

Privacy Policy

This Privacy Policy explains how REST & VEST LLC (hereinafter - “we”, “our”, “us”, or “our company”) collects, processes, uses, and stores personal data that you provide to our company in order to use the Royalty platform and receive services from our company.

REST & VEST LLC as a data controller collects and processes your personal data in accordance with Federal Decree Law No. 34 of 2021 on Combatting Rumours and Cybercrimes (Federal Law No. 34 of 2021) as well as other applicable legislation which regulates the storage, processing and use of personal data.

Our products comply with [Google API Services User Data Policy](#) including the Limited Use requirements.

The purpose of this Privacy Policy is to explain what information we collect, for what purpose, how we use this information, and what we do to protect it.

What data do we collect?

Our company collects your personal data:

- your first name, last name;
- creative pseudonym;
- country and address;
- residency;
- biographical information about you that you provide to our company;
- phone number, email address, and contact details of instant messengers, social media, and media platforms;
- your webpages, including social media;
- Google account and other accounts that you specify yourself;
- company name;
- personal data according to the Know Your Customer (KYC) procedure that we receive from you, third parties, or publicly available sources, including:
 - passport or other identity document;
 - your photo;
 - documents establishing your source of funds;
 - results of KYC or Politically Exposed Person (PEP) checks, including information collected by our service suppliers;
- personal data we receive for AML/CFT (Anti-Money Laundering / Countering The Financing Of Terrorism) purposes;
- personal data you provide as part of your Account Royalty, including:
 - password;
 - login;
 - marketing preferences;
- personal data relating to your use of our services, including:
 - your transactions using your Account Royalty, accounts, including your accounts with third-party banks, financial institutions, payment card details, etc., the amount sent, the details of the sender and recipient, and the time and date of the transaction you make;
 - information about the digital device through which you access our services, such as device type, operating system, screen resolution, unique device identifiers, or mobile network system;
 - IP address and name of the city nearest to you at the time of registration and at the time of the last login to your Account Royalty;
 - date and time of login and requests;
- personal data in your correspondence with us by email, telephone, messaging, online chats, social media, or otherwise, including:

- whether you have clicked on links in electronic communications from us, such as the URL clickstream to our Website;
- personal data that you provide in response to our surveys;
- personal data that we collect from third parties to register you as a customer or provide you with services:
 - personal data related to payments to or from your accounts provided by payment processing services, banks, card schemes, and other financial service firms;
 - personal data from credit reference agencies or fraud prevention agencies;
- personal data that we collect through your use of our Website, including:
 - device information;
 - hardware and browser settings;
 - date and time of visits;
 - the pages you visit, the length of the visit, your interactions with the page, methods to browse away from our Website, and search engine terms you use;
 - IP address.

How do we collect your data?

You directly provide to our company your data that we collect. We collect and process data when you accept Royalty's Terms of Service (hereinafter - "the Agreement").

How will we use your data?

Our company collects your data so that we can:

- enter into the Agreement with you and perform it;
- provide services to you;
- send you reports in accordance with the Agreement;
- send you money and receive money from you in accordance with the Agreement;
- inform you about the services provided to you;
- contact you;
- let you know about special offers regarding our products and services that we think may be of interest to you;
- comply with the "know your customer" (KYC) procedure;
- comply with the requirements of applicable laws, including anti-money-laundering and anti-terrorist-financing laws.

The legal basis for the collection, processing, use, storage, and deletion of your personal data is your consent. By accepting this Privacy Policy, you consent to the collection, processing, use, storage, and deletion of your personal data in accordance with the provisions of this Privacy Policy. If you do not agree to share your personal data with us hereunder, you will not be able to use the Royalty platform and we will not be able to provide our services to you.

Your personal data will be collected, processed, and used under relevant agreements and pursuant to applicable law.

Use and transfer of data received from Google APIs to any app will adhere to [Google API Services User Data Policy](#), including the Limited Use requirements.

How do we store your data?

To preserve your data, we take necessary measures to protect it from access by third parties.

For more information about where your personal data is stored, please contact us at team@royalty.io.

In order to provide our services, and for other purposes as set out herein, we may transfer your personal data to banks and other financial institutions that we use to send funds according to your payment details. We also

may transfer it to our partners, affiliate or associate companies (hereinafter - "Partners") if such Partners participate in the provision of services for you and if they are bound by an obligation to ensure an adequate level of protection of your personal data. Our company provides such data to Partners with the limited purpose of providing and offering services for you.

involved in providing services to you.

We will not sell or distribute your personal data to third parties unless we have your consent to do so, or if it is required by applicable law, except where your personal data is transferred as expressly stipulated herein.

Our company will store your personal data for the purposes set out above for as long as necessary to achieve any of the goals stated herein, unless you request to delete it earlier, or to comply with applicable laws and decisions of competent courts and regulatory authorities. We will also regularly delete data that we believe is inaccurate, no longer relevant, or no longer necessary to achieve the goals set out herein.

Ensuring the security of your data

We have implemented technical and organizational security measures designed to protect any personal data processed by us. However, despite our security measures and efforts to protect your data, no online electronic data transmission or storage technology can be 100% guaranteed, so we cannot guarantee that hackers, cybercriminals, or other unauthorized third parties will not attempt to compromise the security of your personal data and collect, access, steal, or modify your data without authorization. Although we will do our best to protect your personal data, the transfer of personal data is at your risk. You should only access your Account Royalty in a secure environment.

Data transfer outside the European Economic Area

We comply with Regulation (EU) 2016/679 (GDPR). Under that Regulation, citizens and residents of the European Economic Area (EEA) can expect their personal data to be properly protected when transferred outside the EEA. When we provide our services to you, the personal data you provide to us may be transferred outside the European Union: to banks and other financial institutions that we use to send funds according to your payment details and to Partners involved in providing services to you. We carry out such transfer of your personal data only if there are mechanisms in place to protect it. These mechanisms may include data transfers to countries where an adequate level of protection is established or to organizations with appropriate safeguards. By providing your personal data, you consent to such transfer, storage, and processing.

Marketing

Our company may send you information about our products and services that we think you might be interested in.

If you have agreed to receive marketing information, you can always opt out later.

You have the right to prohibit our company from contacting you at any time for marketing purposes.

Unsubscribe and Opt-Out

If you no longer want us to contact you for marketing purposes, please send us an email to team@royalty.io.

Please note that some data may remain in our records after your deletion or modification of such data from your Account Royalty. We may use any aggregated data derived from or incorporating your personal data after you update or delete it, but not in a manner that would identify you personally.

Please also note that deletion of your personally identifiable data from our company's database will not prevent our company from using gathered anonymous data.

In addition to our company's normal procedure for deleting stored data, you can revoke our company's access to your Google/YouTube data via the Google security settings page.

What are your data protection rights?

Our company wants to make sure that you are fully aware of all your data protection rights.

You have the following rights:

Right of access. You have the right to request a copy of your personal data from our company.

Right to rectification. You have the right to request that our company rectify any information that you consider inaccurate. You also have the right to request that our company complete the information that you consider incomplete.

Right to deletion. You have the right to request that our company delete your personal data.

Right to restrict use. You have the right to request that our company restrict the use of your personal data.

Right to object to use. You have the right to object to the use of your personal data by our company.

Right to data portability. You have the right to request that our company transfer your personal data collected by us to another organization or directly to you, if technically possible.

Right to withdraw your consent. You have the right to withdraw your consent to the processing of your personal data at any time without affecting the legality of the processing that has been carried out previously based on your consent.

If you wish to exercise any of these rights, please contact us by email at team@royalty.io or write to us at Shams Business Center, Sharjah Media City (Shams), Al Messaned, Sharjah, United Arab Emirates, PO Box 9380.

If you send us a request, we will respond to you within one month of receiving your request.

Data protection of children and minors

Our company takes children's privacy very seriously, and therefore we deliberately do not collect or process personal data of people under the age of 18. If we find that a person under 18 has misrepresented their age when registering or entering into the Agreement, our company will immediately terminate such Agreement.

Cookies files

Cookies are text files that are placed on your computer to collect standard Internet log information and visitor behavior information. When you visit our Website, we may automatically collect information about you using cookies or similar technology.

For more information on cookies you may visit the website www.allaboutcookies.org.

How do we use cookies?

Our company uses cookies in a variety of ways to improve your use of our Website, including:

- keeping you signed in
- understanding how you use our Website

What types of cookies do we use?

There are several different types of cookies however, our Website uses:

- **Functionality** - Our company uses these cookies so that we can recognize you on our Website and remember your previously selected settings. These may include what language you prefer and the location you are in.
- **Advertising** - Our company uses these cookies to collect information about your visit to the Website, the content viewed, the links you followed, as well as information about your browser, device, and your IP address.

Our company may sometimes transfer some of this data to third parties for advertising purposes. We may also share the data collected through cookies with our advertising partners. This means that when you visit another website, you may be shown advertisements based on your views on our Website.

How do I manage cookies?

You can set your browser so that it does not accept cookies, and here - www.allaboutcookies.org, you will learn how to delete cookies from your browser. However, in such cases, some Website features may not work.

Google Analytics

We use Google Analytics, which is a web analytics tool that helps us understand how users engage with our Website. Like many services, Google Analytics uses first-party cookies to track user interactions, as in our

case, where they are used to collect information about how users use our site. This information is used to compile reports and to help us improve our site. These reports disclose Website trends without identifying individual visitors.

Privacy policy of other sites and applications

Our Website contains links to other websites and applications. Our Privacy Policy only applies to our Website, so if you follow a link to another website or application, you should check their Privacy Policy.

How can you contact us?

If you have any questions about our company's Privacy Policy or the data we store about you, or if you would like to exercise one of your data protection rights, you can contact us immediately.

Send us an email message to team@royalty.io

or mail to Shams Business Center, Sharjah Media City (Shams), Al Messaned, Sharjah, United Arab Emirates, PO Box 9380.

How can you contact the relevant competent body?

If you wish to file a complaint or believe that our company has not properly satisfied your request, you can also submit your claim or question directly to the relevant data protection supervisory authority.

Changes to our Privacy Policy

Our company regularly reviews its Privacy Policy and posts updates on the Website.

This Privacy Policy was updated on March 1, 2024.