

## Privacy Policy

**Last Updated October 25, 2025**

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### Introduction

This Privacy Policy (this “**Policy**”) explains how **Kraster Pay** website (“**Kraster Pay**”, “**we**”, “**us**”, “**our**”) collects, uses, shares and protects the personal information you provide to us when you use the [krasterpay.io](https://krasterpay.io) website (the “**Site**”) or our products. This Statement governs the rules for processing personal information of our customers, their partners, representatives and all other visitors to the Site.

Kraster Pay is committed to protecting your privacy. We take all necessary legal, technical and organizational measures to ensure the confidentiality, integrity and availability of your Personal Information.

By “**Personal Information**” or “**Personal Data**” we mean any data by which you can be identified or which can help identify you.

The Personal Information Protection and Electronic Documents Act (“**PIPEDA**”) applies to Kraster Pay’ processing of Personal Information.

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### Our Contact Details

All references to “**Kraster Pay**”, “**us**”, “**we**” or “**our**” refer to Kraster Pay website.

If you have any questions regarding data protection, please contact us at:  
[support@krasterpay.io](mailto:support@krasterpay.io)

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### What Type of Personal Information We Collect

The types of Personal Information we may collect include:

- Contact details (email, telephone number or messenger ID)
- Details of your identity document
- Residence address
- Financial information
- Employment details
- History of your logs and activity on the Website
- IP address, browser and operating system information, device fingerprint.
- Other information required in accordance with the AML policy and/or Terms of Use

Most information we collect is provided by you directly. We could also receive some information from publicly available sources (for example, on sanctions) or from our contractors. We make use of screening lists provided by data vendors, ID verification, anti-fraud and transaction monitoring services.

Please note that we will not be able to provide our services to you if you refuse to provide us information according to our KYC/AML requirements communicated to you once you decide to apply for any of our services that require verification of identity and ongoing monitoring of activity. Please keep in mind that in some cases we may require additional details and documents for KYC and AML/CTF purposes.

Please note that processing of your Personal Data may include automated decision-making including profiling. We may apply automated decision-making including profiling for onboarding, maintaining the account with us and fraud prevention purposes.

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### How We Get the Information and Why We Have It

We process our clients' data for the following purposes:

- to provide our services to you, as individual, or a corporate client you represent;
- to contact you or reply to your requests;
- to comply with our legal obligations (e.g. KYC/AML requirements)
- to provide assistance in case of criminal investigation and regulatory action;
- to protect your assets from unauthorized access;
- to prevent any fraud and scam activity;
- to provide you information on our products, news and updates;
- to resolve disputes and protect your interests or interests of other users.

In accordance with international law, we rely on:

- **Your consent.** You are able to withdraw your consent at any time by contacting us at [support@krasterpay.io](mailto:support@krasterpay.io)
- We have a **contractual obligation**;
- We have a **legal obligation** to comply with AML/CTF requirements under the applicable laws and regulations, keep records for tax purposes;
- We have a **legitimate interest** in providing the necessary updates regarding our services, prevent any fraudulent activity proactively and retrospectively, and contacting employees of our clients and business partners.

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### Personal Information Collected Automatically

We may collect personal information automatically when you use our Services, as described below.

- **Cookies.** Cookies are small text files placed in device browsers that store preferences and facilitate and enhance your experience.
- **Pixel Tags/Web Beacons.** A pixel tag (also known as web beacon) is a piece of code embedded in our Services that collects information about engagement on our Services.

Who we share your Personal Information with

We may share this information with:

- our affiliates, agents and representatives;
- our contractors providing software for identity verification and anti-fraud purposes;
- our contractors providing us information from publicly accessible sources (for instance on sanctions);
- our financial service providers through which we facilitate fiat currency transactions to/from our services;
- law enforcement or regulatory agencies if required or permitted by law.

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#### Personal Data Retention

We will ensure that any information we need for any purpose shall not be kept for longer than it is necessary. We retain your personal data just to comply with our legal obligations, resolve disputes, and protect your and our legitimate interests.

We will retain your personal data for a maximum of **seven (7) years** after the termination of the legal relationship with us.

You can always request the deletion of personal data. But please be aware that in some cases we are required to retain your information to comply with legal requirements.

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#### Your Rights

Under data protection law, you have rights including:

- **Your right of access** - You have the right to ask us for copies of your personal information.
- **Your right to rectification** - You have the right to ask us to rectify information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.
- **Your right to erasure** - You have the right to ask us to erase your personal information.
- **Your right to restriction of processing** - You have the right to ask us to restrict the processing of your information.
- **Your right to object to processing** - You have the right to object to the processing of your personal data.
- **Your right to data portability** - You have the right to ask that we transfer the information you gave us to another organisation, or to you.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you. Please contact us at **support@krasterpay.io** if you wish to make a request.

Please note that in some cases we will not be able to fulfill your request due to our legal obligations or overriding legitimate interest. In such cases we will explain you the reasons why your request cannot be fulfilled and how you can complain.

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## Security

Kraster Pay has implemented security measures to comply with acknowledged international security standards. Our platform also uses **SSL or TLS encryption** for security reasons and for the protection of confidential content transmission when you send us requests.

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## Policy Changes

Kraster Pay may introduce amendments to the current Policy at any time. We may notify you on our Website or via E-mail.