

7.1. BYNEX shall store collected personal data of USER within the whole period of USER AGREEMENT validity for which USER is a party, and within 5 (five) years after expiration of USER AGREEMENT, as the data storage period is required according to the legislation of the Republic of Belarus.

7.2. USER personal data shall not be stored in cryptoplatfrom system longer than it is necessary for realization of purposes for which they were collected. When the purposes for which the personal data were collected are reached, storage of the personal data will not be required any longer, and BYNEX will take measures to destroy, aggregate, or anonymize the personal data.

## **8. PERSONAL DATA SECURITY**

8.1. BYNEX shall store and process USER personal data by reliable and secure way. BYNEX shall follow procedures, principles and measures, which guarantee USER confidentiality taking into account legislation requirements.

8.2. BYNEX shall continuously improve ways of collection, storage, and processing of USER personal data.

8.3. BYNEX shall limit access of its employees, contractors, and partners to USER personal data, as well as impose on them strict contractual obligations, violation of which shall entail responsibility according to legislation.

## **9. CHANGE OF CONFIDENTIALITY POLICY**

9.1. BYNEX undertakes to update regularly Policy so that to inform USERS on all changes in approach to processing of USERS personal data. If any material changes are adopted, USERS will be informed about them separately. All other changes to Confidentiality Policy shall be reflected on SITE.

9.2. If any questions with regard to Confidentiality Policy arise USER may contact User Support Service of BYNEX.

## **10. CONTACTS**

10.1. Electronic address of an officer (department) responsible for ensuring information protections with regard to personal data – **pdata@bynex.io**.