

## Privacy Policy

### 1. Introduction

- This Privacy Policy outlines how Marino Exchange collects, uses, and protects your personal information. We are committed to ensuring your privacy and compliance with applicable data protection laws.

### 2. What Information We Collect

- **Personal Information:** We collect personal information such as your name, email address, phone number, and government-issued identification as part of the KYC process.
- **Financial Information:** When using on-ramp/off-ramp services or crypto cards, we collect banking details required for transactions.
- **Usage Data:** We collect data on how you use our platform, including your IP address, browser type, and login history for security purposes.

### 3. How We Use Your Information

- **Account Creation:** Personal data is used to verify identity, create user accounts, and comply with regulatory requirements.
- **Transaction Processing:** Financial and personal information is necessary to facilitate trading, deposits, withdrawals, and other financial transactions.
- **Security:** We use your information to prevent fraud and enhance platform security.
- **Marketing:** We may use your data to send you marketing communications, which you can opt out of at any time.

### 4. Data Sharing

- We do not sell your data to third parties. However, we may share your information with:
  - **Regulatory Authorities:** To comply with legal requirements such as KYC/AML laws.
  - **Service Providers:** Third-party providers (such as Kayi Microfinance Bank or card issuers) that assist in providing our services.

### 5. Data Security

- We employ robust security measures, including encryption, two-factor authentication, and regular security audits, to protect your personal data.

### 6. Data Retention

- We retain your personal data for as long as necessary to provide services and comply with legal obligations. Data can be deleted upon request after fulfilling legal retention periods.

## 7. Your Rights

- Access: You have the right to request access to your personal information at any time.
- Correction: If any of your information is incorrect, you can request corrections.
- Deletion: You may request the deletion of your personal data, subject to regulatory restrictions.

## 8. Changes to this Privacy Policy

- We may update this policy periodically. Users will be notified of significant changes, and your continued use of the platform indicates acceptance of the revised policy.

## 9. Contact Us

- If you have any questions about this Privacy Policy or your data, please contact us at [privacy@marinoexchange.com](mailto:privacy@marinoexchange.com).