## **Karmalist Terms & Privacy Policy**

Karmalist, powered by Woodenshark LLC, is committed to fostering a transparent and secure environment where users can engage in social rating and feedback. Our platform is designed to enhance social connectivity by transforming the traditional address book into a dynamic social graph, enriched with karma ratings. Herein are detailed our Terms of Service and Privacy Policy, reflecting our dedication to user privacy, data control, and innovative social interactions.

## **Terms of Service**

#### **About Our Services:**

- Minimum Age: Users must be at least 13 years old, with higher age requirements in some countries.
- Account Registration: Utilizes phone numbers for registration, with verification via text.
- Privacy & Data Handling: Emphasizes user privacy with no monetization of personal data. Karmalist accesses device contact lists to enable app features but does not store this information on servers.

## **Using Karmalist:**

- Users are expected to adhere to our Terms and use our Services responsibly.
- Karmalist facilitates user interactions through karma ratings.
- Account security is paramount, with users encouraged to maintain the confidentiality of their account details.

## **User Rights & Responsibilities:**

- Users retain ownership of their data.
- Intellectual property rights are respected, with any use of Karmalist's IP requiring prior written permission.

#### **Disclaimers and Limitations:**

 The Services are offered "AS IS" with disclaimers on warranties and limitations on liability.

#### **Resolving Disputes and Ending Terms:**

- Disputes to be resolved within specified legal jurisdictions.
- Terms are subject to change, with continued use of the Services signifying agreement to updated terms.

# **Privacy Policy**

#### Information Collection & Use:

- Minimal personal information is collected for account setup and functionality, with a strong focus on user consent for data sharing.
- Contact information from devices is used for app functionality, enhancing the user experience without compromising privacy.

#### **Data Sharing & Disclosure:**

• Karmalist engages with third parties for essential services but ensures user data is protected and shared only with user consent.

• Users have the ability to control, manage, and revoke data access, emphasizing Karmalist's commitment to data empowerment and privacy.

## **Updates to Privacy Policy:**

• The Privacy Policy is subject to updates, with significant changes communicated to users.