

## MRHB PRIVACY POLICY

The purpose of this Privacy Policy is to inform MRHB users as to the information we collect, what we do with this information, and how your information is protected. This Privacy Policy will outline our information administration practises in relation to the information we acquire at MRHB and affiliated services. At all times, MRHB strives to uphold the privacy of individuals and abides by the Australian Privacy Principles set out in the *Privacy Act 1988* (Commonwealth).

**Privacy Policy Consent** By using MRHB and its affiliated services, you consent to the Privacy Policy and its information administration practices. MRHB may provide additional disclosures in relation to the privacy policy. These documents will apply supplementary to MRHB' Privacy Policy. These disclosures may expand on information administration practices or provide further clarification for specific practices. If you disagree with or are not comfortable with any aspect of MRHB' Privacy Policy, you should immediately cease the use of MRHB' services.

**Changes to the Privacy Policy** MRHB reserves the right to alter and/or modify this privacy policy at any time. Please review this policy periodically in case of any changes. If any significant or substantive Privacy Policy Amendments are made, we will notify you by email.

**Who Does MRHB' Privacy Policy Apply To?** MRHB' Privacy Policy applies to users of MRHB' services, including individuals, merchants, and legal entities. MRHB' users are those who use and/or purchase MRHB or affiliated services. MRHB services include, but are not limited to the following:

- Providing users with the opportunity to purchase, collect, breed, battle and play next as unique limited edition digital assets

**What Personal Information Do We Collect?** MRHB only collects information that is vital to the provision of our services. The information that we may collect includes, but is not limited to:

- (a) Identification Information:** Full name, date of birth, age, nationality, gender, signature, phone number, home address, email, utility bills, passport number, driver's license details, national identity card details, photograph identification cards, and taxation ID numbers.
- (b) Financial Information:** Transaction history, trading data, payment card numbers, bank account information.
- (c) Employment Information:** Job title, office location, description of role.
- (d) Personal Information:** Health, religious beliefs or affiliations, philosophical beliefs, criminal record, ethnic origin.
- (e) Any other information:** Will generally depend on the circumstances, relationship, and factual situation as between MRHB, as a cryptocurrency exchange service provider, and you, the client.

**Why Do We Collect This Information?** (a) **To Create a Better Experience for Our Customers**

The collection of data will allow us update and create new services that will better meet our client's needs. At MRHB, we endeavour to create a more personalised experience for our customers.

**(b) To Protect Our Customers**

The collection of transaction information will allow us to identify any suspicious activity that may lead to fraud or loss of funds. This may include enhancing security, combating spam and malware devices, and identifying and combating botting programs. As the crypto space is ever changing, we need to combat new risks affiliated with that. Devoid of your personal information, it will be difficult for us to ensure the security of our service.

**(c) To Comply with Regulatory Requirements**

The services offered by MRHB are subject to international regulations which require us to collect your personal information. Information collected will be used to maintain compliance with International Know Your Customer, Anti Money Laundering and Counter Terrorist Financing Regulations, as well as any other regulations that are legislated in the future. Some of the information that is required to be collected pursuant to these regulations include personal identification information, personal usage information, financial information, and employment information.

**(d) To Enforce our Terms in Our User Agreement**

It is important for MRHB to regulate its services and its customers relating to the prevention and mitigation any potentially prohibited activities, enforcing our agreements with third parties, and violations of our user agreement. For these purposes, it is essential for MRHB to collect user data.

If MRHB is unable to process user information for these reasons, the consequence is the termination of your account as we cannot perform our services in accordance to our terms.

**(e) Maintain your Registration as a Client**

This will allow you to access your account safely and securely whenever and wherever you are.

**(f) Ensure Quality Control**

We store user information for quality control and staff training, to ensure we provide users with accurate information.

**(g) Marketing Activities**

We may send you marketing or promotional offers to inform you of MRHB or affiliates' events, to deliver targeted marketing, and to provide you with promotional offers based on your communication preferences. We use information relating to your

usage of MRHB and contact information to provide a better marketing experience.

**Who Will We Share Your Information With?**

Information that MRHB collects may or may not be used or disclosed to:

- Individuals, entities, organisations, as part of MRHB providing gaming services to customers and includes, but is not limited to, experts, tribunals, law firms, enforcement agencies, and other associated professionals;
- Persons the client has expressly authorised or consented;
- MRHB's associated commercial and business partners, which include, but are not limited to, professional advisors, commercial organisations, and business agents;
- Comply with legal obligations or requirements;
- Develop business and commercial relationships;
- Respond to any enquiries where necessary; and
- All other matters, services, engagements, business developments, and commercial enterprises to the maximum extent permitted by law.

**How Is Your Information Protected?**

MRHB considers our user privacy to be of great importance. That is why we have implemented multiple security measures to ensure that client data is secure, free from unauthorised access, alteration, disclosure, and destruction. For example, we implement the following security measures:

- Security procedures within our offices;
- IT security procedures including password protection, site monitoring, firewalls; and
- Mandatory confidentiality guidements for all staff within the business.

However, despite the measures we have in place, data protection is never completely secure. We cannot guarantee the security of your personal information.

**Do we use cookies?**

Cookies are small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are not malicious programs that access or damage your computer. Most web browsers automatically accept cookies, but you can choose to reject cookies by changing your browser settings. However, this may prevent you from taking full advantage of our websites.

MRHB and our authorised third parties, may use cookies, and/or other tools to store and sometimes track information, such as analysing website traffic to help us provide a better website visitor experience. We may also collect certain information such as browser type, operating system, IP address, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

In addition, cookies may be used to serve relevant ads to website visitors through third party services. These ads may appear on this website or other websites you visit.

**Obtaining Information Through Third Party Sources**

MRHB will occasionally obtain information about you through third party. Information will only be obtained as required permitted by applicable law. Examples of this include public databases, credit bureaus, resellers and channel partners, and social media platforms.

**Automatically Collected Data**

MRHB receives and stores certain types of data whenever you interact with MRHB services. Data collected automatically includes any category listed under personal usage information.

**Why We Share Personal Information with Other Parties**

MRHB will never sell or rent your personal information. We will only share your information in the following circumstances:

- We share your information with third party identity verification services to prevent fraud. MRHB shares this information to confirm your identity with relevant public records to prevent fraud. These third-party services will store your information; however, they will only use this information for purposes of identity verification.
- MRHB may share your information with affiliated service providers. These affiliated services providers may include debt collection service agents, marketing firms, and technology services. All affiliated service providers are contracted to solely use this information for purposes that affiliate with MRHB.
- We will share your information with financial institutions which MRHB has partnered with to process payments.
- We may share your information with companies or entities that we purchase or merge with. The new company or entity will uphold this Privacy Policy.
- We may share your information with law enforcement officials or other entities when required to do so under applicable law.
- We may share your information with law enforcement, officials, or other third parties when we are compelled to do so by a subpoena, court order, or similar legal procedure, or when we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement or any other applicable policies.

**How We Protect and Store Personal Information**

MRHB may hold sensitive information in our facilities or service providers located worldwide. We protect your personal information by maintaining physical, electronic, and procedural safeguards in compliance with the applicable laws and regulations.

MRHB cannot guarantee that loss, misuse, unauthorised acquisition, or alteration of your data will not occur. Please note that the client plays a critical role in ensuring their own personal information

Furthermore, we cannot ensure or warrant the security or confidentiality of information you transmit to us or receive from us by

Internet or wireless connection, including email, phone, or SMS, since we have no way of protecting that information once it leaves and until it reaches us. If you have reason to believe that your data is no longer secure, please contact us at the email address, mailing address or telephone number listed at the end of this Privacy Policy.

### **Personal Information Rights**

With MRHB, you have a right to access, correct, object, and delete personal information.

You have a right of access to the personal information that we hold about you under Australian data protection legislation, and to some related information. You can also require any inaccurate personal information to be corrected or deleted.

You can object to our use of your personal information at any time, and you may have the right to object to our processing of some or all your personal information (and require them to be deleted) in some other circumstances.

If you wish to exercise any of these rights, please contact us as set out below.

### **How You Can Access or Change Personal Information**

You are entitled to review, correct, or amend your personal information, or to delete that information where it is inaccurate. You may do this by contacting us at [business@marhabadefi.com](mailto:business@marhabadefi.com).

If your account is closed or terminated, MRHB will keep your account information in our database for at least seven years for regulatory purposes. This ensures that those who are attempting to avoid fraud cannot achieve this by simply closing or terminating their account. When your account is closed or terminated, your information will not be used by MRHB for any further purposes, including being shared to third parties.

### **General Data Protection Regulations (GDPR)**

The General Data Protection Regulations (GDPR) apply to organisations who process data in the EU as well as organisations that offer goods or services to or monitors the behaviour of the people inside the EU. The GDPR applies to all information that can directly or indirectly influence an individual.

MRHB has prepared itself for the General Data Protection Regulations by providing information as to when MRHB data is deleted, have provided a transparent overview of MRHB's use of the personal information it has collected, and detailed how you can exercise your privacy rights.

European Union Residents have the following rights:

1. You will have the **right to withdraw your consent** to process your personal information.
2. You have a right to request MRHB provide you with a **copy of your personal information** held by us. This information will be provided without undue delay subject to some fee associated with gathering of the information (as permitted by law), unless such provision adversely affects the rights and freedoms of others.

3. You have the right to request MRHB **update any of your personal information** that you believe incorrect or inaccurate.

4. **Right to Erasure**

You have the right to request erasure of your personal information that:

- a. is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
- b. was collected in relation to processing that you previously consented, but later withdraw such consent; or
- c. was collected in relation to processing activities to which you object, and there are no overriding legitimate grounds for our processing.

5. **Right to Data Portability**

If we process your personal information based on a contract with you or based on your consent, or the processing is carried out by automated means, you may request to receive your personal information in a structured, commonly used and machine-readable format, and to have us transfer your personal information directly to another “controller”, where technically feasible, unless exercise of this right adversely affects the rights and freedoms of others.

A “controller” Is a natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of your personal information.

6. **Right to Restriction of or Processing**

You have the right to restrict or object to us processing your personal information where one of the following applies:

- (a) You contest the accuracy of your personal information that we processed. In such instances, we will restrict processing during the period necessary for us to verify the accuracy of your personal information.
- (b) The processing is unlawful, and you oppose the erasure of your personal information and request the restriction of its use instead.
- (c) We no longer need your personal information for the purposes of the processing, but it is required by you to establish, exercise or defence of legal claims.
- (d) You have objected to processing, pending the verification.

7. **Restricted Personal Information** shall only be processed with your consent or for the establishment, exercise or defence of legal claims or for the protection of the rights of another natural or legal person or for reasons of important public interest. We will inform you if the restriction is lifted.
8. **Notification of Erasure, Rectification and Restriction**  
MRHB will communicate any rectification or erasure of your personal information or restriction of processing to each recipient to whom your personal information has been disclosed, unless this proves impossible or involves disproportionate effort. We will inform you about those recipients if you request this information.
9. **Right to Object to Processing**  
Where the processing of your personal information is based on consent, contract or legitimate interests you may restrict or object, at any time, to the processing of your personal information as permitted by applicable law. We can continue to process your personal information if it is necessary for the defence of legal claims, or for any other exceptions permitted by applicable law.
10. **Automated individual decision-making and profiling**  
You have the right not to be subject to a decision based solely on automated processing of your personal information, including profiling, which produces legal or similarly significant effects on you, save for the exceptions applicable under relevant data protection laws.

If you believe MRHB has infringed your rights, we kindly request that you contact prior to lodging a complaint with the relevant authorities so that we may attempt to resolve the dispute. Please contact us at [business@marhabadefi.com](mailto:business@marhabadefi.com).

## **CONTACT US**

If you have an enquiry regarding our Privacy Policy surrounding personal information, you can contact us at [business@marhabadefi.com](mailto:business@marhabadefi.com).