

Privacy Policy

Last modified: July 23, 2025

Introduction

Bequest Finance, Inc. (“**Bequest**,” “**we**,” “**us**,” or “**our**”) respects your privacy and is committed to protecting it through our compliance with this “**Privacy Policy**”.

This Privacy Policy describes the types of information we may collect from you or that you may provide when you visit the website bequest.com and others we make available from time to time, and our social media pages (collectively, the “**Sites**”) and any content, functionality, and services offered on or through the those social media sites or our Sites (collectively, the “**Platform**”), whether as a Visitor, Recipient, or a Registered User, and our practices for collecting, using, maintaining, protecting, and disclosing that information.

DATA PROCESSOR NOTICE: Registered Users may input, store, or transmit personal information relating to their own clients (“End-Clients”) through the Platform. With respect to such information, we act solely as a service provider/processor, and only process such data on behalf of the Registered User and in accordance with their instructions. Registered Users are responsible for ensuring that they have obtained all necessary consents or have another lawful basis to collect, use, and disclose End-Client personal information via the Platform, in accordance with applicable privacy laws.

This Privacy Policy applies to information we collect:

- on the Platform;
- in email, text, and other electronic messages between you and the Platform; and
- through the Sites or any connection thereto, which provide dedicated non-browser-based interaction between you and the Platform.

It does not apply to information collected by:

- us offline or through any other means, including on any other website operated by Bequest or any third-party (including our affiliates and subsidiaries); or
- any third-party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or through the Platform.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use the Platform. By accessing or using the Platform, you agree to this Privacy Policy. This Privacy Policy may change from time to time (see Changes to our Privacy Policy Section). Your continued use of the Platform after we make changes is deemed to be acceptance of those changes, so please check this Privacy Policy periodically for updates. Any term not defined herein shall have the meaning given to it on our Terms of Use, which, together with this Privacy Policy, constitute the “**Agreement**”.

We handle Personal Information in accordance with applicable laws and regulations, including PIPEDA (Canada), state/provincial privacy laws, and, where applicable to the processing, HIPAA (when acting as a Business Associate under a BAA). Where a client instructs us to process End-Client data, we act as a service provider/processor and process that data only as instructed, pursuant to a data processing agreement.

Privacy Governance

Bequest has designated its Chief Executive Officer as the individual responsible for managing and coordinating privacy matters. This individual ensures that privacy risks are addressed across the organization, policies remain current with applicable laws, and incidents are handled under Bequest's Incident Response Plan.

Children Under the Age of 18

The Platform is not intended for children under eighteen (18) years of age. No one under age eighteen (18) may provide any information to or on the Platform. We do not knowingly collect Personal Information (defined below) from children under eighteen (18). If you are under eighteen (18), do not use or provide any information on the Platform or through any of its features, register on the Platform, make any purchases through the Platform, use any of the interactive or public comment features of the Platform, or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or username you may use. If we learn we have collected or received Personal Information from a child under eighteen (18) without verification of parental consent, we will promptly delete that information and take reasonable measures to ensure it is not used or retained in any way. If you believe we might have any information from or about a child under eighteen (18), please contact us at mail@bequest.finance.

Information We Collect About You and How We Collect It

We collect several types of information from and about Registered Users and Recipients of the Platform, including information:

- that is about you but individually does not identify you, such as race and gender;
- about your internet connection, the equipment you use to access the Platform, and usage details;
- your purchase of any Product offered through or in connection with the Platform;
- your any and all data you upload to the Platform, whether such data belongs to you or another;
- any content you upload to or create on our Platform ("**User Content**"); and
- by which you or another may be personally identified, such as name, postal address, email address, telephone number, photo, legal documentation (including government IDs) or any other identifier by which you may be contacted online or offline if you submit it ("**Personal Information**").

How we collect this information:

- directly from you when you provide it to us; and
- automatically as you navigate through the Site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

Information You Provide to Us

The information we collect on or through the Platform may include, but is not limited to:

- Information that you provide by filling in forms on the Platform. This includes information provided at the time of registering to use the Platform, subscribing to our service, posting material, or requesting further services. We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with the Platform.
- Records and copies of your correspondence (including email addresses) if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through the Platform and of the fulfillment of your instructions.
- Wallet addresses and shards related to your use of the Platform.
- Your search queries on the Platform.

- Your registrations and your consents to contact us on or related to the Platform.

Information We Collect Through Automatic Data Collection Technologies

- As you navigate through and interact with the Platform, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including details of your visits to the Platform, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Platform.
- The information we collect automatically may include Personal Information, but we may maintain it or associate it with Personal Information we collect in other ways. It helps us to improve the Platform and to deliver a better and more personalized service, by enabling us to:
 - estimate our audience size and usage patterns;
 - store information about your preferences, allowing us to customize the Platform according to your individual interests;
 - speed up your searches; and
 - recognize you when you return to the Platform.
- The technologies we use for this automatic data collection may include:
 - Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of the Platform. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to the Platform. Cookies are used after authentication in order to authorize a Registered User to continue to access the parts of the Site that are specific to them.
 - Local Storage Objects. Local Storage objects are sets of data that can be stored on your browser and/or hard drive by us. We use local storage objects to recognize you when you return to our Platform.
 - Session Storage Objects. Session Storage is similar to local storage except that the information clears when your session ends. We use session storage objects to remember your preferences while engaged with our Platform.

We may tie information to Personal Information about you or that you uploaded that we collect from other sources, or you provide to us.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Information:

- to present the Platform and its contents to you;
- to provide you with information, products, or services that you request from us;
- to fulfill any other purpose for which you provide it;
- to carry out our obligations and enforce our rights arising from any contracts entered into between you and us;
- to notify you about changes to the Platform or any products or services we offer or provide through it
- to allow you to participate in interactive features on the Platform;
- in any other way we may describe when you provide the information; and
- for any other purpose with your consent.

Disclosure of Your Information

We may disclose or generate usage data from aggregated information about our Registered Users (“**Usage Data**”), User Content, and any other information that does not identify any individual, without restriction.

We may also disclose Personal Information that we collect, or that you provide as described in this Privacy Policy:

- to our subsidiaries and affiliates;
- to contractors, service providers, and other third-parties we use to support our business and who are bound by contractual obligations to keep Personal Information confidential and use it only for the purposes for which we disclose it to them;
- to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by Bequest about the Platform’s Registered Users is among the assets transferred;
- to fulfill the purpose for which you provide it;
- for any other purpose disclosed by us when you provide the information; and
- with your consent.

We may also disclose your Personal Information:

- to comply with any court order, law, or legal process, including to respond to any government or regulatory request;
- to enforce or apply our this Agreement or and other agreements, including for billing and collection purposes; and
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Bequest, our Registered Users, Recipients, or others.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Promotional Offers from us.** If you do not wish to have your email address or contact information used by us to promote our own or third-parties’ products or services, you can opt-out by sending us an email stating your request to mail@bequest.finance. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions. This opt-out does not apply to information provided to Bequest as a result of a registration, Apps experience, or other transactions.

We do not sell your information to third parties. However, if you choose to provide information to our third-party partners to enhance your Platform experience or engage in other Platform activities requiring third-party services, such third parties will process your information according to their own privacy policies and terms of use, for which we are not responsible. We encourage you to review these third-party policies before sharing your information.

Our Apps are currently only offered in the United States and Canada and not intended to be used in any other jurisdiction. Any use outside these jurisdictions is unauthorized unless explicitly agreed to by us in writing and may be subject to additional terms and conditions to ensure compliance with local laws.

Accessing and Correcting Your Information

You can review and change your Personal Information or Personal Information you uploaded by logging into the Platform and visiting your profile page.

You may also send us an email at mail@bequest.finance to request access to, correct, or delete any Personal Information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement, because it is not technically possible, or cause the information to be incorrect.

If you delete your User Content from the Platform, copies of your User Content may remain viewable in cached and archived pages or might have been copied or stored by other Registered Users only to whom you have granted access. Proper access and use of information provided on the Platform, including User Content, is governed by our Terms of Use.

You have the right to withdraw your consent for data processing at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your Personal Information conducted in reliance on lawful processing grounds other than consent. To withdraw your consent, please contact us at mail@bequest.finance with the subject line "Consent Withdrawal".

We will assist Registered Users in responding to End-Client requests to access, correct, or delete their Personal Information, where legally required.

Data Security

We have implemented measures designed to secure your Personal Information or the Personal Information of your End-Clients uploaded by you from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Your information will be encrypted using SSL.

The safety and security of any information you share also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Platform, you are responsible for keeping this password confidential. You agree not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Platform like shared notes or to other users of the Platform.

Unfortunately, the transmission of information via the internet is not completely secure. Although we implement industry-standard security measures to protect your Personal Information, we cannot guarantee the security of your Personal Information transmitted to our Platform. Any transmission of Personal Information is at your own risk. While we implement and maintain appropriate technical and organizational security measures, we cannot guarantee against unauthorized access resulting from circumstances outside our reasonable control or from circumvention of Platform security measures.

In the event of a security incident affecting End-Client Personal Information, we will notify the Registered User without undue delay after becoming aware of the breach, in accordance with applicable law.

Data Retention

We retain Personal Information only for as long as necessary to fulfill the purposes for which it was collected, including to provide our services, comply with legal obligations, enforce our agreements, and protect our legal rights.

The retention period may vary depending on the type of data, its sensitivity, and applicable legal or regulatory requirements. In particular:

- Information associated with your account is generally retained for the duration of your account's active status, and for a reasonable period thereafter in case of reactivation, dispute resolution, or to comply with our legal obligations.
- Information you submit relating to End-Clients is retained for as long as you maintain access to it via the Platform, or as otherwise required by applicable law or contractual obligation.

- We may anonymize or aggregate certain data for research, analytics, or business purposes, in which case it will no longer be considered Personal Information and may be retained indefinitely.

Once Personal Information is no longer required, we will securely delete, de-identify, or anonymize it in accordance with applicable laws and our internal data retention policies.

Changes to our Privacy Policy

It is our policy to post any changes we make to our Privacy Policy on this page. If we make material changes to how we treat our Registered Users' Personal Information, we will notify you by email to the primary email address specified in your account. The date the Privacy Policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, for periodically visiting the Platform, and checking this Privacy Policy for any changes.

Contact Information

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at: mail@bequest.finance.