

Koin Privacy Policy

Your privacy is important to us. It is Koin Mobile LLC's ("Koin") policy to respect your privacy and comply with any applicable law and regulation regarding any personal information we may collect about you, including across our website, <https://www.koinpayments.com>, and other sites we own and operate.

This policy is effective as of March 31, 2021 and was last updated on January 26, 2026.

Information We Collect

The information we collect includes both information you knowingly and actively provide us when using or participating in any of our services and promotions, and any information automatically sent by your devices while accessing our products and services.

Log Data

When you visit our website, our servers may automatically log the standard data provided by your web browser. It may include your device's Internet Protocol (IP) address, your browser type and version, the pages you visit, the time and date of your visit, the time spent on each page, other details about your visit, and technical details that occur in conjunction with any errors you may encounter.

Please be aware that while this information may not be personally identifying by itself, it may be possible to combine it with other data to personally identify individual persons.

Collection and Use of Information

We may collect personal information from you when you do any of the following on our website.

- Use a mobile device or web browser to access our content
- Contact us via email, social media, or on any similar technologies
- When you mention us on social media

We may collect, hold, use, and disclose information for the following purposes, and personal information will not be further processed in a manner that is incompatible with these purposes. Please be aware that we may combine information we collect about you with general information or research data we receive from other trusted sources. Personal data/ information we collect can be used for the purpose of fraud detection and prevention, and we may share the personal data/ information with a third-party service provider specifically for that purpose under strict confidentiality terms. We do not sell, share, or rent mobile numbers or SMS consent with third parties for marketing purposes. We may share information with affiliates for service and marketing purposes.

SMS/Text Communications

We may send you SMS/MMS messages regarding your use of our services. Mobile phone numbers and SMS consent are used to deliver Koin transactional or service-related messages. Service providers may be used solely to deliver messages on our behalf.

Transactional Messages

Transactional or service-related messages (such as payment confirmations, security alerts, and account updates) may be sent based on your use of our services and do not require separate

consent where permitted by law.

Marketing Messages

Marketing or promotional text messages will be sent only if you provide prior express written consent authorizing Koin to contact the mobile number you provide, including through automated technology. Your consent is not required as a condition of purchase. You may withdraw your consent at any time by replying STOP or using any reasonable opt-out method. Message and data rates may apply. Message frequency may vary by program.

Help Instructions

For help, reply HELP to any message or contact support@koinpayments.com or 833-907-0684. Wireless carriers are not liable for delayed or undelivered messages.

We may update these SMS Terms from time to time. Continued participation after any changes constitutes acceptance of the updated terms.

Email Communications

We may send you marketing emails to the email address you provide during sign-up. These emails may include promotional offers, product updates, or newsletters. Email frequency may vary. You may unsubscribe at any time by using the unsubscribe link included in our emails or by contacting us at support@koinpayments.com or 833-907-0684. Consent to receive marketing emails is not required to use our services.

Geo Locations

Koin Mobile, LLC requests consent to enable us to know your location. Koin's Location Determination feature will determine and report the location of devices that engage, or attempt to engage, in wallet usage and wagering activity by accessing the device's IP address, MAC address, RFID, hardware embedded article/production number, embedded software number (such as UUID, Exif/IPTC/XMP or modern steganography), Wi-Fi positioning system, or device GPS coordinates (collectively, "Location Information"). This information will be used for risk and fraud purposes and/or to ensure you are physically located within a jurisdiction in which wallet or specific gaming operations are permitted. We will not disclose, transfer or resell your Location Information to any additional third parties except:

1. where required by law, including, without limitation, as necessary to satisfy any law, regulation or government agency request;
2. as necessary or appropriate to evaluate risk and fraud issues, and investigate, respond to and defend against legal claims;
3. to protect our property and rights;
4. for the safety of the public or any person;
5. to stop any unfair, illegal, unethical, fraudulent, abusive or legally actionable activity.
6. to protect the security and integrity of Gaming Operations and any equipment used to make Gaming Operations available; or
7. in the event of a merger, acquisition, bankruptcy or other sale of all or a portion of our assets.

You may opt-out of Location Determination Feature at any time by changing the settings on your personal device. Location Information is retained for at least the minimum time as required by applicable regulatory bodies and other government agencies and related entities, as well as state and federal regulations.

Security of Your Personal Information

When we collect and process personal information, and while we retain this information, we will protect it within commercially acceptable means to prevent loss and theft, as well as unauthorized access, disclosure, copying, use, or modification.

Although we will do our best to protect the personal information you provide to us, we advise that no method of electronic transmission or storage is 100% secure, and no one can guarantee absolute data security. We will comply with laws applicable to us in respect of any data breach. You are responsible for selecting any password and its overall security strength, ensuring the security of your own information within the bounds of our services.

How Long We Keep Your Personal Information

We keep your personal information only for as long as permitted by law. This time period may depend on what we are using your information for, in accordance with this privacy policy. If your personal information is no longer required, we will delete it or make it anonymous by removing all details that identify you.

However, if necessary, we may retain your personal information for our compliance with a legal, accounting, or reporting obligation or for archiving purposes in the public interest, scientific, or historical research purposes or statistical purposes.

Children's Privacy

We do not aim any of our products or services directly at children under the age of 13, and we do not knowingly collect personal information about children under 13.

International Transfers of Personal Information

The personal information we collect is stored and/or processed where we or our partners, affiliates, and third-party providers maintain facilities. Please be aware that the locations to which we store, process, or transfer your personal information may not have the same data protection laws as the country in which you initially provided the information. If we transfer your personal information to third parties in other countries: (i) we will perform those transfers in accordance with the requirements of applicable law; and (ii) we will protect the transferred personal information in accordance with this privacy policy.

Your Rights and Controlling Your Personal Information

You always retain the right to withhold personal information from us, with the understanding that your experience of our website may be affected. We will not discriminate against you for exercising any of your rights over your personal information. If you do provide us with personal information, you understand that we will collect, hold, use and disclose it in accordance with this privacy policy. You retain the right to request details of any personal information we hold about you.

If we receive personal information about you from a third party, we will protect it as set out in this privacy policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time. We will provide you with the ability to unsubscribe from

our email database or opt out of communications. Please be aware we may need to request specific information from you to help us confirm your identity.

If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant, or misleading, please contact us using the details provided in this privacy policy. We will take reasonable steps to correct any information found to be inaccurate, incomplete, misleading, or out of date.

If you believe that we have breached a relevant data protection law and wish to make a complaint, please contact us using the details below and provide us with full details of the alleged breach. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take to handle your complaint. You also have the right to contact a regulatory body or data protection authority in relation to your complaint.

Limits of Our Policy

Our website may link to external sites that are not operated by us. Please be aware that we have no control over the content and policies of those sites, and cannot accept responsibility or liability for their respective privacy practices.

Changes to This Policy

At our discretion, we may change our privacy policy to reflect updates to our business processes, current acceptable practices, or legislative or regulatory changes. If we decide to change this privacy policy, we will post the changes here at the same link by which you are accessing this privacy policy.

If required by law, we will get your permission or give you the opportunity to opt in to or opt out of, as applicable, any new use of your personal information.

Contact Us

For any questions or concerns regarding your privacy, you may contact us using the following details: <https://www.koinpayments.com/contact-us>