

FABNEN PRIVACY POLICY

This privacy policy (the “Privacy Policy”) applies to the use of www.FABNEN.com (the “Site”) and FABNEN mobile application (the “Application”). This site is owned and operated by [FABNEN LTD] (the “Company”).

The phrases “Site” and “Application” are used interchangeably within the Privacy Policy.

The Company is referred hereto as “FABBEN”, “we” or “us” and “you” or “user” means you as a user of the Site and/or the Application.

1. INTRODUCTION

- 1.1. We take privacy, and the security of personal data, very seriously, and we are committed to ensuring that we safeguard the privacy and personal data of our Site visitors and those with whom we communicate through the Site, whether by email or electronically, at all times and in the best way possible.
- 1.2. The purpose of this Privacy Policy is to inform users of our Site of the following:
 - 1.2.1. the personal data we will collect;
 - 1.2.2. use of collected data;
 - 1.2.3. who has access to the data collected;
 - 1.2.4. the rights of the Site users;
 - 1.2.5. the Site’s cookie policy.
- 1.3. This Privacy Policy applies in addition to the Terms and Conditions of our Site.

2. YOUR PERSONAL DATA

- 2.1. Personal data is collected about you whenever you access our Site, register with us, contact us, send us feedback, purchase products or services via our Site, post material to our website, complete forms on our Site or take part in customer surveys.
- 2.2. In general, the sorts of data that we can acquire, depending upon the circumstances, include:
 - 2.2.1. your name;
 - 2.2.2. address;
 - 2.2.3. email;
 - 2.2.4. your date of birth;
 - 2.2.5. details of any feedback you give us, and this may be by phone, email, post or via social media;
 - 2.2.6. information about the services we provide to you;

2.2.7. your account details, such as username, login details.

2.3. In general terms, we may use this personal data to:

2.3.1. create and manage your account with us;

2.3.2. verify your identity;

2.3.3. provide goods and services to you;

2.3.4. notify you of any changes to our Site or to our services that may affect you.

3. CHILDREN

Please note that our Site is not intended for use by children. We do not knowingly collect or use personal data from children under 16 years of age. If we learn that we have collected personal data from a child under 16 years of age, the personal data will be deleted as soon as possible. If a child under 16 years of age has provided us with personal data, their parent or guardian may contact our privacy officer.

4. GDPR

4.1. For users in the European Union, we adhere to the regulation (EU) 2016/679 of the European Parliament and the Council of 27 April 2016, known as the General Data Protection Regulation (the "GDPR"). For users in the United Kingdom, we adhere to the GDPR as enshrined in the Data Protection Act 2018.

4.2. We have not appointed a Data Protection Officer as we do not fall within the categories of controllers and processors required to appoint a Data Protection Officer under Article 37 of the GDPR.

5. CONSENT AND LEGAL BASIS

5.1. By using our Site, users agree that they consent to the conditions set out in this Privacy Policy.

5.2. The legal basis for us processing your personal data is:

5.2.1. you have provided your consent to that processing;

5.2.2. processing is necessary for the performance of our services offered within the Site;

5.2.3. processing is necessary for us to pursue our legitimate business interests.

5.3. You may withdraw your consent any time. If you withdraw your consent, it will not make processing which we completed before you withdrew your consent unlawful.

5.4. You can withdraw your consent or oppose other legal basis for processing your personal data by sending us a withdrawal notice or oppose notice by email to [Support@fabnen.com].

6. HOW WE USE PERSONAL DATA

Data collected on our Site will only be used for the purposes specified in this Privacy Policy or indicated on the relevant pages of our Site. We will not use your data beyond what we disclose in this Privacy Policy.

7. EXTERNAL LINKS

This Privacy Policy relates to your use of our Site and electronic communications. Please note that our Site may link to other third-party websites that may also gather information about you. Third-party websites will operate in accordance with their own separate privacy policies, and we have no control over any personal data that they may acquire, store and use. For privacy information relating to these other third-party websites, you should consult their privacy policies as appropriate.

8. SHARING PERSONAL DATA WITH THIRD PARTIES

8.1. We may disclose your personal data to our employees who reasonably need access to user data to achieve the purposes set out in this Privacy Policy.

8.2. We do not sell or rent your personal data to third parties for their marketing purposes without your explicit consent.

8.3. We share your personal data with third parties as detailed below:

8.3.1. **With other users and Site visitors.** Once you register, your username, country, and additional information regarding your activity is made public and is visible to all users of the Site. This information includes photos you upload, your posts and additional information you may choose to add to your profile. Your information will also be shared with other users when you message or otherwise communicate with such users. When you publish your information and/or share your data with other FABNEN users, you do so at your own risk.

8.3.2. **With Service Providers.** We share personal data for business purposes with service providers that provide us with services for the purpose of operating the Site, opening, and operating your account as well as providing ancillary services and solutions. These include, among others, hosting services, data and cybersecurity services, web analytics and performance tools, IT SaaS services, legal and financial advisors, or technical consultants. Consistent with applicable legal requirements, we take appropriate technical and organizational measures to require third parties to adequately safeguard your personal data and only process it in accordance with our instructions.

8.3.3. **For legal reasons.** We might need to share personal data with law enforcement agencies, public authorities or other parties in order to respond to a subpoena or court order, judicial process or to regulatory authorities, if we believe we are required to do so by law, or that doing so is reasonably necessary to comply with legal processes; when we believe it necessary or appropriate to disclose personal data to law

enforcement authorities, such as to investigate actual or suspected fraud or violations of law, breaches of security, or breaches of this Policy; to respond to claims against us; and to protect the rights, property, or personal safety of FABNEN , our customers, or the public.

8.3.4. **In the context of a corporate transaction.** Personal data will also be disclosed if we go through a business transition such as a merger, sale, transfer of all or a portion of the Company's assets, acquisition, bankruptcy, or similar event. In the event that we sell any business or assets, we will disclose your data to the prospective buyer. If we or substantially all of our assets are acquired by a third party, information held by us about our users will be one of the transferred assets.

9. COOKIES

- 9.1. We use cookies in connection with the operation of our Site. A cookie is a small file that is sent by a web server (where we host our Site) to a web browser (from where you view website) and which is then stored by the browser. The cookie contains an identifier which is stored in your browser and then sent back to our server each time your browser accesses our Site. These cookies may either be 'persistent cookies' (in which case they will continue to be held by your browser until they are deleted, or until a specified event/date) or they will be 'session cookies' which expire when you close your browser.
- 9.2. Usually, cookies do not hold any data by which you can be identified, although if we do hold personal data about you; for example because you have subscribed to a service that we offer, the cookie may be linked to that data.
- 9.3. We also use cookies for the following purposes:
 - 9.3.1. for authentication purposes;
 - 9.3.2. to identify users who are using a membership service;
 - 9.3.3. personalizing the web browsing experience;
 - 9.3.4. security;
 - 9.3.5. advertising;
 - 9.3.6. user behavior analysis;
 - 9.3.7. other as appropriate to fulfill above purposes.
- 9.4. In addition to cookies used by us, our service providers may also use cookies, and those cookies may also be stored in your browser when you visit our Site.
- 9.5. **We use Google Analytics.** This uses cookies to gather data about how users use our Site. This data is used to create reports about that use. Further information about Google's use of data may be obtained from Google's website.
- 9.6. If you wish to do so then, usually, you can prevent cookies from being downloaded to your browser and can delete those that have already been downloaded. How this may be achieved varies between different browsers. Consult the website of your browser provider

for more details. However, you should be aware that if you block or delete cookies this may have a detrimental impact upon your ability to access our Site, and the services that we provide. It may mean that not all of the facilities on our Site will be accessible by you, or it may mean that you are unable to access any member services which we provide.

10. HOW LONG WE STORE PERSONAL DATA

We apply a general rule of keeping personal data only for as long as is required to fulfil the purpose for which it was collected. However, in some circumstances, we will retain your personal data for longer periods of time. We will retain personal data as long as it is necessary and relevant for our operations, e.g., so that we have an accurate record of your dealings with us in the event of any complaints or challenge; and in relation to personal information from closed accounts to comply with applicable laws, prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigation, enforce our Terms and Conditions and take other actions as permitted by law.

11. HOW WE PROTECT YOUR PERSONAL DATA

11.1. In order to protect your security, we use the strong browser encryption and store all of our data on servers in secure facilities.

11.2. All data is only accessible to our employees. Our employees are bound by strict confidentiality agreements and a breach of this agreement would result in the employee's termination. While we take all reasonable precautions to ensure that user data is secure and that users are protected, there always remains the risk of harm. The internet can be insecure at times and therefore, we are unable to guarantee the security of user data beyond what is reasonably practical.

12. DO NOT TRACK NOTICE

Do Not Track Notice ("**DNT**") is a privacy preference that you can set in certain browsers. We do not track the users of our Site over time and across third party websites and therefore do not respond to browser initiated DNT signals.

13. WHERE WE PROCESS YOUR PERSONAL DATA

13.1. We transfer and keep user personal data in the United States of America ("**USA**"). When we transfer user personal data, we will protect that data as described in this Privacy Policy and comply with applicable legal requirements for transferring personal data internationally.

13.2. If you are located in the United Kingdom ("**UK**") or the European Union ("**EU**")/ European Economic Area ("**EEA**"), we will only transfer your personal data if:

- 13.2.1. The country your personal data being transferred to has been deemed to have adequate data protection by the European Commission; or if you are in the UK, by the UK adequacy regulations; or
- 13.2.2. We have implemented appropriate safeguards in respect of the transfer. For example, the recipient is a party to binding corporate rules or we have entered into standard EU or UK data protection contractual clauses with the recipient.
- 13.2.3. We will take all steps reasonably necessary to ensure that your personal data is treated securely and in accordance with this Policy.

14. RIGHTS OF EU, EEA, AND UK USERS

- 14.1. This section of the Policy applies to you if you are in the EU, the European Economic Area (EEA) or UK.
- 14.2. The Controller (within the meaning of the EU and UK General Data Protection Regulation (“GDPR”)) for the processing of personal data as described in this Privacy policy is: **[FABNEN LTD]**.
- 14.3. Under applicable EU regulation, you have the following rights in respect of your personal data:
 - 14.3.1. to obtain information about how and on what basis your personal data is processed and to obtain a copy;
 - 14.3.2. to rectify inaccurate personal information;
 - 14.3.3. to erase your personal data in limited circumstances where (a) you believe that it is no longer necessary for us to hold your personal data; (b) we are processing your personal data on the basis of legitimate interests and you object to such processing, and we cannot demonstrate an overriding legitimate ground for the processing; (c) where you have provided your personal data to us with your consent and you wish to withdraw your consent and there is no other ground under which we can process your personal data; and (d) where you believe the personal data we hold about you is being unlawfully processed by us;
 - 14.3.4. to restrict processing of your personal data where: (a) the accuracy of the personal data is contested; (b) the processing is unlawful but you object to the erasure of the personal data; (c) we no longer require the personal information for the purposes for which it was collected, but it is required for the establishment, exercise or defense of a legal claim; or (d) you have objected to us processing your personal data based on our legitimate interests and we are considering your objection;
 - 14.3.5. where you have provided your personal information to us with your consent, to ask us for a copy of this data in a structured, machine-readable format and to ask us to share (port) this data to another data controller; or

- 14.3.6. to obtain a copy of or access to safeguards under which your personal data is transferred outside of the EEA.
- 14.4. **Under certain circumstances, you may have the right to object, on grounds relating to your particular situation, to the processing of your personal data by us and we may be required to no longer process your personal data.**
- 14.5. In addition to the above, you have the right to lodge a complaint with a supervisory authority for data protection. Please note that the right of access and the right to erasure do not constitute absolute rights and the interests of other individuals may restrict your right of access or erase in accordance with local laws.
- 14.6. We will ask you for additional data to confirm your identity and for security purposes, before disclosing data requested by you.
- 14.7. We will decline to process requests that jeopardize the privacy of others, are extremely impractical, or would cause us to take any action that is not permissible under applicable laws. Additionally, as permitted by applicable laws, we will retain where necessary certain personal data for a limited period of time for record-keeping, accounting and fraud prevention purposes.

15. MODIFICATIONS

This Privacy Policy may be amended from time to time in order to maintain compliance with the law and to reflect any changes to our data collection process. When we amend this Privacy Policy, we will update the “Effective Date” at the bottom of this Privacy Policy. We recommend that our users periodically review our Privacy Policy to ensure that they are notified of any updates.

16. COMPLAINTS

If you have any complaints about how we process your personal data, please contact us through **[Support@fabnen.com]**.

EFFECTIVE DATE: [01/03/2022]