



## PRIVACY POLICY and STATEMENT

EDCOIN (“EDCOIN”, “we”, “us”, “our”) follows the following privacy guideline in keeping your (“you”, “the contributor”) information safe and secured. It uses the information you knowingly provide and applies to all who use EDCOIN wallet: EDCOIN our website: <http://ed-coin.io>, social networking sites, and any of the online or offline platforms that we own or control. Please read the following to learn what information we collect from you (the "Contributors") and how we use that information.

**By using the EDCOIN wallet, you agree to the terms of this Privacy Statement, which is governed by the Data Privacy Act of 2012. If you do not agree with the practices described in this Privacy Statement, please do not provide us with your personal information or interact with the wallet.**

- I. What information do we collect?
- II. What do we do with the information that we collect from you?
- III. Information sharing, disclosure to third party merchants
- IV. Changes or updates in the privacy policy
- V. Websites linked to our wallet
- VI. Viruses, hacking and other offences
- VII. Cookies

### *I. WHAT INFORMATION DO WE COLLECT?*

- Upon contribution, we may collect pertinent identifiable information including (but not limited to) your name, birthday, email, address and the like.
- Personal Information may also include information contributors supply to us concerning your preferences and interests expressed including data related to the transactions made to and from your EDCOIN wallet accounts.
- We may also record and collect information shared with our customer support team, or any other information relevant to your use of EDCOIN wallet services.

### *II. WHAT DO WE DO WITH THE INFORMATION WE COLLECT FROM YOU?*

- Any of the information we collect from you may be used in one of the following ways:
  - For enhanced contributor experience
    - ✦ We may use your information for continuous improvement to enhance your EDCOIN wallet experience
  - For EDCOIN services improvement
    - ✦ Any feedbacks or comments you provide will definitely be considered in the betterment of the EDCOIN wallet.
  - For excellent customer service
    - ✦ EDCOIN is geared to always providing unparalleled customer service. Therefore any feedback is greatly welcomed

- For transaction processing
- Any of your public or private information will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the expressed purpose of delivering the purchased product or service requested.
- To administer a contest, promotion, survey or other site feature.
- To send periodic emails. The email address you provide for order processing, will only be used to send you information and updates pertaining to your order.
  - ✦ Please note that you may opt to unsubscribe to any future newsletters, subscription, solicitations and the like at any time. Details on this process are indicated at the bottom of each email or in the FAQs section.

### III. *INFORMATION SHARING AND DISCLOSURE TO THIRD PARTY MERCHANTS*

Privacy is important to us as it is to you. Therefore EDCOIN fully commits in safeguarding your personal information except in these following circumstances:

- ✦ **MERCHANTS, BUSINESS PARTNERS, SERVICE PROVIDERS, AND OTHERS.** EDCOIN, through the use of EDPOINTS app, provides an avenue for numerous merchants for increased traffic given the nature of the platform. These merchants are third party companies and individuals who are employed by us to facilitate and provide services on our behalf, and to perform application-related services (including but not limited to storage of data, service maintenance, database management, payment processing, web analytics and application and/or site features development and improvement. This means that these third parties have access to your personal information however they are obligated to protect that information and were only given such access to perform the aforementioned tasks on our behalf.
- ✦ **AGGREGATE INFORMATION AND DE-IDENTIFIED INFORMATION.** As part of our demographic profiling, industry analysis and similar objectives, we may share aggregated and de-identified information to third parties however any information shared in these contexts will not contain your personal information.
- ✦ **LAWS AND LAW ENFORCEMENT COMPLIANCE.** Each country and state has its own laws that may compel us to disclose any of your personal information as necessary by law, legal process, litigation and/or requests from public and governmental authorities within or outside your country of residence. Such disclosure will occur in instances of national security threats, law enforcement or other issues of public importance. Also in order to enforce our terms and conditions or protect our operations or users, we may also disclose such information about you as we deem reasonably necessary.
- ✦ **BUSINESS TRANSFERS.** We may transfer any and all personal information we collected to a relevant third party in the event of a reorganization, merger or sale.

### IV. *CHANGES OR UPDATES IN THE PRIVACY POLICY*

- EDCOIN reserves the right to edit, update or amend its privacy policy without prior notice. It is expected that each user has the initiative to update themselves in the policies periodically. Continued use of the application post-amendment would mean that you agree to these policies, and any information collected prior to the time any changes were posted would still abide by the rules and laws that applied at the time such information was collected.

### V. *WEBSITES LINKED TO OUR APPLICATION AND WALLET*

- EDCOIN allies with many local and international merchants---- bearing their own website links generally accessible in the EDPoints app, as well as their own privacy policies. This very privacy policy only covers the application itself and any information we collect on our application. If you link to their website, we

urge you to read their privacy policies as well. We are not responsible for any of the third parties' privacy policy and practices.

VI. *VIRUSES, HACKING AND OTHER OFFENCES*

- EDCOIN will not be held liable for any damages resulting from viruses, Trojans, worms and the like that may infect your device (such as your smartphones, tablet, and the like) upon using or accessing websites linked to our platform.

VII. *COOKIES*

- Cookies are small text files created by a website or application that is stored in the user's device either temporarily for that session only or permanently on the hard disk to help recognize you and keep track of your preferences. Users have the option to toggle their preferences. By default, the application is set to accept cookies. However you may change your default should you prefer to not accept them, but may result in not having optimal experience when viewed by the user. Cookies cannot retrieve any other data from your hard drive or pass on computer viruses.

## TERMS AND CONDITIONS

- I. Information about our service
- II. The Trading Platform
- III. Merchant Services
- IV. Acceptance of terms of use
- V. Reliance on information posted and disclaimers
- VI. Intellectual property rights
- VII. Liability
- VIII. Jurisdiction and applicable law
- IX. Concerns

I. *INFORMATION ABOUT US*

- **EDCOIN** is a utility-based cryptocurrency with the main purpose of benefiting all of the EDMARK distributors across the world.
- **EDCOIN** account, allowing EDCOIN storage, transfer and management, the "Wallet"
- **EDCOIN** trading platform permitting users of EDCOIN to trade with other "Trading Platform".
- Services from merchants accepting EDCOIN transactions, "Merchant Services"

II. *THE TRADING PLATFORM*

- EDCOIN wallet provides a trading platform for users to buy and sell EDCOINS. EDCOIN wallet is only an intermediary and is no way liable for any loss arising whatsoever from the Trading Platform.
- Accurate and correct references must be provided by EDCOIN contributors, and sellers are under no obligation to release EDCOIN if there are inaccuracies, errors or omissions in the reference message.
- EDCOIN contributors must act in their own name and behalf only, and may not act as an intermediary, broker or agent. Account contact details must be genuine, accurate and in no way misleading or confusing as to the identity and best contact methods of the account holder.

### III. *MERCHANT SERVICES*

- EDCOIN provides services for merchants who accept EDCOIN payments from their customers.
- Merchants agree that EDCOIN is not liable for any transaction processed through EDCOIN wallet or services, and that we make no warranty as to the identity, validity, legality, compliance or certainty of any transaction or associated agreement or arrangement.
- EDCOIN partners with different local and international merchants who have their own set of products and services that they offer. These products are not property of EDCOIN as these are provided as value added products and services for using our application. Therefore any product guarantees or warranties should be directed to the supplier/merchant. EDCOIN reserves the right to decline being the liason between the consumer and merchant.
- Merchants agree to adhere to the terms of service agreement in all dealings with EDCOIN services.

### IV. *ACCEPTANCE OF TERMS OF USE*

- The following terms and conditions immediately apply upon contribution:
  - EDCOIN may suspend, revoke or cease your contribution at any time without prior notification should there be instances of inappropriate and/or malicious use act.
  - Any breach on information privacy or other similar offences will be acted upon accordingly to the highest extent of the law.

### V. *RELIANCE ON INFORMATION POSTED AND DISCLAIMERS*

- The information on the application only aims to provide general information and should not be relied on for any legal and/or constitutional advice. Any losses or damages incurred due to reliance on the information posted on the application will not be held against the company to the fullest extent of the law.

### VI. *INTELLECTUAL PROPERTY RIGHTS*

- EDCOIN reserves the right to claim that all the information posted on the application & wallet is protected by copyright laws as the company is the proprietor of all intellectual property. No information from our site must be used for any commercial or similar use without explicit approval and consent from the company. Any such breach will result in the cessation of your right to use the application and any copies made in such regard must be destroyed.

### VII. *LIABILITY*

- EDCOIN, its affiliates, management and staff, and third party partners will not be liable for any indirect or incidental loss of profit, business and/or damages in relation to any of the following:
  - i. Your use of our application and website, the information contained in the site/ application, and/or information submitted by you
  - ii. Improper use of the information in the application or website
  - iii. Being unable to use the application or website
  - iv. Content modification or removal in the application or website
  - v. Merchant offerings, products or services linked to the application or website

### VIII. *JURISDICTION AND APPLICABLE LAW*

- The Philippine courts will have non-exclusive jurisdiction over any claim arising from, or related to, a visit to our site.

- These terms of use and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law.

IX. *CONCERNS*

- *Your* opinion is highly valued and appreciated. This gives an avenue for both EDCOIN and you as a user and/or merchant to come up with developmental strategies geared towards enhanced application experience. Should you have any concerns regarding any of the stated Privacy Policy and Terms & Conditions, feel free to contact us at [www.ed-coin.io](http://www.ed-coin.io).

CONTENT, COPYRIGHT, TRADEMARKS

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