PRIVACY POLICY

Last Updated: October 22, 2024

This Privacy Policy (the "**Privacy Policy**") sets out the term on which Generative Dev, Inc. ("**Genfin**", "**we**", "**our**", "**us**") processes personal information via the Genfin website (as located at https://genfin.ai/, and including all subdomains) (the "**Site**"), Genfin mobile or desktop applications that link to this Privacy Policy ("**Apps**"), and the tools and other services made available through the Site and Apps which link to or otherwise incorporate this Privacy Policy by reference (collectively, with the Site and Apps, the "**Services**"). Use of the Services is subject to our Terms of Service (available at https://genfin.ai/legal) ("**Terms**"), and this Privacy Policy is incorporated into and forms a part of the Terms, together with all other terms and policies linked or otherwise referenced within the Terms or our Privacy Policy, and your use of the Services indicates your consent to those terms. Capitalized terms not otherwise defined in this Privacy Policy will have the definitions provided in our Terms.

Please read this Privacy Policy carefully before using our Services. By checking a box or clicking a button indicating your acceptance of the Terms, accepting an Order referencing these Terms, or by accessing or using the Services, you agree to be bound by the Terms (which include this Privacy Policy). If you don't agree to this Privacy Policy, you may not use the Services.

CHANGES TO THIS POLICY

We may revise and update this Privacy Policy at any time. We will notify you of significant changes to this Privacy Policy in accordance with the Terms. The "Last Updated" date provided at the top of this page when we post the updated version of this Privacy Policy. If you have registered for an account to use our Services, we may also notify you of changes to this Privacy Policy by sending a notice to the primary e-mail address specified in your account.

We encourage you to review our Privacy Policy whenever you visit the Services to make sure that you understand how your personal information is being treated. If you use our Services after the Privacy Policy is amended, your use will represent your agreement to the amended terms of this Privacy Policy. If at any time you determine that you are no longer able to agree to this Privacy Policy or our Terms, then you may not use our Services.

DEFINITION OF PERSONAL INFORMATION

Information that we collect through the Services will fall into two categories:

(1) **"personal information"**, which means information that can be used to identify you under applicable data privacy laws. The term "personal information" can include information such as your name, address, telephone number, and e-mail address, but can also include indirect identifiers such as your IP address or device identifier.

(2) "**non-personal information**", which means data that is collected in relation to your use of the Services, but which does not identify you and is not directly linked to your personal information. Such non-personal information is not subject to the terms of this Privacy Policy.

Personal and non-personal information are both referenced throughout this Privacy Policy as "information about you".

DATA THAT WE COLLECT

Depending on the technology that you use to access or use our Services, and how you interact with us or use or interact with our Services, we may collect information about you directly, automatically, and through third parties when you use or otherwise access the Services. The types of information that you may provide in each category, along with the technologies that we use to collect such information, are generally described in the sub-sections below. Our purposes for using or otherwise processing personal information are described in the section titled "**Our Uses of Personal Information**".

User Data

"User Data" is the personal information that you provide to us directly when you sign up to receive informational or marketing e-mails from us, register for an account, update or change information for your account, correspond with our personnel over e-mail or through other platforms, and/or otherwise enter identifying input into our Services.

Any User Data that we receive about you is provided directly by you, or on your behalf, on a voluntary basis. We describe the most common types of User Data that you may expect to provide below:

- **Account Registration.** If you register for an account on our Services, you will be required to provide us with personal information set forth in the account creation form, including, without limitation, your full name and e-mail address.
- **Your Content.** Any information, data, documents, or other materials uploaded, posted, displayed, shared and otherwise made available by you on or through the Services (collectively, "**Content**") will be collected and stored by us for the sole purpose of providing you with the Services. You are solely responsible for your Content. You assume all risks associated with the use and sharing of your Content, including any reliance on its accuracy, completeness or usefulness by others, or any disclosure of your Content that makes you or any third party personally identifiable.
- **Content Provided Via Third-Party Products.** If you integrate or link your account on the Services to your account on a third-party's service or platform (such as Facebook or Shopify), that third party may pass certain information about your use of its services to Genfin. Examples of such information include (without limitation): your user ID for the third-party service and your customer data on that service. You may unlink your account from the Services at any time through your Account page. Note, however, that if you choose to disconnect your third-party account from our Services, we may be unable to provide you with the Services associated with that integration.
- **Communications with Genfin.** When you send messages via e-mail or other platforms to Genfin, we may receive personal information about you, and may use the information provided by you to respond to your communication and/or as described in this Privacy Policy. We may also archive this information and/or use it for future communications with you where we are permitted by law to do so.
- **Subscription To Receive Notices**. Genfin may offer some users the ability to subscribe to the Services and to receive updates about the Services via e-mail. To subscribe, you may be required to provide us with personal information, including your e-mail address.

Service Usage Data

We automatically track and collect information about your visits in our server logs. This information is known as "**Service Usage Data**". Information that we automatically collect may include personal information such as the user's IP address, geolocation data, device identification, browser type, and operating system, as well as the referring or exit pages and the page(s) requested. Based on the user's IP address, we may be able to obtain further personal information about the user, such as the identity of their internet service provider and the geographic location of their point of connectivity. Other types of information that we collect as Service Usage Data includes data such as the pages of our Services that were visited, the order in which those pages were visited, when they were visited, and which hyperlinks were "clicked" on our Services. We do not treat Service Usage Data as personal information if it does not identify you and is not directly linked to your personal information.

We may use information about you to create and use anonymous, statistical or aggregated data. Such anonymous, statistical, or aggregated data does not allow any party to identify you or any other specific user, and is not personal information subject to this Privacy Policy. We process such anonymous, statistical, or aggregated data to provide, maintain, and operate the Services, to improve the quality of the

Services, to create new services and features, and for further internal, commercial and statistical purposes.

Customer Data

From time to time, our Services may process categories of personal information submitted by our customers (specifically, a company or organization designated that has entered into an agreement with us to access and use the Services) other than the categories enumerated in the "User Data" and "Service Usage Data" sections above. In such cases, we process personal information as the "processor" or "service provider" of the personal information submitted to our services, and our customer is the "controller" or "business" with respect to such personal information. We do not process such personal information submitted by our customers except in connection with the provision, maintenance, and improvement of our Services to those customers, as described in this Privacy Policy, and otherwise in accordance with data privacy laws.

If you are not a customer of Genfin, but you believe that your personal information has been processed by our Services, you should submit your inquiries to the customer on whose behalf such personal information was processed. We will refer any requests to exercise individual rights in connection with personal information to the appropriate party pursuant to the requirements of applicable data protection laws.

Cookie Policy

Some of the Services (such as our Site) use automated data collection technologies known as 'cookies' or 'web beacons'. A cookie is a piece of data that is stored on your hard drive and records your preferences and other data about your visit to the Services. Web beacons are small, invisible graphic images that allow the collection of information and monitor user activity on the Services.

We may use cookies, web beacons, frames, server log analyses, and similar technologies for various purposes, such as to remember your login information, to collect statistical information, to verify information, to customize your experience with our Services, and for our marketing purposes. Depending on the devices and technologies that you use, you may be able to control the deployment of some cookies at the browser-level. Note, however, that modifying or disabling our deployed cookies may cause the Services to malfunction, or may cause features of the Services to become unavailable to you entirely.

Do-Not-Track Signals

Some browsers have incorporated "Do Not Track" (DNT) features that can send a signal to the websites you visit indicating you do not wish to be tracked. As of the date on which this Privacy Policy was last updated, however, there is no standardized DNT signal. As such, our Services do not currently respond to browser DNT signals.

If you do not wish to be tracked, you may also be able to opt out by selecting certain options in the settings of the browser or device that you use to access the Services, or by using third-party applications and programs.

OUR USES OF PERSONAL INFORMATION

In general, we use personal information that we collect from you to process your requests, to facilitate your use and our administration and operation of the Services, to provide you with information or services you request, and to learn more about and improve the Services and for the purpose for which information was provided. Examples of our uses include:

1. Providing you with our Services by:
    a. Entering into a contract with you;
    b. Allowing you to set up a user account and profile;
    c. Communicate with you about your account and use of our Services;

    d. Processing applications, transactions, and payments

2. In connection with developing, maintaining, or improving our Services by:
    a. Analyzing how you use the Services;
    b. Understanding user interest and engagement on the Services;
    c. Engaging in marketing or sales outreach;
    d. Researching and developing our Services;
    e. Detecting security incidents, or protecting against malicious, deceptive, fraudulent, or illegal activity;
    f. Debugging to identify and repair errors; and
    g. Sending marketing communications about our Services via email, postal mail, SMS, or other channels, subject to applicable laws.
3. Complying with our legal obligations.

We may also send marketing and administrative communications to you from time to time (such as security breaches or account issues). From time to time, we may also use your personal information to contact you about other services we offer that may interest you.

Where permitted by law, we may combine any of the information that we collect from you with other information, including information that we obtain from third parties, or with information derived from any other products or services we provide. Such combined information will be used to improve our Services we offer you, to improve analytics and functionality, and for other business and commercial purposes relating to the Services.

INFORMATION RETENTION AND DELETION

All personal information that we collect will be processed in accordance with this Privacy Policy and our internal retention guidelines. We will retain the personal information that you provide for as long as necessary to fulfill the purpose(s) for which it was collected, such as to enable or improve your use of the Site and to allow us to provide the Services to you. You may submit inquiries or requests regarding the personal information that you submit to our Services at any time contacting us using the “Contact Us” section at the bottom of this page. Note, however, that we may retain and use certain personal information as necessary in order to comply with applicable laws and our legal obligations, resolve disputes with any parties, and otherwise as needed to provide services to you.

SHARING OF PERSONAL INFORMATION

Genfin does not currently sell personal information to third parties or otherwise receive consideration from a third party for sharing personal information. We do, however, process personal information on behalf of third parties such as our customers; we also allow third parties such as our service providers (e.g., cloud hosting services providers such as Amazon Web Services, as well as other vendors providing web analytics services and other information technology services) to process your personal information to enable us to provide the Services, as well as for the other purposes specified in this Privacy Policy. We may also share personal information with third parties when you request that we do so or otherwise give your consent—for example, if you authorize the linking of your account on our Services to your accounts on third-party platforms, we may share your personal information with those third-party platforms as necessary to link your accounts and provide Services in connection with that integration.

In some cases, we may disclose your information to the government or other third parties where we are legally obligated to do so—for example, if such information falls within the scope of a criminal or fraud investigation, or a matter of national security, law enforcement or other issues of public importance.

Lastly, we may also disclose your personal information (without notice to you) if required to do so by law or if we otherwise believe it appropriate and/or necessary: (a) to comply with any decrees, laws and/or statutes or in an effort to comply with any legal process served upon us or upon the Services; (b) to maintain, safeguard and/or preserve our rights or property; (c) act under exigent circumstances to protect the personal safety of our users and/or the public; (d) to complete our obligations in the event that Genfin is acquired through a sale, merger, or otherwise experiences a change in corporate control; and/or (e) to enforce our rights and agreements, and otherwise in connection with our Terms and other agreements. We reserve the right to disclose or transfer any information we have about you as part of, or during negotiations of, any merger, sale of company assets, or acquisition, or in any other situation where personal information may be transferred with other assets of Genfin.

PROTECTING PERSONAL INFORMATION

Genfin uses commercially reasonable security measures to protect the information that we process in connection with our Services. From time to time, at our sole discretion, we may (but are not required to) take additional security measures with respect to certain types of processing as we deem appropriate, which may include redaction and encryption of certain materials submitted to the Services for processing. Notwithstanding the foregoing, the Services are not designed to process personal information subject to heightened processing requirements. Any Personal Information that we process in providing the Services to you will be processed on the terms described in this Privacy Policy. It is your responsibility to determine whether your use of the Services is appropriate and in compliance with laws and regulations (including data privacy and data protection laws) applicable to you or to any particular field or sector relevant to you. You agree not to use the Services in any manner that would impose additional legal requirements on us or otherwise expose us to any liability relating to any third party. You may not use the Services in any manner that would cause the Services to make, or be a substantial factor in making, any decisions relating to providing or denying services to consumers with respect to education, employment, financial or lending services, essential government services, healthcare, housing, insurance, or legal services, or any opportunities relating thereto.

Additionally, you are responsible for securing the account that you use to access our Services. Your obligations include monitoring your account activities, choosing a secure password, and maintaining the confidentiality of your password. We cannot guarantee the security of any personal information that you send to our Services, nor can we guarantee that unauthorized access, hacking, data loss, or other breaches will never occur. If you elect to provide any personal information to us, you should be aware that you provide it at your own risk. Genfin cannot be held responsible for your failure to keep your account information secure.

YOUR RESPONSIBILITIES; OPTING OUT OF COMMUNICATIONS

You are responsible for verifying the accuracy of the personal information you submit to the Services and ensuring that any personal information that you provide is kept up to date for the purposes for which you provide it. Inaccurate information may affect your ability to use the Services, the information you receive when using the Services, and our ability to contact you.

We only send e-mails to persons who have provided their e-mail addresses directly to us and who have consented to receive communications from us. You may also opt out of receiving marketing e-mail communications at any time by contacting us, or by clicking on the “Unsubscribe” link at the bottom of the e-mail and following the instructions provided.

Please note that even if you opt out of receiving promotional e-mails from us, you may still receive relationship e-mails from us, including responses to e-mails that you sent to us prior to opting out, notices of updates or changes to our policies and procedures, or other messages relating to your account and/or your use of the Services. Additionally, because our system for processing opt-out requests is not automatic, you may continue to receive some communications from us during the processing period.

SPECIAL NOTICES

Regarding Use of the Services by Children

Genfin does not knowingly collect any information directly from anyone under 13 years of age. If you are less than 13 years of age, we request that you do not submit information to us. If we become aware that we have inadvertently collected “personal information” (as defined by the United States Children’s Online Privacy Protection Act) from children under the age of 13 without parental consent, we will take reasonable steps to delete it as soon as possible as required by applicable law.

Regarding Links to Other Websites

From time to time, we may provide links to third-party websites on the Services. Any such links from the Services to third-party resources are provided for your convenience. Personal information you provide to third-party platforms is not subject to this Privacy Policy.

RIGHTS UNDER DATA PRIVACY LAWS

As of the “Last Updated” date indicated on this page, Genfin is not subject to the General Data Protection Regulation of the European Union or the United Kingdom, nor to any state-level data privacy laws of the U.S. (including California, Connecticut, Colorado, Iowa, Montana, Oregon, Texas, Utah, or Virginia). Note, however, that we are located in, and provide our services from, the U.S., and we may transfer your personal information from the U.S. to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating the Services. By using the Services, you acknowledge and consent to having your personal information processed in the U.S.

The information below is provided for purposes of complying with California’s Artificial Intelligence Training Data Transparency Act:

Our Services are based on the APIs offered by Anthropic, Inc (https://anthropic.com/) and OpenAI, LLC (openai.com), and the large language models and software and algorithms distributed by Meta Platforms Ireland Limited and Meta Platforms, Inc.(https://www.llama.com/). Our Services are not trained on any datasets outside of those provided by the entities listed above (collectively, “Third-Party Datasets”). Such Third-Party Datasets may include aggregate consumer information, as defined in subdivision (b) of Section 1798.140 of the California Civil Code; however, they do not include any Personal Information. We license the Third-Party Datasets from their respective owners to provide the Services on the terms described in our Terms of Service and Privacy Policy. Except as expressly granted in an agreement executed by Genfin and by you, all rights with respect to those Third-Party Datasets (including copyright, trademark, or patent) are reserved by their respective owners. Genfin does not clean, modify, process, or otherwise have access to the Third-Party Datasets except to the extent incorporated into the artificial intelligence services provided by the foregoing third parties.

CONTACT US

If you have any questions, concerns, or complaints regarding our Privacy Policy or practices, you may contact us using the information provided below:

legal@genfin.ai

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