



TREASURISKS INC. PRIVACY POLICY

This privacy policy explains how Treasurisks Inc. ("Treasurisks") uses and protects personal data it collects through its websites, its software-as-a-service *D-RISK FX Budget & BI* and its services, with respect to: collection and use, sharing, retention, protection, location and privacy rights. "Personal data" means any information relating to an identified or identifiable individual, such as a name, an identification number, location data or an online identifier.

INFORMATION COLLECTED THROUGH THE WEBSITES

The website uses cookies to help Treasurisks better understand how visitors use the site so we can improve it. The cookies collect information such as IP address and location data; use of the site, such as pages visited, links clicked, text entered and mouse movements; and information more commonly collected, such as the referring URL, browser, operating system, and Internet service provider. The personal data collected through cookies is only used to recognize the user's computer, to assist the user in navigating the website, and to capture visit trends. Visitors can opt out of receiving cookies via their browser settings. With the user's consent, we collect the personal data users provide us when they choose to interact with our website. This includes the user's name, email address and/or other contact information. This information is used to contact the user to provide services requested. The Treasurisks website is intended for a general audience and does not knowingly collect personal data from anyone under the age of 13.

DATA COLLECTED THROUGH TREASURISKS SERVICES

Treasurisks through its software-as-a-service *D-RISK FX Budget & BI* and through the performance of services, collect personal data via various means of communication individuals use to interact with Treasurisks. The information collected includes — as necessary — name, email address, username and password, IP addresses, location data, use of the service, as well as payment information, usage data in relation to the services and other information relevant for the purpose of providing the services, specifically to:

- Process transactions with Treasurisks.
- Send emails about Treasurisks services or respond to inquiries.
- Send emails and updates about Treasurisks services, including newsletters.
- Provide support for Treasurisks services.
- Enhance or improve Treasurisks services.
- Monitor data and user activity to ensure compliance with contractual requirements.
- Perform any other function reasonably necessary to protect the security or proper functioning of Treasurisks services.

With express consent, Treasurisks may post personal testimonials in addition to other endorsements. If a user of the services has supplied an email address, Treasurisks may



occasionally send emails to promote new features, solicit feedback or keep the user up to date with Treasurisks and its products.

SHARING PERSONAL DATA

Whether collected through the websites, a software-as-a-service or Treasurisks services, personal data is never sold or disclosed without a lawful basis. However, in the course of business, Treasurisks may hire third-party individuals or organizations to help deliver services. Treasurisks may also hire third parties to operate, maintain, repair, or otherwise improve or preserve files or systems. In those cases, the third parties only process personal data collected by Treasurisks, on Treasurisks' behalf, under Treasurisks' written instructions, and/or under contractual arrangements containing specific clauses that demand the same level of security and protection of the personal data shared with them, as provided for by Treasurisks. All third parties engaged by Treasurisks are subject to this policy.

Where Treasurisks is required by law to disclose personal data, disclosure will only be done upon demonstrated lawful authority to do so. As permitted by law, Treasurisks may also access or disclose personal data when it is reasonable to believe that it is necessary to (i) enforce applicable terms of service, including investigation of potential violations; (ii) detect, prevent, or otherwise address fraud, security or technical issues; or (iii) protect the rights, property or safety of users and the public. This includes exchanging information with other companies and organizations for fraud protection and spam/malware prevention.

RIGHT TO ACCESS, EDIT & REMOVE YOUR DATA

Individuals may access, edit or remove their personal data by contacting Treasurisks directly at info@treasurisks.com. Treasurisks will ensure the accuracy of personal data and allow individuals the opportunity to correct their personal data upon request and as necessary. Treasurisks will also delete, upon request, any inaccurate personal data or personal data for which consent has been withdrawn. An access request cannot be accepted if it puts the privacy of others at risk. Access, correction and deletion of personal data are provided for free, except where the request requires disproportionate technical effort (such as developing a new system or fundamentally changing an existing practice), or would be extremely impractical (for instance, requests concerning information residing on backup systems). In such cases, Treasurisks will charge a fee corresponding to administrative costs and provide justification for the fee. If the access request relates to personal data stored by a client of Treasurisks, the request will be redirected to that client to respond to the individual. While we will seek to address any request and resolve any complaint regarding this policy, other complaint mechanisms exist. Treasurisks is subject to the investigatory and enforcement powers of many countries, including, but not limited to: the Federal Trade Commission (FTC) in the U.S., the Office of the Privacy Commissioner of Canada in Canada and the national data protection authorities in Europe. Treasurisks informs individuals of those resources as relevant.



SECURITY MEASURES FOR ALL PERSONAL DATA

Treasurisks applies necessary physical, technological and administrative measures to protect personal data at the level appropriate to its sensitivity.

LOCATION OF DATA

Treasurisks stores and processes personal data on computers located in Canada.

CHANGES

This privacy policy is updated as necessary to reflect Treasurisks activities that may entail collection and use of personal data, as well as the measures developed to protect it.

ADDRESSING QUESTIONS OR CONCERNS

All queries regarding privacy at Treasurisks must be directed to info@Treasurisks.com. Treasurisks makes every effort to respond in a timely and satisfactory manner.

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