

Privacy Policy

This Personal Data Protection Notice ("Notice") explains how Cresow ("CRESOW" or "we") concerning the website www.cresow.io and/or www.cresow.com and/or www.cresow.trade and/or www.cresow.tech, collects, processes, utilises and discloses your Personal Data pursuant to the Personal Data Protection Act 2010 (the "Act").

By providing your own and/or another individual's Personal Data to us when visiting us at www.cresow.io and/or www.cresow.com and/or www.cresow.trade and/or www.cresow.tech (the "Site and/or sites") or by interacting with us or any offline commercial transaction, you confirm that you and such other individual consent to us using, collecting and processing all the Personal Data in the manner described in this Notice. Please "refrain" from providing us any Personal Data that that you do not want to be used in the manner described below.

CRESOW reserves the right to change, amend his/her Privacy Policy at any time and will notify users of the same by updating the Notice on the Site. You are advised to check this Notice from our website occasionally for "amendments" or "updates". Also, kindly note that this policy does not apply to the practices of companies not owned or controlled by CRESOW or to people whom CRESOW does not employ or manage. Your access to and use of the Site and Services is also subject to the "Terms of Use". All terms not defined herein are defined in the "Terms of Use".

Types of Information We Collect:

Personal Information: We collect personal information you provide to us when you create an account with us, details of any requests or transactions you make through the eService, and communications you send to us or submit to the Site ("Personal Information"). You may choose not to provide certain information, but you may not be able to experience all the features available on our Site and/or all the services provided by CRESOW. Below are the types of Personal Information that we collect:

- a) Personally Identifiable information, ie Name, photo, gender, date of birth, age, nationality, passport number / identification card number, passport issuing country and country of residence;
- b) Contact information e.g. physical mailing address, email address and phone numbers;
- c) Payment information e.g. credit or debit card information, including the name of cardholder, card number, card issuing bank, card issuing country, card expiry date and banking account details; and
- d) Technical information e.g. IP address.

NonPersonal Data: Aggregate and Anonymous Data is the type of information that does not identify you specifically, including data collected automatically when you access to our Site. This may include cookies, pixel tags, web beacons, browser analysis tools and web server logs. This also includes information from the devices you use to access our Site or mobile platform, your operating system type or mobile device model, browser type, domain, and other system settings, as well as the language your system uses and the country and time zone of your device. Our server logs may also record the IP addresses of the devices you use to interact with the Site. We may also collect information about a website you were visiting before you access to our Site and any website you visit after you leave our Site, this information is supplied to us by your browser. We may also use software tools, such as Javascript, to measure and collect session information, including page response times, download errors, and methods used to browse away from the page. NonPersonal Data also includes some data collected by location services.

How We Use Personal Information and NonPersonal Data:

The Personal Data collected by us may be used for the following but not limited to the following purposes:

- Build, operate and improve our Site and the Services;
- Perform user analytics;
- Provide customer support;

- Communicate with you and provide additional information that may be of interest to you such as, for example, projects that we believe may be of interest to you based on your geographic location and previous use of the Service;
- Send you reminders, technical notices, updates, security alerts and support, and administrative messages;
- Manage our everyday business needs such as Site administration, analytics, fraud prevention, or to comply with the law.
- We will never sell or rent any your Personal Information / Data or NonPersonal Data to any other parties.

When and Why We Disclose Personal Information and NonPersonal Data:

Except as provided herein, we will not display or disclose your Personal Information on the Site, or to any third parties unless it is necessary to provide the Services, when required by law, or if we have good faith belief that such action is reasonably necessary to:

- comply with current judicial proceedings, a court order or legal process served on us;
- in compliance with antimoney laundering and counter against financing of terrorism law;
- protect and defend our rights, property and interests, including by enforcing our agreements, policies and Terms of Use;
- respond to claims that any submitted content violates the rights of third parties;
- respond to your requests for customer service;
- protect the rights, property or personal safety of CRESOW, its members and the public;
- in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of our business by another company, or
- with your consent to share the information.

If you have created an account with CRESOW, some information about you may be publicly available, such as:

- your account name;
- any information you choose to add to your profile (such as a picture, bio, your location);
- projects you've backed;
- projects you've launched;
- any comments you've posted on the Site.

If you are a Backer, we will share your account name with the Project Creator and the amount of your donation and your payment information with our third party payment processor. If you are a Project Creator, you will be asked to verify your identity before the project begins and verified name will be publicly displayed on project successfully launched.

We may share NonPersonal Data with analytics companies to learn information about how our users interact with the Site. This enables us to optimise the Services. See also "Third Party Analytics" below. However, we ensure that you will not receive unwanted communications, only information with regard to promotions, offers, products or services which are relevant to your transaction with us.

Your Choices:

You can opt out of receiving our emails by following the unsubscribe instructions included in each of the email or by contacting us at hello@cresow.io . Also, you can modify or delete the Personal Information you have provided to us by logging in and updating your profile. We will retain your information only for as long as needed to provide you the Services or as long as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

We employ generally accepted industry standards to protect your personal information and we continuously strive to protect your information and privacy as much as we can. Unfortunately, no data transmission over WiFi or the Internet can be 100% secure and can be intercepted. As a result, we cannot guarantee or warrant the security of any information you disclose or transmit to us online, however we will ensure that the security that we for the information received by us is stringent.

Third Party Analytics:

This Notice only addresses the use and disclosure of information by CRESOW. We may use analytics services to help us analyze the information we have collected from you. These analytics services may use cookies, web beacons and other devices and technologies to track traffic data. Data that they collect typically includes, but is not limited to, your IP address, your ISP, the browser you use to visit our Site. This Notice does not apply to, and we are not responsible for, such technologies placed by third party analytics services.

Under Aged Person:

CRESOW is not directed at “people/person under the age of 13”, and does not consciously collect any Personal Information from “people/person under the age of 13”. We request that all CRESOW users be at least 18 years old (or a legal age in your jurisdiction) or have received parental consent and supervision when using the Service.

Modifications:

We may occasionally modify this Notice. All changes will be effective upon posting on the Site. You can determine when was this Notice last revised by referring to the “Last Updated” legend herein. You agree to be bound by any such changes if you continue to use our Services and the Site after such changes have been posted. We may change, restrict access to, suspend or discontinue the Site or the Service, or any portion thereof, at any time.

Questions about Our Privacy Policy:

If you have any questions or concerns regarding this Privacy Policy, you may contact us by email at hello@cresow.io .

Acceptable use policy & Term of Use:

With reference to the terms of use of our Website and services, please refer to our Term of Use for further information.

Last Updated : 30/09/2018