

INTRODUCTION

Cre8 Netwrk AI Private Limited ("us", "we", or "our") operates <https://netwrk.ai> (the "Site") and has a Platform through which we provide Services to our Users ("user" or "you"). We respect the privacy of our users and hence, we maintain the highest standards for secure transactions and user information privacy. Please read and accept the following statement to learn about our information gathering and dissemination practices. This document informs you of our policies regarding the collection, use and disclosure of Personal Information we receive from Users of the Site and/or on the Platform and you have meaningful control over such collection, use and disclosure.

We use your Personal Information only for providing and improving the Site and the Services that we provide on the Platform.

This Privacy Policy provides you with details about the manner in which your data is collected, stored and used by us. Using/accessing this Site/Platform indicates that the user understands, agrees and consents to this privacy policy and to the collection and use of information in accordance with this policy.

AMENDMENT OF PRIVACY POLICY

We may change our Privacy Policy at any time without notice and the same shall be updated and available on Site/Platform from time to time. Though every effort would be made to keep you informed through an email notification of the changes, if any, to the policy, you are kindly advised to review the policy periodically.

COLLECTION OF YOUR INFORMATION

To provide our Services through the Platform, we will require certain information which we may collect on the Site and/or Platform, which includes:

- Personally identifiable information, such as your name, address, email address, and telephone number, and demographic information, such as your age, gender, hometown, and interests, that you voluntarily give to us when you register on the Platform;
- Information our servers automatically collect when you access the Platform, such as your IP address, your browser type, your operating system, your device details, your access times, and the pages you have viewed directly before and after accessing the Platform;
- Financial information, such as data related to your payment method (e.g. valid credit card number, card brand, expiration date) that we may collect when you purchase, order, return, exchange, or request information about our Services through the Platform;
- User information from social networking sites, such as your name, your social network username, location, gender, birth date, email address, profile picture, and public data for contacts, if you connect your account to such social networks;
- Information from third parties, such as personal information or network friends, if you connect your account to the third party and grant the permission to access this information;
- Personal and other information you may provide when responding to other Users' postings and any surveys conducted by us or by any User on the Platform or any third party linked to our Site and/or Platform;
- We may use tracking tools and browser cookies for collecting information about your usage of our Site/Platform; and
- Geo-Location Information. We may request access or permission to and track location-based information from your device, either continuously or while you are using our Site/Platform, to provide location-based Services, if any. If you wish to change our access or permissions, you may do so in your device's settings.

USE OF YOUR INFORMATION

We may use the information about you in a variety of ways such as to:

- Provide, operate, and maintain our Site/Platform;
- Improve, personalize, and expand our Site/Platform;
- Understand and analyze how you use our Site/Platform;
- Develop new products, services, features, and functionality;
- Communicate with you, either directly or through one of our partners, including for customer service, to provide you with updates and other information relating to the Site/Platform, and for marketing and promotional purposes;
- Email you regarding your account or order, including to respond to product and customer service requests;
- Find and prevent fraud;
- Assist law enforcement and respond to any order, direction or subpoena;
- Compile anonymous statistical data and analysis for use internally;
- Create and manage your account;
- Deliver targeted advertising, coupons, newsletters, and other information regarding promotions and the Site/Platform to you;
- Fulfil and manage purchases, orders, payments, and other transactions related to the Site/Platform;
- Increase the efficiency and operation of the Site/Platform;
- Monitor and analyze usage and trends to improve your experience with the Site/Platform;
- Offer new products, services and/or recommendations to you;
- Perform other business activities as needed;
- Prevent fraudulent transactions, monitor against theft, and protect against criminal activity;
- Process payments and refunds;
- Resolve disputes and troubleshoot problems.

SHARING YOUR INFORMATION

We may share information we have collected about you in certain situations. Your information may be disclosed as follows:

- We keep a record of returns in accordance with government regulations and standard Information Management Policy;
- We may access and/or disclose your information if it is necessary to comply with the law or legal process, to protect or defend ourselves. For example, we may be required to cooperate with regulators or law enforcement action such as a court order, subpoena or search warrant;
- We may disclose your information if required by financial institutions to verify, mitigate or prevent fraud or to manage risk or recover funds in accordance with applicable laws/regulations;
- With your consent, or with an opportunity for you to withdraw consent, we may share your information with third parties, including other Users on the Platform for accessing such information for the purposes of your requirement as to investment by Investors and for marketing purposes;
- We may use third-party advertising companies to serve ads when you visit the Site/Platform and
- We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include companies that are controlling, controlled by and that are under common control with, us and joint venture partners.

You can have the control to limit the data/information that we collect from you and the manner in which we use it, and to control things like account security, your preferences, third party websites and applications that can have access your account information, and your contacts uploaded on the Platform through your account settings.

We may also use information such as your postings, postings and other information posted by others that you have read and your responses thereto and other information to know your areas of interest and to communicate to you postings and discussions that are relevant to you.

STORAGE AND RETENTION INFORMATION

We store your data on online servers ensuring best possible protection from our end. We intend to protect it in encrypted format and also take back-up at defined intervals to ensure there is minimum data loss in case of any unfortunate server crash;

We retain your information after we cease providing Services to you, even if you close your account, to the extent necessary to comply with our legal and regulatory obligations, and for the purpose of fraud monitoring, detection, and prevention, and

We also retain your information to comply with our tax, accounting, and financial reporting obligations, where we are required to retain the data by our contractual commitments to our financial partners, and where data retention is mandated by the payment methods that we support. Where we retain data, we do so in accordance with any limitation periods and records retention obligations that are imposed by applicable laws.

LOG FILES

We follow a standard procedure of using log files which log visitors when they visit Site/Platform. 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 Site/Platform, and gathering demographic information.

INFORMATION SECURITY

We employ a variety of technical and organizational measures and safeguards, such as, anonymization (Data are anonymised if they no longer contain any identifiers), pseudonymisation (Data are pseudonymised if the identifiers are encrypted) and encryption for data use to keep your personal information safe and to prevent unauthorized access to, or use, or disclosure of it. As you would know, information transmission over the Internet and storage of information is fully guaranteed and secure, but we committed ourselves to take all appropriate steps to protect the security of your personal information.

COOKIES

Certain parts of our Site/Platform use "cookies" to keep track of your visit and to help you navigate between webpages/sections. A cookie is a small data file that certain websites store on your computer's hard-drive when you visit such websites. Cookies can contain information such as your user ID and the pages you have visited. The only personal information a cookie contains is information that you have personally supplied.

We use cookies on our Site/Platform to enable us to deliver content that is specific to your interests and gives us an idea of which parts of the Site/Platform you are visiting and to recognize you when you return to the Site. Reading cookies does not give us access to other information on your

computer's hard-drive and our Site/Platform will not read cookies created by other websites that you have visited.

You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. If, however, you select this setting you may be unable to access certain parts of the Site/Platform. Unless you have adjusted your browser settings so that it will refuse cookies, our system will issue cookies when you access the Site/Platform.

Please note providers of third party content may also use cookies over which we have no control. For detailed information on the cookies we use and the purposes for which we use them see the table at the end of the policy.

THIRD PARTY PRIVACY POLICIES

This Privacy Policy does not apply to other advertisers or websites. Thus, we are advising you to consult the respective Privacy Policies of these third-party ad servers for further information, which may include their practices and instructions about how to opt-out of certain options.

You can choose to disable cookies through your individual browser options. To know more detailed information about cookie management with specific web browsers, it can be found at the browsers' respective websites.

EMAILS AND COMMUNICATION

If you no longer wish to receive correspondence, emails, or other communications from us, you may opt-out by either sending an email to unsubscribe@netwrk.ai or clicking on the unsubscribe button on the email that you might have received from us.

We may have a feature in our Platform in future,

- To note your preferences at the time you register your account with the Site or on the Platform;
- Logging into your account settings and updating your preferences;
- Contacting us using the contact information provided below or
- If you no longer wish to receive correspondence, emails, or other communications from third parties, you are responsible for contacting the third party directly.

POLICY COMPLIANCE

We will review compliance to this Privacy Policy on an annual basis to monitor and ensure continuous compliance and implement such measures and additional safeguards as may be required. We will take steps to detect data breaches. In the event any breach of data or non-compliance is identified, the netwrk.ai shall analyze the reasons for such non-compliance and come out with a report and a remedial plan.

CCPA PRIVACY RIGHTS (DO NOT SELL MY PERSONAL INFORMATION)

Under the CCPA, among other rights, California Users have the right to:

- Request that a business that collects a User's personal data disclose the categories and specific pieces of personal data that a business has collected about Users;
- Request that a business delete any personal data about the User that a business has collected.
- Request that a business that sells a User's personal data, not sell the User's personal data.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us.

GDPR DATA PROTECTION RIGHTS

We would like to make sure you are fully aware of all of your data protection rights. Every User is entitled to the following:

- The right to access – You have the right to request copies of your personal data. We may charge you a small fee for this service.
- The right to rectification – You have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete the information you believe is incomplete.
- The right to erasure – You have the right to request that we erase your personal data, under certain conditions.
- The right to restrict processing – You have the right to request that we restrict the processing of your personal data, under certain conditions.
- The right to object to processing – You have the right to object to our processing of your personal data, under certain conditions.
- The right to data portability – You have the right to request that we transfer the data that we have collected to another organization, or directly to you, under certain conditions.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us.

APPLICABLE LAW AND JURISDICTION

If you choose to visit the Site/Platform, your visit and any dispute over privacy is subject to this Privacy Policy and Terms of Use. In addition to the foregoing, any disputes arising under this Policy shall be governed by the laws of India and exclusive jurisdiction of the courts located at Bangalore, India.

GRIEVANCE POLICY

Any complaints, abuse or concerns with regards to the use, processing and disclosure of Information provided by you or breach of these terms should immediately be informed by contacting netwrk.ai by sending an email to contactus@netwrk.ai.

Your privacy is extremely important to us. Upon acceptance of the Terms of Use, you confirm that you have read, understood and unequivocally accepted our Privacy & Cookie Policy.