

# Privacy Policy

Last Updated: May, 2024

## 1. Introduction

Welcome to Misthos Group ("we", "our", "us"). This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our mobile application (the "App"). Please read this Privacy Policy carefully. If you do not agree with the terms of this Privacy Policy, please do not access the App.

## 2. Information We Collect

### a. Personal Data

We may collect personal information that you voluntarily provide to us when registering or using the App. This information may include, but is not limited to:

Name

Email Address

Phone Number

Financial Account Information

Client Information

### b. Usage Data

When you access the App, we may collect information that your device sends such as, but not limited to:

Device Information (e.g., type, operating system, unique device identifiers)

Log Data (e.g., IP address, browser type, access times, pages viewed)

Usage Information (e.g., features used, time spent on the App, clicks, scrolling information)

### c. Cookies and Tracking Technologies

We may use cookies, web beacons, tracking pixels, and other tracking technologies to help customize the App and improve your experience. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our App.

## 3. How We Use Your Information

We use the collected information for various purposes, including but not limited to:

Providing and maintaining our App  
Managing your account and providing customer support  
Communicating with you, including sending updates, security alerts, and support messages  
Personalizing and improving your experience on the App  
Conducting research and analysis to enhance our services  
Ensuring compliance with legal obligations and protecting our legal rights

#### 4. Sharing Your Information

We do not sell or rent your personal information to third parties. We may share your information in the following situations:

**Service Providers:** We may share your information with third-party vendors, service providers, contractors, or agents who perform functions on our behalf. These parties have access to your personal data only to perform specific tasks and are obligated not to disclose or use it for any other purpose.

**Legal Requirements:** We may disclose your information if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).

**Business Transfers:** In the event of a merger, acquisition, or asset sale, your personal information may be transferred. We will provide notice before your personal information is transferred and becomes subject to a different Privacy Policy.

**With Your Consent:** We may disclose your personal information for any other purpose with your consent.

#### 5. International Data Transfers

As we operate globally, your information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different from those of your country. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

#### 6. Security of Your Information

We use administrative, technical, and physical security measures to help protect your personal information. These measures include, but are not limited to:

Encryption of data  
Regular security audits  
Access control measures

## Staff training on data protection

However, please be aware that no security measures are perfect or impenetrable, and we cannot guarantee the absolute security of your data. By using our App, you acknowledge and agree that you provide your information at your own risk.

### 7. Data Accuracy Disclaimer

We strive to ensure that the information provided through the App is accurate and up-to-date. However, we do not warrant or make any representations regarding the accuracy, reliability, or completeness of any information provided through the App. You acknowledge and agree that any reliance on such information is at your own risk, and we are not responsible for any inaccuracies or errors in the information provided.

### 8. No Responsibility for Data Protection

While we take reasonable steps to protect your information, we are not responsible for the protection of any data that is shared with third-party applications, websites, or services that you may access through the App. You acknowledge and agree that you are solely responsible for reviewing the privacy policies of any third-party services you access through the App and for ensuring that you are comfortable with how they handle your data.

### 9. Retention of Your Information

We will retain your personal information only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your personal information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

### 10. Your Privacy Rights

Depending on your location, you may have the following rights regarding your personal information:

**The right to access:** You have the right to request copies of your personal data. We may charge you a small fee for this service.

**The right to rectification:** You have the right to request that we correct any information you believe is inaccurate or complete information you believe is incomplete.

**The right to erasure:** You have the right to request that we erase your personal data, under certain conditions.

The right to restrict processing: You have the right to request that we restrict the processing of your personal data, under certain conditions.

The right to object to processing: You have the right to object to our processing of your personal data, under certain conditions.

The right to data portability: You have the right to request that we transfer the data that we have collected to another organization, or directly to you, under certain conditions. To exercise any of these rights, please contact us at [communications@misthos-group.com](mailto:communications@misthos-group.com). We will respond to your request within a reasonable timeframe and in accordance with applicable data protection laws.

#### 11. Children's Privacy

Our App is not intended for use by children under the age of 18. We do not knowingly collect personal information from children under 18. If we become aware that we have collected personal information from a child under 18, we will take steps to delete such information from our files as soon as possible. If you are a parent or guardian and you believe that your child has provided us with personal information, please contact us at [communications@misthos-group.com](mailto:communications@misthos-group.com).

#### 12. Changes to This Privacy Policy

We may update our Privacy Policy from time to time to reflect changes to our information practices. We will notify you of any changes by posting the new Privacy Policy on this page. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

#### 13. Limitation of Liability

To the maximum extent permitted by applicable law, in no event shall Misthos Group be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from (i) your use or inability to use the App; (ii) any unauthorized access to or use of our servers and/or any personal information stored therein; (iii) any interruption or cessation of transmission to or from the App; (iv) any bugs, viruses, trojan horses, or the like that may be transmitted to or through the App by any third party; (v) any errors or omissions in any content or for any loss or damage incurred as a result of the use of any content posted, emailed, transmitted, or otherwise made available through the App; and/or (vi) the defamatory, offensive, or illegal conduct of any third party. In no event shall Misthos Group's aggregate liability for all claims relating to the App, exceed the amount you paid, if any, to us for the App.

#### 14. Governing Law

This Privacy Policy shall be governed and construed in accordance with the laws applicable to our operations, without regard to its conflict of law provisions. Our failure to enforce any right or provision of this Privacy Policy will not be considered a waiver of those rights. If any provision of this Privacy Policy is held to be invalid or unenforceable by a court, the remaining provisions of this Privacy Policy will remain in effect. This Privacy Policy constitutes the entire agreement between us regarding our App and supersedes and replaces any prior agreements we might have had between us regarding the App.

#### 15. Contact Us

If you have any questions about this Privacy Policy, please contact us at:

Misthos Group

[communications@misthos-group.com](mailto:communications@misthos-group.com)