

Privacy policy

This policy ("policy", together with our terms of use) explains and sets out the basis for why and when we collect personal information about the people who visit our website(s), how we use it, the conditions under which we may disclose it to others and the measures we take to keep it secure.

Privacy is of utmost importance at gracecoin.io. We recognize the significance of protecting information that is stored on our servers or network or is intended to be stored on our servers or network and which relates to an individual. The data we protect are the "personal data" which is any information that can be used to identify you directly or indirectly.

This privacy policy is designed to address regulatory requirements of the jurisdictions in which gracecoin.io offers its services, including the general data protection regulation ("gdpr"), as enacted by the Indian commission and the Indian consumer privacy act ("icpa"). In this privacy policy, the terms "service" and "services" have the same meaning as described in the user agreement.

This privacy notice applies to all processing of personal data on the website www.gracecoin.io and all other gracecoin.io sites on which it appears (the "sites"). If you do not agree with this privacy policy, in general, or any part of it, you should not use the sites or services. This privacy policy is periodically reviewed to ensure that any new obligations and changes to our business model are taken into consideration. We may amend this privacy policy at any time by posting an amended version on our website. In this privacy policy, we will tell you:

1. Who are we and how can you contact us if you have any concerns?

The organization that is responsible for ensuring that your personal data is processed in compliance with applicable regulations is: gracecoin.io global network, if you have any concerns, questions or if you would like to exercise any of your rights with respect to your personal data, you may contact our data protection officer ("dpo") at support@gracecoin.io.

2. What data do we collect about you and how do we collect it?

We collect your personal data through a variety of methods: either you provide it to us

directly or we collect it from external sources, or we collect it by using automated means.

Information you may provide to us: you may give us information about you by filling in forms on our sites or through our app or by corresponding with us by phone, email, or otherwise. This includes information you provide when you register to use the services and when you report a problem with the sites or with our app.

Information we collect about you: with regard to each of your visits to our sites or our app we automatically collect the following information:

login information: we log technical information about your use of the services, including the type of browser and version you use, the wallet identifier, the last access time of your wallet, the internet protocol (ip) address used to create the wallet and the most recent ip address used to access the wallet.

Device information: we collect information about the device you use to access your account, including the hardware model, operating system and version, and unique device identifiers, but this information is anonymized and not tied to any particular person. Transaction information: in connection with our services (as such term is defined in our user agreement), we may collect and maintain information relating to transactions you effect using the gracecoin.io wallet (e.g. Converting one virtual currency to another or purchasing virtual currencies). Information we collect required by law, rule, or regulation: depending on the service, we may collect information from you in order to meet regulatory obligations around know-your-customer ("kyc") and anti-money laundering ("aml") requirements. Information that we collect from you includes the following:

full name

residential address

contact details (telephone number, email address)

date and place of birth, gender, place of citizenship

bank account information and/or credit card details

your status as a politically exposed person

source of funds & proof of address

passport and/or national driver's license or government-issued identification card to verify your identity

transaction history and account balances in connection with your use of certain services.

Information we collect from external sources: we also receive information from other sources and combine that with the information we collect through our services. For instance:

we use "cookies" from time to time to help personalize your online experience with us. A cookie is a small text file that is stored on your computer to help us make your visit to our sites more "user-friendly." Please see our cookie policy for more details about the cookies we use. Cookies provide us with information about your use of the sites that can

help us improve the sites and your experience with it. We will process personal data collected through cookies in accordance with this privacy policy. If you have set your browser to alert you before accepting cookies, you should receive an alert message with each cookie. You may refuse cookies by turning them off in your browser; however, you should be aware that our sites, like most other popular sites, may not work well with cookies disabled.

We may analyze public blockchain data to ensure parties utilizing our services are not engaged in illegal or prohibited activity under our terms & condition agreement and to analyze transaction trends for research and development purposes.

We use third-party services that may be co-branded as gracecoin.io but will do so with clear notice. Any third-party services may collect information as determined by their own Privacy policies.

Banks or payment processors that you use to transfer fiat currency may provide us with basic personal data, such as your name and address, as well as, your bank account information. Advertising or analytics providers may provide us with anonymized information about you, including but not limited to, how you found our website.

3. On what basis do we collect your data?

We only use your personal data where we have a legal basis to do so: consent. For some processing activities, we require your prior consent. This applies for example to some of our direct marketing activities which fall under the scope of the gdpr. You will always be prompted to take clear, affirmative action so that we can ensure that you agree with the processing of your personal data. This action may, for example, take the form of a checkbox. If you have given us your consent for processing operations, you may always change your mind, and withdraw your consent at any time and easily; all you need to do is to send us an email at the following address support@gracecoin.io

performance of a contract. Some personal data we process about you is for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract with us.

Legal obligation - in some cases, we have to process your personal data to comply with legal obligations, including those applicable to financial services institutions, such as under the bank secrecy act and other anti-money laundering laws. You may not be eligible for certain services if we cannot collect the personal data necessary to meet our legal obligations.

Legitimate interest - in most cases where we process personal data in the context of our services we rely on our legitimate interests in conducting our normal business as a legal basis for such processing. Our legitimate interests are to identify or prevent fraud, to enhance the security of our network and information systems, or to carry out processing

operations for statistical purposes. We will use legitimate interest only when we have carried out an assessment on the impact that this processing may have on you, and concluded that the processing does not unduly infringe your rights and freedoms. For example, we do not use this justification if we process sensitive data, or when the processing would be unexpected for you, or if we consider it to be too intrusive.

4. For what purposes do we collect your data?

We collect your personal data to:

provide our services (including customer support);
process transactions and send notices about your transactions;
resolve disputes, collect fees, and troubleshoot problems;
communicate with you about our services and business and to inform you of matters that are important for your account and/or use of the sites. We also use your personal data to respond to any questions, comments or requests you filed with us and the handling of any complaints; comply with applicable laws and regulations;
establish, exercise and defend legal claims; monitor and report compliance issues;
customize, measure, and improve our business, the services, and the content and layout of our - sites and apps (including developing new products and services; managing our communications; determining the effectiveness of our sales, marketing and advertising; analyzing and enhancing our products, services, websites and apps; ensuring the security of our networks and information systems; performing accounting, auditing, invoicing, reconciliation and collection activities; and improving and maintaining the quality of our customer services); perform data analysis;
deliver targeted marketing, service update notices, and promotional offers based on your communication preferences, and measure the effectiveness of it. To approach you via email for marketing purposes, we request your consent, unless it is not required by law. You always have the option to unsubscribe from our mailings, e.g., via the unsubscribe link in our newsletter; perform risk management, including comparing information for accuracy and verify it with third parties and protect against, identify and prevent fraud and other prohibited or illegal activity, claims and other liabilities; and enforce our contractual terms.

5. How long do we keep your data?

We will only retain your personal information for as long as necessary to fulfil the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting obligations or to resolve disputes. While retention requirements vary by jurisdiction, information about our typical retention periods for different aspects of your personal information are described below.

Personal information collected to comply with our legal obligations under financial or anti-money laundering laws may be retained after account closure for as long as required under such laws. Contact information such as your name, email address and telephone number for marketing purposes is retained on an ongoing basis until you unsubscribe. Thereafter we will add your details to our suppression list to ensure we do not inadvertently market to you. Content that you post on our sites such as support desk comments, photographs, videos, blog posts, and other content may be kept after you close your account for audit and crime prevention purposes (e.g. To prevent a known fraudulent actor from opening a new account). Information collected via technical means such as cookies, web page counters and other analytics tools is kept for a period of up to one year from expiry of the cookie. When personal data is no longer necessary for the purpose for which it was collected, we will remove any details that identify you or we will securely destroy the records, where permissible. However, we may need to maintain records for a significant period of time (after you cease using a particular service) as mandated by regulation. For example, we are subject to certain anti-money laundering laws that require us to retain the following, for a period of five (5) years after our business relationship with you has ended.

6. Who do we share your personal data with?

We may share your information with selected recipients to perform functions required to provide certain services to you and/or in connection with our efforts to prevent and investigate fraudulent or other criminal activity. All such third parties will be contractually bound to protect data in compliance with our privacy policy. The categories of recipients include: other gracecoin.io entities, including to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about our products, services and communications; service providers who help with our business operations and to deliver our services, such as: cloud service providers providing cloud infrastructure; providers of id verification solutions and other due diligence solutions (such as kyc and anti-money laundering); providers of website analytics; providers of customer service solutions; and providers of marketing automation platforms. Law enforcement, government officials, regulatory agencies, our banks, and other third parties pursuant to a subpoena, court order or other legal process or requirement if applicable to gracecoin.io; or when we believe, in our sole discretion, that the disclosure of data is necessary to report suspected illegal or fraudulent activity or to investigate violations of our user agreement. We also may share personal data with a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of gracecoin.io' assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal data held by

gracecoin.io is among the assets transferred.

Funding and transaction information related to your use of certain services may be recorded on a public blockchain. Public blockchains are distributed ledgers, intended to immutably record transactions across wide networks of computer systems. Many blockchains are open to forensic analysis which can lead to de-anonymization and the unintentional revelation of private financial information, especially when block chain data is combined with other data.

Because blockchains are decentralized or third-party networks that are not controlled or operated by gracecoin.io or its affiliates, we are not able to erase, modify, or alter personal data from such networks.

7. Is your data transferred outside of the Indian union?

As we are located outside of the Indian union, we will ensure that any entity, whether our processor or affiliate that transfers personal data to us from the in employs appropriate safeguards. If your personal data is transferred to us from the Indian economic area by our service providers (i.e., data processors who are engaged on our behalf) and business partners, we will ensure that the transfer is lawful.

8. What are your rights?

Under the gdpr and relevant implementation acts, individuals have statutory rights related to their personal data. Please note that rights are not absolute and may be subject to conditions.

One key right is the right to object. You have the right to object to processing of your personal data where we are relying on legitimate interests as our legal basis (see above). Under certain circumstances, we may have compelling legitimate grounds that allow us to continue processing your personal data. Insofar as the processing of your personal data takes place for direct marketing purposes, including profiling for direct marketing, we will always honor your request.

Other rights are as follows:

Right to withdraw consent - In so far as our processing of your personal data is based on your consent (see above), you have the right to withdraw consent at any time.

Right to access - You have the right to request access to your personal data.

Right to rectification - You have the right to request rectification of the personal data that we hold about you.

Right to erasure - You have the right to request erasure of your personal data. This enables you to ask us to delete or remove personal data in certain circumstances.

Right to restriction - You have the right to request restriction of processing of your personal data.

Right to data portability - In some cases, you have the right to request to transfer your personal data to you or to a third party of your choice.

The exercise of the aforementioned rights is free of charge and can be carried out by submitting our data subject access request form or contacting us at support@gracecoin.io.

Before responding to your request, we will verify your identity and / or ask you to provide us with more information to respond to your request, if we have any doubts about your identity. We will do our best to respond to your request within one month, unless your request is particularly complex (for example if your request concerns a large amount of sensitive data). In such a case, we will inform you of the need to extend this response time by two additional months.

9. How about children's privacy?

The gracecoin.io global network does not knowingly collect or use any personal data from minors. A minor may be able to willingly share personal information with others, depending on the products and/or media channels used. If a minor provides us with their information without the consent of their parent or guardian, we will ask the parent or guardian to contact us for the purpose of deleting that information.

10. Changes to our privacy policy?

The gracecoin.io global network reserves the right to update this privacy policy from time-to-time and we will inform you about any updates on our websites. The current version of the privacy policy, as published on our website, is applicable. With each update to our policies, we will note which sections have been updated, but please note that individual sections may vary depending upon what's being updated or changed in regards with your viewing experience here!

11. Security measures to protect your information

When you give us personal information, we take steps to ensure that it's treated securely.

Non-sensitive details such as your email address may be transmitted unencrypted over the internet, and so may not be guaranteed to be 100% secure. While we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk. When we receive your information, we make our best effort to ensure its security on our systems.

12. More information about privacy regulations

Please do not hesitate to contact us if you have any questions regarding this privacy policy by contacting us at support@gracecoin.io.

Thanks for reading