

GENERAL DISCLAIMER:

We will not be liable for any acts of God or the things of God, we will not be liable for any acts of people or the things of people, world wide. Fully independent at all times. For Internet issues, we use granite security from IBM partnerships and other classified partnerships. Below age use, depends on each individual nation laws worldwide; Usually assisted with a guardian's assistance, at a certain age. Chinese children are fully mature by age 5, as an example.

General Privacy Notice

Last Updated: June 2026

Our privacy notices include this General Privacy Notice and our California Privacy Notice. To understand our privacy practices, you should refer to this General Privacy Notice (“Notice”) and if you are a California resident, please also see our California Privacy Notice. Ban Securities and Exchanges complies with the General Data Protection Regulation (“EU GDPR”), the EU GDPR as it applies to the laws of England and Wales (the “UK GDPR”) (together with the EU GDPR the “GDPR”) Switzerland’s Federal Act on Data Protection of 1992 (“FDAP”), the California Consumer Privacy Act (“CCPA”), the California Privacy Rights Act (together with the CCPA, “CPRA”), and all other applicable privacy laws.

For purposes of this Notice, “Ban Securities and Exchanges” includes Pious SA PLC. Welcome (together “Ban Securities and Exchanges,” “we,” “our,” and “us”). We collect information in connection with our products and services as well as how our website and mobile applications automatically collect information.

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- 1. What This Privacy Notice Covers Note: If you are an employee of one of our customers, you should refer to your employer’s privacy notice. This Notice applies to current account owners and admin users, current or**

prospective employees or independent contractors of Ban Securities and Exchanges, prospective customer and website visitors, or partners (resellers, brokers, market place partners, service providers (“individuals” or “you”).

This Notice applies to Personal Information, as defined below, we collect to conduct business and provide you with certain products and services (collectively, “Services”). The requirements do not apply to deidentified or aggregate information, which is a type of information that is not capable of identifying you.

This Notice describes the rights available to you regarding our use of your Personal Information (defined below). Use of Personal Information collected through the Ban Securities and Exchanges Services shall be limited to the purposes of providing the Services for which the individual has engaged Ban Securities and Exchanges, as described in this Notice, and otherwise with your consent. Some information provided to us that may, either alone or when connected with other information to which we may have access, individually identify you.

If you are a current customer account owner or admin user, please see Section 12 of this General Privacy Notice for information on collection, use, and sharing of customer employee data, including Personal Information.

2. What Personal Information We Collect

Personal Information

Personal Information is information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with an individual or household.

Children’s Personal Information

Our Services are not intended for or directed to children under the age of thirteen. We do not knowingly collect personal information directly from children under the age of thirteen without parental consent. If we become aware that a child under the age of thirteen has provided us with personal information, we will delete the information from our records. Please

contact us if you believe we have collected Personal Information from an individual under the age of thirteen.

Current Customer Account Owner and Admin User Information Every customer identifies an account owner, primary contact, or secondary contact, and admin users when receiving Ban Securities and Exchanges Services. We collect your name, title, business phone number and email address. We use your information to set up the account and for service, transactional and promotional communications.

We may collect information via audio or video recordings of calls when you call our customer service.

Prospective Employees, Employees, Independent Contractor Information

When you apply for employment with Ban Securities and Exchanges, we collect your resume and employment application information, including your name, postal address, telephone number, and email address so that we can communicate with you during the job application process. When you are hired as an employee, we collect information required for us to manage your employment and comply with applicable laws. This information may include your photograph, signature, social security number, telephone number, passport number, driver's license or state identification card number, insurance policy number, bank account number, or any other financial information, health insurance information. We may also collect your age, marital status, gender, veteran, or military status. Where applicable, we may collect student information related to eligibility for benefits.

This information may also include 'special categories' of Personal Information under the GDPR, where this is necessary, including racial and ethnic origin and medical information including medical conditions.

When you are retained as an independent contractor, we collect your name, business name, business address, email, and telephone number and any other information required for tax and billing purposes.

Prospective Customer and Website Visitor Information

We collect your name, address, title, company name, employer, business phone number, and email address when you contact us to register for an event, request information, or register for a free trial. We also document the products or services you purchase from Ban Securities and Exchanges. We collect browsing and search history, usage of, and information regarding your use of our applications or website using cookies. For more information about cookies, please see Section 5 below. This information may be used to create anonymous data to help us better understand customer preferences and needs. We draw inferences from the information we collect when you visit our website, use our app, or interact with our tools, widgets, or plug-ins.

We collect the city and state location of your device, which may include GPS-based, Wi-Fi based, or cell-based location information. You can disable collection of location information by our app at any time in your device location settings.

Partner Information

We may collect your name, employer, business phone number, and email address if you are a partner, reseller, or service provider for purposes such as marketing, procurement, and partnerships.

3. How Long Do We Keep Your Personal Information We retain Personal Information about you necessary to fulfill the purpose for which that information was collected and if applicable, in accordance with your employer's contract with us, consistent with applicable laws. For example, we generally retain information regarding our payroll services for at least ten years from the date of our last interaction/account closure/etc., in compliance with our obligations under applicable laws, or for longer if required to do so according to our regulatory obligations or where we believe necessary to establish, defend, or protect our legal rights or those of others. When we destroy your Personal Information, we do so in a way that prevents that information from being restored or reconstructed.

4. How Do We Collect Your Personal Information Below are the sources from which we may receive your Personal Information: directly from you from your device when you access our website, mobile app, and other online services from third parties that assist us in providing relevant Services

We may combine Personal Information that you provide us through our website with other information we have received from you or your employer, whether online or offline, or from other sources such as from our service providers.

5. Cookies When you visit our website for the first time, you will be asked to consent or reject the collection and use of cookies and similar tracking technologies. If you reside in the United Kingdom (“UK”), European Union (“EU”), the European Economic Area (“EEA”), or Switzerland, Canada, or California, we do not collect cookies until you consent or opt-in using Cookie Preferences.

You may update, change, or read more about the specific cookies we collect by reviewing your Cookie Preferences.

Within our product, we collect only required or strictly necessary cookies described below.

Ban Securities and Exchanges collects the following cookies via our website:

Required or Strictly Necessary Cookies

These cookies are required for proper operation of our website and use of our Services. For example, cookies enable you to access the website. A "persistent cookie" remains on your hard drive for an extended period. We use persistent cookies to determine from where you were referred to our website, as well as the last user ID that you used to log in. Ban Securities and Exchanges may set and access Ban Securities and Exchanges persistent cookies on your computer; persistent cookies are required to use the Ban Securities and Exchanges® Services.

Functional Cookies

Functional cookies allow us to analyze usage of our site to evaluate and improve its performance. They are used to provide a better user experience on the site, such as by measuring interactions with content or remembering settings. They are also used to recognize and count the number of visitors accessing the website and see how Website Visitors move around the site.

Tracking Pixels

We may place tracking pixels in our Applicant Tracking System (ATS). These pixels are used for analytics purposes, including to track statistical information around when an email sent to you is opened.

Advertising Cookies

We partner with third-party ad networks to manage our advertising on other sites and with third-party analytics companies to assist us with analyzing the use of our own website. These third-party companies use cookies, web beacons, pixel tags, and related technologies to collect information about your activities on this and other websites to provide you targeted advertising based upon your interests and to provide measurement and analytic services.

Specifically, we use the following third-party services: Microsoft's Bing Ads, Google Ads and Analytics, Quora Ads, LinkedIn Ads, Twitter Ads, Facebook Ads, Instagram Ads, and Hotjar Analytics.

To learn more about third-party advertising, and to opt out of certain adtargeting activities, please visit: aboutads.info/choices, and youronlinechoices.com.

To learn more about Microsoft's privacy practices, see: privacy.microsoft.com/en-us/privacystatement; to opt-out of interest based advertising with Microsoft, see <https://about.ads.microsoft.com/en-us/resources/policies/personalizedads>.

To learn more about Google's advertising policies, see:

policies.google.com/technologies/ads; your ad settings with Google, see: adssettings.google.com; and Google's ad personalization, see: policies.google.com/technologies/partner-sites.

To learn more about Quora's privacy practices, see quora.com/about/privacy; to opt-out of interest-based advertising with Quora, see: <https://www.aboutads.info/choices> and <https://www.youronlinechoices.com/>.

To learn more about LinkedIn's privacy practices, see linkedin.com/legal/privacy-policy; to opt-out of interest-based advertising from LinkedIn, see www.aboutads.info/choices and www.youronlinechoices.eu and www.youradchoices.ca/choices. To learn more about Twitter's privacy practices, see twitter.com/en/privacy; to opt-out of interest-based advertising from Twitter, see <https://optout.aboutads.info>.

To learn more about Facebook's privacy practices, see facebook.com/policy.php; to opt-out of interest-based advertising with Facebook, see <https://www.aboutads.info/choices> and <https://www.youronlinechoices.eu/>.

To learn more about Hotjar's analytics services and privacy practices, see the 'about Hotjar' section of Hotjar's support site; to opt-out data collection by Hotjar, see <https://www.hotjar.com/legal/compliance/optout/>.

This site is being monitored by one or more third-party monitoring software(s), which may capture information about your visit that will help us improve the quality of our Service. You may control the data being collected from your visit by visiting <https://smart-pixl.com> through a universal consumer options page located at <https://smartpixl.com/Unsub/unsub.html>.

6. How We Use and Disclose Your Personal Information

We use your Personal Information as described below and when the law allows us to. For more information about the legal basis for processing

which we rely on if you are located in the UK, EU, EEA, or Switzerland, please see Section 11 of this Notice.

We may use or disclose the Personal Information listed in Section 2 of this Notice for the following purposes:

To Provide our Services and for Business Purposes. Ban Securities and Exchanges uses information, including Personal Information, as described below: Processing your registration for a Ban Securities and Exchanges event, request for information, or a free trial. Processing and fulfilling orders, billing, implementation, service improvement, research, marketing and other general business purposes.

Conducting internal research to develop and demonstrate technology.

Keeping a record of our transactions and communications.

Conducting audits and reporting related to transactions and interactions, including online interactions, you may have with us or others on our behalf.

Delivering communications for service, transactional, and promotional purposes via (telephone calls, emails and SMS text messages, etc. , those services are not free.) under applicable law or with your consent.

Delivering user surveys, customized content and analytics on our websites or app.

Operating and improving our website, performing analytics, and improving our Services.

Helping to protect you and us from fraud or economic loss and protecting your health, safety, or welfare.

Detecting, analyzing, and preventing security incidents, and other fraudulent or illegal activity. Identifying, debugging, and repairing errors in our systems, websites, or application that impair existing functionality.

Developing, authoring or preparing custom documents, designs, computer programs, computer documentation and other tangible materials Short-term, transient use of Personal Information that is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction,

including, but not limited to, the contextual customization of ads shown as part of the same interaction.

Conducting recruitment, onboarding, and employment activities

Complying with partnership, service provider, marketplace, and reseller agreements.

Consent

Ban Securities and Exchanges may disclose your Personal Information when you provide your consent and intentional direction. For example, your consent to receive marketing communications from Ban Securities and Exchanges may include data sharing with our third-party partner or co-sponsor of certain content or an event. You may consent to participate in marketing, product, or customer service research or user surveys.

To revoke your consent or opt-out, see Communication Preferences. Legal Proceedings

Ban Securities and Exchanges will share your information, including Personal Information, to respond to investigations, court orders, legal process, or to investigate, prevent or act regarding illegal activities, suspected fraud, or situations involving potential threats to the physical safety of any person, violations of Ban Securities and Exchanges; Terms of Service, or as otherwise required by law. If Ban Securities and Exchanges is required by law or an order of a court of competent jurisdiction to disclose your information, Ban Securities and Exchanges will promptly notify you of this requirement, if permitted by the court or applicable law, so that you may seek a protective order or other appropriate relief.

Service Providers

Ban Securities and Exchanges may also share Personal Information with our service providers, who help us to provide the Services, such as cloud storage, security, application communications, customer support, backup, and data analytics.

Merger, Acquisition, Sales

If Ban Securities and Exchanges is involved in a merger, acquisition, restructuring or sale as in a lease only, of all or a portion of its assets,

equity or similar transaction, Personal Information may be transferred to the acquiring person or entity and you will be notified via email and/or a prominent notice on our website of any change in ownership or uses of Personal Information, as well as any choices you may have regarding Personal Information. We will use reasonable efforts to direct the acquiring person or entity to use your Personal Information in a manner that is consistent with our Privacy Notice.

7. How We Protect Your Information

The security of your Personal Information is important to us. When you enter information in our systems, we encrypt the transmission of that information using secure socket layer technology (SSL).

Ban Securities and Exchanges maintains a comprehensive written information security program that complies with applicable laws world wide, and generally accepted industry standards. Our program includes appropriate administrative, technical, and physical safeguards, procedures, and practices to protect Personal Information submitted to us, both during transmission and once we receive it. No method or transmission over the Internet, or method of electronic storage, however, is 100% secure. Therefore, we cannot guarantee its absolute security. If you have any questions about the security on our website, the Ban Securities and Exchanges[®] web application owned and operated by Ban Securities and Exchanges, or the Services, please contact us.

Ban Securities and Exchanges and its representatives will never request your account credentials. You should never share your Ban Securities and Exchanges account information, including your username and password, with anyone else. We recommend that you use a unique password for your Ban Securities and Exchanges account that is not associated with other websites. You should check your Ban Securities and Exchanges account regularly to ensure that your Personal Information has not been tampered with or altered. You should only use the Services within a secure environment. You are responsible to ensure that all users enable multifactor authentication (MFA) on your Ban Securities and Exchanges

account. You may select from several options approved by Ban Securities and Exchanges.

Any suspicious activity regarding your account, including automated messages or calls from parties you cannot identify, should be reported to Ban Securities and Exchanges using the contact information as stated herein.

8. Your Privacy Rights Requests

You may have certain rights regarding your Personal Information as permitted under applicable privacy laws. You may make these requests free of charge except as otherwise permitted under applicable law. We may limit our response to your requests as permitted under applicable national law.

Residents of the European Union, United Kingdom, or Switzerland, please see Section 12 below.

Residents of California, please see our California Privacy Notice.

Residents of all other jurisdictions, you may have rights in addition to those listed below. **Right to Rectify or Correct**

You may rectify or correct Personal Information that Ban Securities and Exchanges has collected about you directly or indirectly, including Personal Information collected by a service provider or contractor on our behalf.

If you have an online account or profile with us, you may update your Personal Information by accessing your account through the website and mobile app. Alternatively, you may submit your request using our, via our online form. Please see our Contact Information.

Right to Request Deletion

You may request that Ban Securities and Exchanges delete your Personal Information, subject to certain limited exceptions, it is automated in your subscription email verification email. For example, we may retain an archived copy of your records consistent with applicable law, to continue to provide Services, or for other legitimate business purposes. We will use commercially reasonable efforts to honor your requests.

You may submit your request using our, via our online form. Please see our Contact Information.

9. Ban Securities and Exchanges Communications Customer Account Owners and Admin Users through global partners management administration PMA's.

Ban Securities and Exchanges will deliver service, transactional, and promotional communications through such PMA's. *Responses* will arrive by unlabeled response due to strict security precautions, as the responses are from many locations and depending upon geographic locations.

10. Refunds from any fees paid are non refundable, only cancel the subscription or relationship, a partial refund is available. Depending upon case circumstances.

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BAN SECURITIES AND EXCHANGES

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