PRIVACY POLICY

1. Introduction

This Privacy Policy is intended for visitors to our websites and users of our products and services ("You" or "User"). It contains important information about how Momentum Solutions S.A. ("we," "us," "our") uses and protects your personal data and other information stored about you.

We kindly ask you to read this document thoroughly to understand our practices regarding your personal data.

2. Data Controller

The controller of your personal data is Momentum Solutions S.A., with its registered office at:

- Synów Pułku 23, 80-298 Gdańsk, Poland
- KRS: 0001062449
- NIP: 5842842268
- REGON: 526658904

If you have any questions, requests, or concerns regarding this Privacy Policy or the processing of your personal data, please contact us at:

• Email: <u>biuro@momentumsolutions.pl</u>

Momentum Solutions S.A. processes your personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data ("GDPR").

3. Scope of Data Collection

We collect personal data and other types of data when you use our services, websites, or mobile applications. The categories of data we collect may include:

- Contact and Identification Data
 - o First name and last name
 - Phone number
 - o Email address
 - Billing address (if you purchase our products or services)
 - Payment card information (if you purchase our products or services)

• IP Address and Other Technical Data

- o IP addresses
- Device IDs
- Browser type, version, and settings
- Operating system information
- Information about service errors or interruptions
- Cookies (see "Cookies" section below)
- Location Data
 - Geolocation data from your device (if you have provided consent for us to access these location services on mobile or web)
 - Approximate and/or precise geolocation based on IP address or other location signals

• Mobile Application Data

Depending on your explicit consent or device permissions:

- Location data (for detailed geospatial analyses and to compare location data with IP addresses)
- o Bluetooth information (to detect discrepancies on paired Bluetooth devices)
- Phone management data (e.g., SIM card details to detect potential discrepancies)
- Additional system checks without explicit consent (for security and fraud detection, such as TOR node IP checks, VPN detection, remote-desktop/presentation screen detection, suspicious application checks on the device, IP address blocks belonging to public cloud providers or proxies, changes in the device's unique fingerprint, root or "jailbreak" status, etc.)

Web Browser Data

- Depending on your explicit consent or browser settings:
 - Location data (for precise geospatial analyses and to compare location data with IP addresses)
 - Additional system checks without explicit consent (for security and fraud detection, such as detecting Incognito mode, TOR node IP checks, VPN usage, proxy usage, checks for dangerous services on specific ports, identifying outdated or unsupported browser versions, suspicious browser extensions, discrepancies in the user's browser fingerprint, concurrent logins from different devices, suspicious non-graphical browser configuration, etc.)

Please note that some data is collected only if you voluntarily grant permission (e.g., exact location, Bluetooth access). However, certain system checks or data points for cybersecurity, anti-fraud, and operational purposes may be processed under our legitimate interest without requiring explicit consent, provided this is in line with applicable legal requirements.

3.1 Additional Technical and Environmental Data

In order to provide enhanced security, detect potential fraud, and ensure the integrity of our services, we may collect and process additional technical data from your device(s), including but not limited to:

- **Geolocation Data**: This may include precise GNSS data, approximate location from cellular or Wi-Fi networks, and timestamps in UTC format to maintain consistency across different time zones.
- Network Environment Data: Such as connected cell tower identifiers (mobileCellId, mobileCountryCode, mobileNetworkCode, locationAreaCode), network type (e.g., 3G, 4G, 5G), IP addresses, detected proxy or VPN usage, and other signals indicating potential anomalies.
- **Device Configuration Data**: For example, information about paired Bluetooth peripherals, details about installed applications and their granted permissions, system runtime environment, battery status, and other operational parameters of the mobile device.
- Logs and Event Data: We maintain logs of significant application events (e.g., app installations and activations, verification code retrieval, successful or failed GNSS data collection, login attempts, transactions, and error messages). These logs help us diagnose issues, improve our services, and detect fraudulent or abusive activities.

By gathering these data points, we can detect inconsistencies, authenticate legitimate usage, and identify potential fraud risks in real time. The specific scope of data collected may depend on the permissions you grant (e.g., access to precise location) and our legitimate interest in ensuring the security and reliability of our services.

4. Purpose of Data Collection

Momentum Solutions S.A. collects and processes your personal data for the following purposes:

- Service Provision and Contract Performance
 - To provide you with our products or services and to fulfill contractual obligations.

- To manage user accounts and facilitate transactions (e.g., purchase processing).
- Communication
 - To allow you to contact us through contact forms or email and to respond to your inquiries.
 - Customization and User Experience
 - To adjust and improve the content of our services, websites, and applications to your
 - needs and interests (e.g., remembering your preferences, presenting relevant content).
- Technical Improvement and Security
 - To maintain and improve our website and mobile application functionality, including diagnosing and fixing issues.
 - To detect and prevent fraudulent, abusive, or unlawful activities (e.g., detecting potential TOR, VPN usage, or suspicious device configurations).
 - To safeguard your data and our systems against unauthorized access or cyber threats.
- Legal Compliance
 - \circ $\;$ To comply with applicable laws, regulations, or court orders.
 - To respond to lawful requests from public authorities or to assert or defend legal claims.

5. Legal Basis for Processing

We rely on the following legal bases under the GDPR:

- Contractual Necessity (Article 6(1)(b) GDPR)
 - For processing necessary to perform a contract to which you are a party or to take steps at your request prior to entering into a contract (e.g., handling orders, user account management).
 - For processing data via our contact form, to provide information you requested.
- Legitimate Interests (Article 6(1)(f) GDPR)
 - For website and mobile application management, customization, and security measures.
 - For fraud detection, cybersecurity, and ensuring the overall integrity of our systems.
- Consent (Article 6(1)(a) GDPR)
 - For processing precise geolocation data in the mobile application or web browser where required by law.
 - For any other data processing activities where consent is legally required.
- Legal Obligations (Article 6(1)(c) GDPR)
 - Where we must process certain data to comply with legal obligations, such as tax, accounting, or regulatory requirements.

5.1 Legal Basis for Processing Technical Data and Logs (Point C)

We collect and process additional technical data and logs based on:

- Legitimate Interests (Article 6(1)(f) GDPR): Our legitimate interest in maintaining the security of our services, preventing fraud, and ensuring the reliable operation of our systems. We have assessed that this processing is both necessary and proportionate for the protection of our interests and those of our users.
- **Consent (Article 6(1)(a) GDPR)**: For certain optional or more intrusive data collection (e.g., precise geolocation, reading specific device permissions), we will seek your consent where required by applicable law. You may withdraw your consent at any time by adjusting your device settings or contacting us.

6. Retention Period of Personal Data

We will keep your personal data only as long as it is necessary for the purposes for which it was originally collected, or as required by law. Specifically:

- **Contract-Related Data**: Retained for the duration of the contract and until the expiry of any limitation periods for claims arising from the contract.
- **Customer Support Inquiries**: Retained as long as necessary to address and resolve your inquiry, and for a short period thereafter, unless otherwise required by law.
- **Legal Compliance**: Certain data may be retained for the period required by applicable law (e.g., tax or accounting regulations).

6.1 Retention of Technical and Log Data

We store technical data (e.g., timestamps, network information, geolocation logs) and application event logs only for as long as is necessary to fulfill the purposes for which they were collected or as required by law. In many cases, these logs are retained for a maximum of [insert period, e.g., 12 months or 2 years] unless a longer retention is necessary for legal, security, or investigative purposes.

7. Recipients of Personal Data

• Trusted Subcontractors and Partners

We may share personal data with our trusted subcontractors and partners who assist us in providing services (e.g., IT, marketing, legal, or payment processing providers). These recipients are obligated to use your data solely for the purposes we indicate and to maintain its confidentiality and security.

• Authorities or Other Third Parties

We may disclose personal data when required by law or where necessary to protect our rights, comply with legal obligations, or respond to lawful requests (e.g., from public authorities, courts).

• No Transfer to Third Countries

We do not transfer your personal data to third countries outside the European Economic Area (EEA), unless such transfer is in compliance with GDPR safeguards.

8. Your Rights

Under the GDPR, you have the following rights regarding your personal data:

Right of Access

You have the right to request a copy of the data we hold about you.

- Right to Rectification You have the right to correct or update any data about you that is inaccurate or incomplete.
- Right to Erasure ("Right to be Forgotten")
 You can request the deletion of data we hold about you, unless we are legally required to retain it.
- Right to Restriction of Processing You can ask us to limit the processing of your data in certain circumstances.
- Right to Data Portability

You have the right to receive your data in a structured, commonly used, and machine-readable format, and to have it transmitted to another controller where technically feasible.

Right to Object

You have the right to object, on grounds relating to your particular situation, to our processing of your data where we rely on a legitimate interest.

• Right to Lodge a Complaint

You have the right to lodge a complaint with a supervisory authority, in particular in the EU Member State of your habitual residence, place of work, or place of the alleged infringement.

Providing personal data is generally voluntary but may be necessary to use certain functionalities or to perform a contract. If you wish to exercise any of your rights or have any questions about how we process your personal data, please contact us at: iod@momentumsolutions.pl.

9. Cookies

We use cookies and similar technologies to ensure our website and services function properly, to enhance user experience, and to deliver relevant content. Cookies are small text files stored on your device when you visit our website. We use:

• Strictly Necessary Cookies

Essential for the operation of our websites and services (e.g., enabling you to navigate and use features).

- **Performance Cookies** Collect information about how you and other visitors interact with our services (e.g., which pages are visited most often) to improve performance.
- Functionality Cookies
 Remember your preferences (e.g., login details) and provide enhanced, more personalized features.
- Advertising Cookies

Used to deliver advertisements that are more relevant to you and your interests.

These cookies may be session cookies (stored only for the duration of your visit) or persistent cookies (stored after you log off or close your browser).

You can control cookies through your browser settings, including blocking or deleting cookies. However, blocking some cookies may affect your ability to use certain features of our websites.

10. Third-Party Websites

Our website may contain links to third-party websites or services that are not operated or endorsed by us. These websites may use their own cookies or collect personal data in accordance with their own privacy policies. We have no control over and assume no responsibility for the content or privacy practices of those websites. We encourage you to review the privacy policies of any third-party sites you visit.

11. Final Provisions

We regularly review this Privacy Policy to ensure that it is accurate, up-to-date, and compliant with applicable data protection laws. We may revise this Privacy Policy at our discretion. Any updates or changes will be posted on our website with the revised effective date. We encourage you to review this Privacy Policy periodically.

12. Security Measures

We employ robust organizational and technical safeguards to protect your data, including encryption in transit (e.g., TLS 1.2 or 1.3), VPN tunneling for critical communications, mutual TLS authentication, and secure API keys. We also log and monitor server communications for anomalies. While no system can guarantee absolute security, we continuously evaluate and update our security measures to protect against unauthorized access, loss, disclosure, or alteration of your personal data.

Last updated: [12/02/2025]

If you have any questions regarding this Privacy Policy or our data processing practices, please do not hesitate to contact us at <u>biuro@momentumsolutions.pl</u>.