GLOBIN PRIVACY POLICY

Effective Date: [Effective Date]

Last Updated: [Last Updated]

F5 STUDIO LAB LLC (" F5 STUDIO LAB," "Globin," "Company," "we," "our," or "us") respects your privacy and is committed to protecting your Personal Information.

This Privacy Policy explains how we collect, use, disclose, store, protect, and otherwise process information when you access or use the Globin mobile application, website, and related services (collectively, the "Services").

Please read this Privacy Policy carefully before using the Services.

By creating an account or using Globin, you acknowledge that you have read and understood this Privacy Policy.

1. WHO WE ARE

Globin is a personal financial management platform owned and operated by:

F5 STUDIO LAB LLC

Florida, United States

Support Email:

Manager-Support@gspromastermoving.com

Website:

[Under Development]

F5 STUDIO LAB LLC is the controller of Personal Information collected through the Services, except where applicable law provides otherwise.

2. SCOPE OF THIS PRIVACY POLICY

This Privacy Policy applies to all information collected through:

- The Globin mobile application;
- The Globin website;
- Customer Support interactions;
- Communications with the Company;
- Third-party integrations authorized by the user;
- Features powered by Artificial Intelligence;
- Bank synchronization services;
- Future products and services operated by F5 STUDIO LAB LLC unless a separate privacy policy is provided.

This Privacy Policy does not apply to third-party websites, applications, or services that maintain independent privacy practices.

3. INFORMATION WE COLLECT

Depending on how you use the Services, we may collect the following categories of information.

A. Account Information

When you create an account, we may collect:

- Full name
- Email address
- Encrypted password
- Authentication provider (Google, Apple, or Email)
- Profile photo (if provided)
- Preferred language
- Country or region
- Time zone

B. Financial Information

You may voluntarily provide financial information, including:

- Income
- Expenses
- Budgets
- Savings goals
- Spending categories
- Bills and reminders
- Financial notes
- Shared expenses
- Family financial information
- Imported bank transaction data
- Account balances
- Multi-currency information

You remain the owner of this Financial Information.

C. Bank Synchronization Data

If you choose to connect your financial institution, we may receive financial information from authorized third-party providers.

Depending on the provider and your authorization, this information may include:

- Account names
- Financial institution identifiers
- Transaction history
- Account balances
- Currency information
- Transaction descriptions

Whenever reasonably possible, F5 STUDIO LAB LLC does not collect, process, or store your online banking credentials.

Connections are intended to be established through secure third-party financial data providers or Open Banking technologies.

D. Device Information

We may automatically collect information about your device, including:

- Device model
- Operating system
- Application version
- Device identifiers
- Mobile network information
- Language settings
- Time zone
- Diagnostic information

E. Usage Information

We may collect information regarding how you interact with the Services, including:

- Features used
- Screens viewed
- Navigation paths
- Session duration
- Button interactions
- Crash reports
- Performance metrics
- Error logs

Whenever possible, usage analytics are aggregated or de-identified.

F. Customer Support Information

If you contact Customer Support, we may collect:

- Email correspondence
- Support requests
- Attachments you voluntarily provide
- Technical information necessary to resolve your issue

G. Artificial Intelligence Interactions

If you use AI-powered features, we may process:

- Questions submitted
- Prompts entered
- AI-generated responses
- Feedback regarding AI outputs

These interactions are used to provide requested functionality and improve the quality, reliability, and safety of AI-powered Services.

4. INFORMATION WE DO NOT COLLECT

Unless explicitly stated otherwise, Globin does not intentionally collect:

- Government-issued identification numbers;
- Biometric identifiers;
- Medical or health records;
- Payment card numbers for subscriptions (processed by authorized payment providers);
- Online banking passwords or authentication credentials whenever secure third-party connection methods are available.

5. HOW WE COLLECT INFORMATION

We collect information through several methods, including:

Information You Provide

Information entered directly into the Services.

Examples include:

- Creating an account
- Recording expenses
- Creating budgets
- Contacting Customer Support
- Connecting financial institutions
- Participating in surveys

Automatically Collected Information

Certain information is collected automatically through the operation of the Services.

Examples include:

- Device information
- Application logs
- Performance metrics
- Usage analytics
- Security events

Information from Third Parties

We may receive information from trusted third parties, including:

- Authentication providers (Google or Apple)
- Financial data providers
- Cloud infrastructure providers
- Analytics providers
- Fraud prevention services

The information received depends on the permissions you grant and the services you choose to connect.

6. HOW WE USE YOUR INFORMATION

We use Personal Information and Financial Information for legitimate business purposes, including:

- Creating and maintaining your Account;
- Providing the Services;
- Synchronizing financial information;
- Displaying financial reports;
- Generating analytics and visualizations;
- Operating AI-powered features;
- Improving product performance;
- Responding to Customer Support requests;
- Detecting fraud and unauthorized activity;
- Protecting the security of the Services;
- Complying with legal obligations;
- Enforcing our Terms of Service;
- Conducting internal research and product development;
- Measuring application performance and reliability.

We do not sell your Personal Information or Financial Information.

We do not use your Financial Information to make automated financial decisions on your behalf.

7. LEGAL BASES FOR PROCESSING (WHERE APPLICABLE)

Depending on applicable law, we process information based on one or more of the following legal grounds:

- Your consent;
- Performance of a contract;
- Compliance with legal obligations;
- Legitimate business interests;
- Protection against fraud and abuse;

- Protection of the security and integrity of the Services.

Where consent is required by law, you may withdraw your consent at any time without affecting processing previously carried out based on that consent.

8. HOW WE SHARE YOUR INFORMATION

We understand the sensitive nature of financial information and are committed to limiting the disclosure of your Personal Information.

We do **not** sell your Personal Information or Financial Information to third parties.

We may share information only under the circumstances described below.

A. Service Providers

We may share information with trusted third-party service providers that perform services on our behalf, including but not limited to:

- Cloud hosting providers;
- Data storage providers;
- Customer support platforms;
- Authentication providers;
- Analytics providers;
- Security monitoring providers;
- Email delivery services;
- Payment processors;
- Financial data aggregation providers;
- Artificial Intelligence technology providers.

These providers may access Personal Information only to perform services for F5 STUDIO LAB LLC and are contractually required to protect such information.

B. Financial Data Providers

If you choose to connect financial accounts, information may be exchanged with authorized financial data providers to enable synchronization and related Services.

The type of information shared depends on:

- The financial institution;
- Your authorization;
- The capabilities of the integration.

Whenever possible, financial institution credentials remain under the control of the authorized financial connectivity provider and are not stored by F5 STUDIO LAB LLC.

C. Legal Requirements

We may disclose information when we reasonably believe disclosure is necessary to:

- Comply with applicable laws;
- Respond to subpoenas or court orders;
- Cooperate with law enforcement agencies;
- Protect the safety of users;
- Prevent fraud or financial crime;
- Protect our legal rights;
- Enforce our Terms of Service.

D. Business Transfers

If F5 STUDIO LAB LLC undergoes a merger, acquisition, financing, reorganization, bankruptcy, or sale of assets, Personal Information may be transferred as part of that transaction, subject to applicable legal requirements.

Users will be notified where required by law.

E. With Your Consent

We may share information for any additional purpose when you expressly authorize us to do so.

9. INTERNATIONAL DATA TRANSFERS

F5 STUDIO LAB LLC is headquartered in the United States.

Your information may be transferred to, processed, or stored in the United States or other countries where our service providers operate.

These jurisdictions may have data protection laws that differ from those of your country of residence.

When required by applicable law, we implement appropriate safeguards to protect Personal Information during international transfers, including contractual, organizational, and technical measures designed to provide an appropriate level of protection.

10. DATA RETENTION

We retain Personal Information only for as long as necessary to:

- Provide the Services;
- Maintain your Account;
- Fulfill contractual obligations;
- Comply with legal obligations;
- Resolve disputes;
- Detect fraud;
- Enforce our agreements.

If you request deletion of your Account:

- Your Account enters a thirty (30) day recovery period.
- During this period, you may request restoration of your Account.
- After the recovery period expires, Personal Information and Financial Information are permanently deleted, unless retention is required by applicable law or legitimate legal purposes.

The Company may retain anonymized, aggregated, or de-identified information that cannot reasonably identify an individual user.

11. DATA SECURITY

Protecting your information is one of our highest priorities.

We implement commercially reasonable administrative, technical, and organizational safeguards designed to protect Personal Information against:

- Unauthorized access;
- Unauthorized disclosure;
- Alteration;
- Destruction;
- Loss;
- Misuse.

Security measures may include:

- Encryption of data in transit using industry-standard protocols;
- Encryption of sensitive data at rest where appropriate;
- Secure authentication;
- Access controls based on least-privilege principles;
- Security logging and monitoring;
- Vulnerability assessments;
- Security updates;
- Backup and disaster recovery procedures;
- Incident response processes.

Although we work continuously to improve security, no system can guarantee absolute protection against every cybersecurity threat.

12. YOUR PRIVACY RIGHTS

Depending on your jurisdiction, you may have certain rights regarding your Personal Information.

These rights may include:

- The right to access your Personal Information;
- The right to correct inaccurate information;

- The right to update your information;
- The right to request deletion;
- The right to restrict certain processing;
- The right to object to certain processing activities;
- The right to data portability;
- The right to withdraw consent where processing is based on consent;
- The right to lodge a complaint with an applicable supervisory authority.

We may request identity verification before fulfilling certain requests.

Applicable law may limit these rights in specific circumstances.

13. CALIFORNIA PRIVACY RIGHTS

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), including:

- The right to know what Personal Information we collect;
- The right to request deletion;
- The right to correct inaccurate Personal Information;
- The right to access specific pieces of Personal Information;
- The right to limit certain uses of sensitive Personal Information where applicable;
- The right not to be discriminated against for exercising your privacy rights.

F5 STUDIO LAB LLC does not sell Personal Information as defined under the CCPA.

14. EUROPEAN PRIVACY RIGHTS

Where the General Data Protection Regulation (GDPR) or similar laws apply, users located in the European Economic Area, the United Kingdom, or Switzerland may exercise applicable rights under those laws.

These rights may include:

- Access;

- Rectification;
- Erasure;
- Restriction of processing;
- Data portability;
- Objection to processing;
- Withdrawal of consent.

Requests may be submitted using the contact information provided in this Privacy Policy.

15. COOKIES AND SIMILAR TECHNOLOGIES

Globin and its website may use cookies and similar technologies to:

- Maintain user sessions;
- Remember preferences;
- Improve functionality;
- Measure application performance;
- Detect security issues;
- Analyze usage patterns.

Additional information regarding cookies is provided in our separate Cookie Policy.

Where required by applicable law, we obtain consent before placing non-essential cookies.

16. ARTIFICIAL INTELLIGENCE DATA PROCESSING

Certain Services may use Artificial Intelligence technologies.

When you interact with AI-powered features, we may process:

- User prompts;

- Financial context necessary to generate requested responses;
- AI-generated outputs;
- User feedback.

AI interactions are processed solely for purposes such as:

- Delivering requested functionality;
- Improving AI performance;
- Detecting abuse;
- Enhancing product quality;
- Maintaining platform security.

We do not use AI to make legally binding or fully automated financial decisions on your behalf.

17. CHILDREN'S PRIVACY

Globin is not intended for children under the age of eighteen (18), except through a Family Account managed by a parent or legal guardian.

Parents or legal guardians are responsible for supervising the information submitted on behalf of minors.

If we become aware that Personal Information has been collected from a child in violation of applicable law, we will take reasonable steps to delete such information.

18. THIRD-PARTY LINKS

The Services may contain links to third-party websites, applications, or services.

This Privacy Policy does not apply to those third-party services.

We encourage users to review the privacy policies of any external services before providing Personal Information.

F5 STUDIO LAB LLC is not responsible for the privacy practices of third parties.

19. BANK DATA HANDLING

If you enable bank account synchronization, Financial Information received from authorized providers is processed solely for purposes of:

- Displaying account information;
- Organizing transactions;
- Budgeting;
- Expense tracking;
- Financial reporting;
- Providing user-requested functionality.

F5 STUDIO LAB LLC does not use synchronized banking data to:

- Sell advertising;
- Build advertising profiles;
- Sell financial information;
- Provide investment recommendations.

Financial data is processed only to operate and improve the Services requested by the user.

20. DATA MINIMIZATION

We strive to collect only the information that is reasonably necessary to provide, maintain, secure, and improve the Services.

We regularly evaluate our data collection practices to reduce unnecessary collection, storage, and processing of Personal Information whenever feasible.

21. PRIVACY BY DESIGN

Privacy and security are incorporated into the design and development of Globin.

When developing new features, F5 STUDIO LAB LLC considers privacy principles including:

- Data minimization;
- Purpose limitation;
- Security by default;
- User transparency;
- Appropriate access controls;
- Responsible handling of Financial Information.

These principles help ensure that privacy considerations remain an integral part of our product development lifecycle.