

Privacy and Data Protection Policy

Introduction

At Ride O'Clock Ltd (herein referred to as "We, Us, Our, the Company") we believe that Privacy is a fundamental right. This is why we designed the privacy policy below, intended to show you how we collect, use, secure, and sometimes distribute some of your personal information acquired when you visit our website and applications. It is therefore important that you take time to carefully read through this policy before using our products.

We reserve the right to change this policy at any time.

WHAT INFORMATION DO WE COLLECT?

Information You Provide.

We collect the information you provide to us directly when you use our application and our Services. This information we may collect directly from you includes, but is not limited to, your name, email, phone number, date of birth, address, password, financial transaction history, etc.

If you wish to link a bank account or other payment method, We may collect your account number, routing number, bank card number, IBAN no., or other related account information. As We expand to add additional services and features, you may be requested to provide additional information. When we deem it necessary for verification, legal purposes, or other reasons, We may prompt you to provide additional contact information.

Collection of Data

Our site uses technologies of third-party partners to help us recognize your device and understand how you use our site(s) so that we can improve our services to reflect your interests and share with you advertisements about the [products and/or services] that are likely to be of more interest to you. Specifically, these partners collect information about your activity on our site(s) to enable us to:

- measure and analyze traffic and browsing activity on our site(s);

Our partners may use non-cookie technologies that may not be impacted by browser settings that block cookies. Your browser may not permit you to block such technologies. For this reason, you can use the following third-party tools to decline the collection and use of information for the purpose of serving you interest-based advertising:

- The NAI's opt-out platform: <http://www.networkadvertising.org/choices/>
- The EDAA's opt-out platform <http://www.youonlinechoices.com/>
- The DAA's opt-out platform: <http://optoutaboutads.info/?c=2&lang=EN>

INFORMATION COLLECTED AUTOMATICALLY

When you use our application, the following information is collected automatically:

Location

With your permission, We may collect your precise geolocation information and device location in order to offer you location-based services, such as a map of clients and offerers in your area.

Transactions

We collect information about your transactions and payment activity on Our application and Services, including the amount, time, date, recipient wallet, and type of trade.

Device

We collect information about the device you use to access Our Services, including language, type of device, operating system, mobile phone number, mobile network, and other device identifiers. We also log information about your activity on Our application and Services, such as access times, pages viewed, other pages visited, and IP address.

Cookies

When you use Our application and Services, like most websites and apps, we use cookies, Async-Storage or other tracking technologies to collect information. Cookies are small data files placed on your computer or other device that allow Us to identify you as Our customer and customize your experience.

We use both session and persistent cookies when you access our application or content. Session cookies are temporary and expire and no longer have any effect when you log out of your account or close your browser. Persistent cookies remain on your browser until they expire or you erase them.

You are free to decline our cookies if your browser or browser add-on permits, but removing or disabling cookies may interfere with your use and the functionality of the Our application and Services. Please refer to the help section of your browser or browser add-on for instructions and additional information on blocking, deleting, or disabling cookies.

Information from Third-Parties.

We may collect information on you from third-party services, including, but not limited to, nonpublic personal information, from identity verification sources or public databases.

USE OF INFORMATION

Information we collect may be used in the following ways:

- Improve and provide a full range of Our application and Services;
- Provide information, such as customer service, notifications, and security notices;
- To detect and prevent fraud and crime;
- To detect and prevent money laundering;
- To comply with applicable regulatory requirements;
- Send you important information, such as changes in terms, conditions, and policies and/or other administrative information;
- Personalize, manage, and improve Our application and Services;
- Combine your information with information obtained from elsewhere in order to help Us understand and improve your needs and personalize and improve Our application and Services and our advertising efforts;
- Verify your identity and/or location in order to allow access to your accounts, conduct online transactions, secure your personal information, and in order to prevent fraud and illegal or unauthorized activity, enforce our user agreements, and comply with laws and regulations in the Country where the transaction took place;

- For business purposes, including data analysis, audits, developing and improving products and services, enhancing Our application and Services, identifying usage trends and determining the effectiveness of promotional campaigns;
- Resolve disputes and troubleshooting problems;
- Respond to your inquiries and fulfill your requests;
- Direct marketing and promotional offers on behalf of Us, Its partners and associates, including via SMS and email; and
- Fulfill any other purpose for which the information was collected. We will never sell or rent your personal information to any third parties. We will only use or share your information according to the terms of this Policy, and for Our own information processing.

PROTECTION & STORAGE OF INFORMATION

Protection and security of your personal information is important to us. We protect your information, including any non-public personal information that can be used to identify you, such as your government-issued ID number, by using reasonable physical, technical, and administrative security measures. This includes limiting access of your information to employees with only information they need to know to reduce the risks of alteration, disclosure, loss, misuse, and unauthorized access. All of our procedural safeguards are designed to comply with generally accepted standards, applicable laws and regulations. We will store and protect your information securely during and after the life of your Ride O'Clock account in compliance with our legal obligations and policy. If you have any questions or concerns about our security measures, you may contact us through our Support Page.

SHARING OF INFORMATION

We may share the information we collect from you in the following ways.

- We will sometimes need to share your information with third-party identity verification services in order to prevent fraud and confirm the validity of the information provided against public records. By using Our application and Services, you acknowledge and consent that these service providers may retain and use your information to perform services for Us and improve their own services, solely related to identity verification and fraud prevention services.

- We will sometimes need to share information with service providers performing legal, marketing, and other services on our behalf, sometimes related to the analysis and improvement of Our Services experience. Third Parties are obliged to follow our confidentiality policy and safe-keep all your information in their possession as per our Privacy Policy.
- We may need to share your information to complete a routine third-party financial, legal, or technical audit of Our operations.
- We may need to share your information with local and foreign law enforcement, government officials, or other third parties when compelled to do so by a subpoena, court order, or other legal procedure, or when we believe in good faith that disclosure is necessary to prevent any physical harm, financial loss, to report suspected illegal activity, or to investigate potential violations of our User Agreement.
- In the event of a merger, acquisition, or other purchase of Our assets by another company, that company will have access to the information you have provided to Us. We will require that the new entity follow the procedures of this Privacy Policy and notify you of any such change in the applicable policy.
- Apart from the above, we will only share your information with other third parties with your direct consent or direction to do so, unless we are lawfully permitted to do so without your consent.
- We may also share, with affiliates or non-affiliated third parties, anonymized, de-identified information which cannot be reasonably used to identify you.

WHEN CAN WE TRANSFER YOUR DATA?

Your information, including Personal Data, is processed at Our operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your country or other governmental jurisdiction where the data protection laws may differ from those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

We will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

PRIVACY OF CHILDREN UNDER 18

You must be at least Sixteen (16) years old to use our application and Services. We do not intentionally collect any information from or about any individual under the age of 16.

SECURITY OF YOUR PERSONAL DATA

The security of Your Personal Data is important to Us. Our application uses Secure Sockets Layer (SSL) which is the standard technology for keeping an internet connection secure and safeguarding any sensitive data that is being sent between two systems, preventing criminals from reading and modifying any information transferred, including potential personal details. It does this by making sure that any data transferred between users and sites, or between two systems remain impossible to read. It uses encryption algorithms to scramble data in transit, preventing hackers from reading it as it is sent over the connection.

WHAT HAPPENS IN CASE OF A DATA BREACH?

We have designed our application to ensure the safety of your information at all times. However, we recognize that there is a need to have clear safety measures in place to be followed in case of any security breaches which have become increasingly common in our industry/ with the growth of the internet.

We shall have a duty to inform you within a reasonable time of any data breach as and when it may arise.

We shall also provide you with clear options available to you depending on the nature of the breach so as to ensure safe recovery of your data and account with the least inconvenience to you.

COOKIES

What Are Cookies?

Cookies are small amounts of data that are sent to your browser and stored on your computer's hard drive to collect standard internet log information and visitor behavior information. When you visit the site, we can automatically collect information from you through cookies or similar technologies.

How Do We Use Cookies?

We use cookies in a range of ways to make your experience on our Platforms more enjoyable, including but not limited to:

- a. to keep you signed in;
- b. to record your habits and preferences when browsing our site;
- c. to record our performance and verify the effectiveness of online advertising through Google Stats with cookies.

What Types of Cookies Do We Use?

We use different types of cookies, including but not limited to:

a. Social Medial Cookies

These cookies are used when you share information using a social media sharing button or "like" button on our app or you link your account or engage with our content on or through a social networking app such as **facebook, Twitter or Google +**. The social network will record that you have done this.

b. Essential Cookies

These cookies are essential to provide you with services available through our app and to enable you to use some of its features. For example, they allow you to log in to secure areas of our app and help the content of the pages you request load quickly.

c. Functional Cookies

We use such cookies to help us identify you and remember your previous preferences and settings, which may include your device, your operating system, your preferred language, your location, and other session data. We use a mix of first-party and third-party cookies.

d. Marketing Cookies

We use these cookies to collect information about your visit to the site, the content you view, the links you follow, and other information about your browsers, devices, your IP addresses and referral URLs. We sometimes share certain parts of the

collected information with third parties for marketing purposes. We may also share online data collected through cookies with our marketing partners. This means that when you use our application, you may also be shown advertisements based on your browsing patterns on our site and applications.

e. How to Manage Cookies?

Most browsers are preset to accept cookies. You can adjust your browser setting to prevent cookies or to notify you as soon as cookies are loaded. However, stopping all cookies might mean that you cannot access or use some features of the site.

DATA PROTECTION RIGHTS THAT YOU ENJOY

We hope to ensure that you are fully aware of the data protection rights that you enjoy. Unless otherwise required by law or government orders, each User has the following rights:

a. Right of Access

You have the right to access or obtain copies of your personal information. We may charge a reasonable fee for providing the access service.

b. Right to Rectification

You have the right to correct your personal information that you deem inaccurate. You also have the right to ask us to complete the personal information that you deem incomplete within a reasonable limit.

c. Right to Restriction of Processing

Under certain circumstances as required by law or as specifically reminded by us, you have the right to request us to restrict or stop the processing of your personal information; however, you understand that such restriction of the processing may prevent us from providing you with some of the Services.

d. Right to Object

Under certain circumstances as required by Law or as specifically reminded by us, you have the right to object to the processing of your personal information; however, you understand that such objection to the processing may prevent us from providing you with some of our Services.

e. Right to Data Portability

Under certain circumstances as required by Law or as specifically reminded by us, you have the right to request us to transmit the personal information that we collect to another body, or directly to you. We may charge a reasonable fee for providing the transmission service.

f. Right to Erasure (Right to be Forgotten)

You have the right to ask us to delete the personal data we hold on you

INDEMNITY & LIMITATION OF LIABILITY

By Approving and accepting the terms and conditions of this policy, User shall hold harmless the Company, its promoters, officers, directors, employees, affiliates, agents, sub-contractors and other representatives from any claims, demands, liabilities, suits, proceedings, penalties, costs or expenses of any kind (including, attorneys' fees and expenses) arising out of or in connection with:

- (i) Sharing any information with Third Parties;
- (ii) breach of any obligation, terms, representation, warranties and covenants under this Agreement;
- (iii) breach of confidentiality obligations under this Agreement and/or

This provision shall survive the expiration or termination of the relationship of the User with Hubs-In Rides for any reason.

Notwithstanding anything to the contrary elsewhere contained in this policy, the Company, in any event, regardless of the form of claim, shall not be liable for any indirect, special, punitive, exemplary, speculative or consequential damages, including, but not limited to, any loss of use, loss of data, business interruption, and loss of income or profits, irrespective of whether it had an advance notice of the possibility of any such damages.

CONTACT US WITH QUESTIONS

Please contact Us directly through our Contact Us with any questions or concerns regarding this Privacy Policy.