

Privacy Policy

Blockpurse is committed to protecting your privacy.

This privacy policy has been compiled to better serve those who are concerned with how their “personal information” is being used online. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your personal information in accordance with our website.

This privacy policy is designed to let you know how Blockpurse collects, uses, stores, shares and protects your personal information. It explains the data collection and use practices of Blockpurse’s website (www.Blockpurse.io) and its products and services (the “Services”). The terms “you,” “your,” and “yours” refer to the customer utilizing our website. The terms “Blockpurse,” “we,” “us,” and “our” refer to Blockpurse. By using this website or any services, you consent to the practices prescribed in this statement. We may amend this privacy policy at any time by posting a revised version on our website. If we make any significant changes, we will notify you by email.

1. Types of information we collect

If you create an account or use the Services, we may collect the following three basic types of information:

(1) Personally identifiable information

Personally identifiable information, as used in US privacy law and information security, is the information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

When you visit Blockpurse’s website or use the services, we collect information sent to us by your computer, mobile phone, or other access device. This information may include your IP address, device information including, but not limited to, identifier, name and type, operating system, mobile network information and standard web log information, such as your browser type, and the pages you accessed on our website.

When you use a location-enabled device with our Services, we may collect geographical location data or use various means to determine the location, such as sensor data from your device that may, for instance, provide data on nearby cell towers and wi-fi access spots.

(2) Aggregate information

Aggregate information means information about groups or categories of users, which does not identify and cannot reasonably be used to identify an individual user.

We may collect location information when you visit our website, including location information either provided by a mobile device interacting with one of our sites, or associated with your IP address, where we are permitted by law to process this information. The IP addresses that we collect are to analyse trends, administer the site, track user’s

movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information. Additionally, for system administration, detecting usage patterns and troubleshooting purposes, our web servers automatically log standard access information including browser type, access times, URL request, and referral URL. This information is not shared with any third parties and is used only within Blockpurse on a need-to-know basis. Any individually identifiable information related to this data will never be used in any way other than the usage stated above without your explicit permission.

(3) Financial Information

We may collect your financial information, including the full bank account numbers that you link to your account or give us when you use the Services.

Furthermore, before permitting you to use the Services, we may require you to provide additional information (such as a date of birth or partial social security number) so that we can verify your identity or address. We may also obtain information about you from third parties such as identity verification services.

When you use the Services, we collect information about your transactions and your other activities on our website and we may collect information about your computer or other access device for fraud prevention purposes. We may collect additional information about you through your interactions with our support team.

2. How do we use your information?

We are sometimes required to compare the personal information you provide to third party databases in order to verify its accuracy and confirm your identity. **More specifically, we will ask you to provide your photo ID (passport/ID card) along with your proof of address.** This allows us to comply with state and federal Anti-Money Laundering (AML) and "Know Your Customer" (KYC) regulations.

We may use the information we collected from you when you register, use our Services, respond to a communication, surf the website, or use certain other site features in the following ways:

- To personalize user's experience and to allow us to deliver the type of content and provide services in which you are most interested.
- To improve our website in order to better serve you.
- To allow us to better serve you in responding to your customer service requests.
- To send periodic emails to you regarding notices about your transactions, deliver service update notices, marketing messages, and promotional offers based on your communication preferences.

(1) Confidentiality and Third Party Disclosure

User's records are regarded as confidential information and therefore will not be divulged to any third party; however, we may have to disclose such information if legally required to do so to the appropriate authorities.

We will not sell, share, or rent your personal information to any third party or use your e-mail address for unsolicited mail. Any emails sent by Blockpurse will only be in connection with the provision of agreed services.

This does not include website hosting companies and other parties who assist us in operating our website, promoting our services, or providing service to you, so long as those parties agree to keep this information confidential.

3. How do we protect personal information we collect?

Throughout this policy, we use the term "personally identifiable information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific user. Blockpulse takes reasonable precautions, as described herein, to protect your personal information from loss, misuse, unauthorized access, disclosure, alteration, and destruction.

We store and process your personal and transactional information, including certain payment information, such as your encrypted bank account and/or routing numbers, on our computers in Hong Kong and elsewhere in the world where Blockpulse facilities or our service providers are located, and we protect it by maintaining physical, electronic and procedural safeguards in compliance with applicable US federal and state regulations. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities. Full credit card data is securely transferred and hosted off-site by a payment vendor in compliance with Payment Card Industry Data Security Standards (PCI DSS). This information is not accessible to Blockpulse staff.

We store our customers' personal information securely throughout the life of the customer's Blockpulse Account. Blockpulse will retain your personal information for a minimum of five years or as necessary to comply with our legal obligations or resolve disputes.

4. How do we use "Cookies"?

A cookie is a small piece of text sent to your browser by a website you visit. It helps the website to remember information about your visit, such as your preferred language and other settings. That can make your next visit of this site easier and more convenient for you.

Like most interactive websites, Blockpulse's website uses cookies to enable us to retrieve user details for each visit. Cookies are used in some areas of our site to enable the functionality of this area and ease of use for those people visiting.

5. Marketing

We will never sell or rent your personal information to third parties. We may combine your information with information we collect from other companies and use it to improve and personalize the Services, as well as our content and advertising.

6. How do we share personal information with other parties?

We may share your personal information with:

- Our banking partners (if you link a bank account, debit card or credit card to your account).
- Companies that we plan to merge with or be acquired by. (Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. You will receive prior notice of any change in applicable policy.)
- Third party identification services for fraud prevention purposes.
- Law enforcement, government officials, or other third parties when:
 - We are compelled to do so by a subpoena, court order or similar legal procedure; or
 - 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.
 - Other third parties with your consent or direction to do so.

Blockpurse will not provide your personal information to any other Blockpurse users without your consent or direction.

7. Notification of changes

Blockpurse reserves the right to modify this Privacy Policy at any time. Please review this Policy from time to time to ensure your familiarity with its terms.

8. Contacting us

If there are any questions regarding this privacy policy you may contact us using the information below.

Web Address: <https://www.blockpurse.io/>

Email: support@blockpurse.io