

ELEMENT FINANCE, INC. ONLINE PRIVACY POLICY

Last Revised on [07/14/2021]

This Privacy Policy for Element Finance, Inc. (“**Element**,” “**we**,” “**us**” and “**our**”) describes how we collect, use and disclose information about users of our website (<https://element.fi/>), applications, services, tools and features (collectively, the “**Services**”). For the purposes of this Privacy Policy, “**you**” and “**your**” means you as the user of the Services. If we make changes to this Privacy Policy, we will update the last revised date, post the updated version on our Website and take any other steps necessary to comply with applicable law.

Please read this Privacy Policy carefully. By using, accessing, or downloading any of the Services, you agree to the use of your information it describes and to the other terms of this Privacy Policy. If you do not agree to this Privacy Policy, please do not access and use the Services.

1. HOW WE COLLECT AND USE YOUR INFORMATION

When you access or use our Services, or otherwise engage with us, we may ask you to provide us with the following details or information about you:

- Any information that you choose to include in communications with us, for example when contacting us in regards to our bug bounty program. Contact Information: legal@element.fi

Some features of the Services may require you to enter certain information about yourself. You may elect not to provide this information, but doing so may prevent you from using or accessing these features.

In addition, we may receive information via the content you submit through the Element Documentation Portal. See Section 4 below for further information.

Our Website, like most websites, uses third party tools, including cookies and other tracking technologies (“Tracking Technologies”), [including Google Analytics, to administer and enhance the performance of our Services, enhance user experience, analyze trends and better understand your engagement. The information we collect includes:

- Device type, such as your phone, computer, or tablet.
- Browser type
- Operating system
- Log data - more specifically, app crash logs.

We may also obtain information about you from outside sources, such as from third party vendors who collect information on our behalf and social media platforms. We use this

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information to pursue our mission or as otherwise authorized by you. Any information that we receive from outside sources will be treated in accordance with this Privacy Policy. We are not responsible or liable for the accuracy of the information provided to us by third parties and are not responsible for their policies or practices.

In addition to the specific uses of information described above, we may use all of the above information to provide the Services, including as we describe in our Terms of Service, to comply with any applicable legal obligations, to enforce any applicable terms of service, to log and remedy crashes that may occur in the apps, and to protect or defend the Services, our rights, the rights of our users, or others.

2. HOW WE SHARE YOUR INFORMATION

We may share information about you with third parties in the following circumstances:

- To comply with applicable law or any obligations thereunder, including cooperation with law enforcement, judicial orders, and regulatory inquiries
- To enforce any applicable terms of service

3. COOKIES AND OTHER TRACKING TECHNOLOGIES

Do Not Track Signals

Your browser settings may also allow you to transmit a “Do Not Track” signal when you visit various websites. Like many websites, our website is not designed to respond to “Do Not Track” signals received from browsers. To learn more about “Do Not Track” signals, you can visit <http://www.allaboutdnt.com/>.

4. USER GENERATED CONTENT

The Services also host the Element Documentation Portal (docs.element.fi), which users may elect to join and/or participate in. The purpose of these features is to contribute content to the Documentation Portal. Through your participation, you may submit issues to add documentation, guides, tutorials, etc (“User-Generated Content” or “UGC”). We or others may store, display, reproduce, publish, or otherwise use UGC, and may or may not attribute it to you. Others may also have access to UGC and may have the ability to share it with third parties. If you choose to submit UGC to any public area of the Services, your UGC will be considered “public” and will be accessible by anyone, including the Company.

Please note that we do not control who will have access to the information that you choose to make available to others, and cannot ensure that parties who have access to such information will respect your privacy or keep it secure. We are not responsible for the privacy or security of any information that you make publicly available on the features permitting creation of UGC or what others do with information you share with them on such platforms. We are not responsible for

the accuracy, use or misuse of any UGC that you disclose or receive from third parties through the forums or email lists.

5. SOCIAL FEATURES

Certain features of the Services permit you to initiate interactions between the Services and third-party services or platforms, such as social networks (“Social Features”). Social Features include features that allow you to click and access our pages on certain third-party platforms, such as Facebook and Twitter, and from there to “like” or “share” our content on those platforms. Use of Social Features may entail a third party’s collection and/or use of your information. If you use Social Features or similar third-party services, information you post or otherwise make accessible may be publicly displayed by the third-party service you are using. Both Element and the third party may have access to information about you and your use of both the Services and the third-party service. For more information on third-party websites and platforms, see Section 6.

6. THIRD PARTY WEBSITES AND LINKS

We may provide links to websites or other online platforms operated by third parties. We do not guarantee and are not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information. Information you provide on public or semi-public venues, including information you share on third-party social networking platforms (such as Facebook or Twitter) may also be viewable by other users of the Services and/or users of those third-party online platforms without limitation as to its use by us or by a third party. Our inclusion of such links does not, by itself, imply any endorsement of the content on such platforms or of their owners or operators except as disclosed on the Services. We expressly disclaim any and all liability for the actions of third parties, including but without limitation to actions relating to the use and/or disclosure of personal information by third parties. Any information submitted by you directly to these third parties is subject to that third party’s privacy policy.

7. DATA SECURITY

Please note that any information you send to us electronically, while using the Services or otherwise interacting with us, may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information to us. Please be aware though that, despite our best efforts, no security measures are perfect or impenetrable, and we cannot guarantee “perfect security.” Any information you send us through any means is transmitted at your own risk.

8. INTERNATIONAL USERS

The Services are designed for users in the United States only and are not intended for users located outside the United States.

9. HOW TO CONTACT US

Should you have any questions about our privacy practices or this Privacy Policy, please email us at legal@element.fi or contact us by our certified mail addressed 8528 Davis Blvd, #134-262, North Richland Hills, Texas.