



Moka Financial Technologies Inc. Privacy Policy

Moka is a personal finance management solution that helps you achieve your financial goals. We round up the balance of your purchases and, with your regular deposits or a single deposit, transfer everything from your savings account to your investment account. We also put you in touch with our trusted partners who can provide you with advice and financial services. To get in touch with these partners, Moka must capture some of your personal information. We are committed to protecting your information as it is part of our service ethics and to honor your trust. This policy explains:

1. What information we collect and why,
2. With whom we share this information,
3. How we protect it.

This privacy policy will be updated as required. We encourage you to review it from time to time.

1. We collect only what is necessary to offer you our services.

When you visit our website:

We collect your IP address, web page choices, browser type, operating system, and time you spend on the site, to help us improve your experience.

We use cookies to recognize you when you return to the site to avoid having to register your contact information at each visit.

When you sign up for Moka:

We use cookies to recognize your browser and give you access to your account information and provide you with our products and services.

When you register for Moka, you are invited to provide us with detailed personal information. Here's what we need to collect from you and how we use this information:

We need your name, address, phone number and email address to contact you, open and maintain your account and provide you with better customer service when you contact us.

We need your date of birth, your driver's license number and your banking information as this information is required for credit verification, identity and financial intelligence, as well as to prevent fraud and other unauthorized activities. -authorized;
We require the number of your primary chequing account to deposit the rounding of your purchases and allow the transfer of any other authorized amount.

We need your social insurance number because the Canadian Revenue Agency requires it for this type of service. You can find out more here:
<https://www.canada.ca/en/employment-social-development/services/sin/reports/code-of-practice/section-2.html>

We need your employment information, your annual income and assets, your level of risk tolerance, and your financial knowledge and objectives to allow our partners to provide you with the financial services and advice that best meet your current needs.

We need your transaction data to calculate the rounding as well as understand your needs in order to achieve your financial goals and to provide you with better financial advice and advertising information depending on your personal situation.

We need to collect information on the return on your investments on the Moka platform in order to provide you with the reports required by law.

We need to collect your transaction history, location, demographics, social media activity, and Internet searches to provide you with sound financial advice and advertising information that fits your unique interests and opportunities.

If you choose to link your Moka account to social networks or social apps and extensions:

will have access to the data associated with your social network accounts and we may use such information to send you advertising information that may appear on third party social networks, apps or social extensions.

If you decide to refer another person to the Moka program:

We will contact the individuals you choose to refer to Moka. Please make sure that you are referring only to people who are already receiving communications from you.

With regard to the information we send you:

From time to time we may inform you of promotions and financial solutions based on your unique interests and opportunities:

Your interests are based on your transaction history, demographics, location, social networking and Internet search activity;

Your interesting opportunities are determined on the basis of the information and objectives you have defined during your registration in Moka.

2. We share your information only with our partners to enable them to provide you with financial services and advice:

To ensure the widest range of services,

We share your personal information with our financial adviser and broker partners to enable us to provide you with the Moka program effectively;

We may submit your personal information to trusted third-party partners who can provide you with solutions that improve your financial situation;

We may share your information with third-party service providers for administrative purposes such as identity verification, technology, data analysis, law and accounting

To meet our legal obligations,

We disclose information only to government agencies that demonstrate legitimate authority to obtain it. This includes mandatory tax reporting, mandatory transaction reporting, and specific court mandates.

3. We protect what we collect:

We use physical security measures (such as restricted access areas) that are technological (such as encryption and firewalls) and administrative (such as rigorous employee selection, access controls on certain files, and Contractual clauses with our employees and with our partners who maintain their obligations of confidentiality even after the end of their contract with us.

Concerning our standards:

Our security measures are in line with best practices in the financial services industry;

If we were to be victims of a cyber attack, your information would be protected by a locking system that prevents the information from being linked to you.

In all cases, we will require our subcontractors and partners to protect your personal information at the same high level that we have committed to.

If your personal information is hosted abroad, we make sure that your information is protected at the same high level by contractual clauses.

If we transfer control of our business, your personal information will be transferred to the same high level of protection.

We require the personnel of our subcontractors to be subject to the same confidentiality obligations as our own staff.

4. We keep your information only as long as you want

You have 3 options regarding the status of your Moka account:

- a. Keep your active account – we will use your personal information to round up your purchases and deposit the balance and any other single amount into your investment account while contacting our partners who provide you with financial advice and services;
- b. Make your account inactive – we will stop rounding your balances and other pre-authorized recurring deposits, but we will continue to use your personal information to send you financial and advertising information that may be of interest to you;
- c. Close your account – we will delete your personal information as soon as authorized under applicable financial information legislation

5. We guarantee you access to your personal information

You can access your personal information we have collected by contacting us at **support@moka.ai**.

If you find any errors in your personal information, please notify us as soon as possible and we will correct them.

If you have any questions about how we collect or protect your personal information, please contact our Privacy Officer at support@moka.ai.

We take privacy seriously.

Protecting your information is as important to us as it is to you.