



KEO RAILS LLC
PRIVACY AND DATA PROTECTION
POLICY





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KEO RAILS, LLC PRIVACY AND DATA PROTECTION POLICY

1. COMMITMENT TO PRIVACY

This Privacy and Data Protection Policy ("Policy") describes the ways Keo Rails LLC and any affiliate, subsidiary, companies of the same business group, current and future companies, stockholders, individuals, directors, managers, administrators, legal representatives, employees, contractors or any other related to or controlled by ("KEO") may collect, use, retain, process, share, transfer and disclose Personal Information, as defined below, in connection with its (i) products and services (collectively, the "KEO Services") and/or (ii) internal administration and control. Any related individual or entity with KEO (the "Users") will accept this Policy by using the KEO Services and/or KEO mobile applications, and by any other means.

KEO knows that the Users care about how its Personal Information is used and shared, therefore KEO's primary goal is to provide the Users with exceptional service according to this Policy.

To make this Policy easy to find, it is available on the home page of the KEO Website at <http://keorails.com> (the "Website"). The Users may also e-mail KEO at privacyprotection@keoworld.com with any privacy-related questions, comments, or concerns that it may have.

2. APPLICABILITY AND OVERVIEW OF PRIVACY AND DATA PROTECTION POLICY

Throughout this Policy, KEO uses the term "Personal Information" to describe information that can be associated with a specific person. Personal Information does not include information that has been anonymized, so that it does not identify a specific person or that is considered public.

This Policy applies to all Personal Information that KEO collects through KEO's Website, applications, agreements, partnerships, among others, from Users. This Policy also applies to any Personal Information gathered from the Users and share to any company of the same business group, third party or service provider (collectively third party and service provider, "Third Parties") for use in connection with (i) KEO Services, and/or (ii) internal administration and control. By means of the present, the Users hereby authorize KEO to review and share its information (including Personal Information) with Third Parties.

When KEO shares Users' Personal Information with any company of the same business group or/and to Third Parties who perform functions on KEO behalf ("Third Party Service Providers"), KEO requires the security and confidentiality of Users information, as well as limiting their use of the information to what is reasonable and necessary to carry out their work and comply with applicable laws and regulations. For more information on how KEO share Users Personal Information with other parties see Section 8 (*How KEO shares Personal Information with other Parties*).

This Policy does not apply to Third Party Service Providers that the Users elect to access



through the KEO Services or that the Users share information with directly. While KEO attempts to facilitate access only to those Third Party Service Providers that share KEO respect for Users privacy, KEO does not take responsibility for the content or privacy policies of those Third Party Service Providers. KEO encourages the Users to carefully review the privacy policies of any Third Party Service Providers the Users access.

This Policy establishes the rules that govern the collection, use and disclosure of personal information collected by KEO in the course of business and in compliance with federal, provincial, and state privacy laws from the United States of America (U.S.) and Canada. These include, but is not limited to, Florida's regulations, California Consumer Privacy Act (CCPA), the Canada Personal Information Protection and Electronic Documents Act (PIPEDA), Alberta's Personal Information Protection Act ("AB PIPA"), British Columbia's Personal Information Protection Act (BC PIPA), Quebec's Act Respecting the Protection of Personal Information in the Private Sector and Anti-Money Laundering (AML) and Know Your Customer (KYC) Regulations (collectively, "Applicable Laws").

3. ACCOUNTABILITY

KEO is responsible for personal information under its control. Accountability for KEO compliance with the protection of Personal Information rests with the Privacy Officer of KEO, even though other KEO employees may be responsible for the day-to-day collection and processing of personal information. In addition, other KEO employees may be delegated to act on behalf of Privacy Officer.

Submissions to the Privacy Officer may be made in writing according with Section 17 (*How to contact us*).

4. RIGHTS

The Applicable Laws give the Users a number of rights that can be exercised at any time regarding any Personal Information that the Users have provided to KEO, as follows please find some of these:

- The right to know what Personal Information is being collected about the Users.
- The right to know whether Users' Personal Information is transferred and/or disclosed and to whom.
- The right to say no to the transfer, sale and/or disclose Users' Personal Information.
- The right to access Users' Personal Information.
- The right to equal service, even if they exercise their privacy rights.
- The right to request the deletion, removal, correction and/ or update of Users' Personal Information.
- The right to opt-out of the sale and processing of Users' Personal Information.



KEO takes a serious approach to safeguarding Users' privacy rights and respecting them by complying with the Applicable Laws.

5. PERSONAL INFORMATION KEO MIGHT GATHER ABOUT THE USERS

The information KEO learn from its Users helps KEO personalize and continually improve Users experience. Here are the types of information we gather:

- **Information the Users Give to KEO:** KEO receives and stores any information the Users enter on KEO's Website, mobile application, or give us in any other way. The Users can choose not to provide certain information. KEO uses the information that the Users provide for such purposes as responding to Users requests and communicating with the Users.
- **Automatic Information:** KEO receives and stores certain types of information whenever the Users interact with KEO. When the Users visit the Website or use one of KEO's mobile applications, KEO collects Users IP address and standard web log information. Additionally, like many Websites, KEO uses "cookies", and KEO obtains certain types of information when Users web browser accesses the Website.
- **E-mail Communications:** To help us make e-mails more useful and interesting, KEO often receives a confirmation when the Users open e-mail from KEO if Users computer supports such capabilities. If the Users do not want to receive e-mail or other mail from us, please adjust Users communication preferences.
- **Information from Other Sources:** KEO might receive information about the Users from other sources and add it to KEO account information, always in compliance with the Applicable Laws.
- **Public information:** KEO may collect Personal Information about the Users through publicly available information sources on the web. Given the vast amount of information indexable from the internet and public sources it may not always be possible to trace the exact source of Users information.
- **From third parties:** KEO may collect Personal Information about the Users through other Users, or other third parties who may share Users Personal Information.
- **When the Users contact KEO:** If the Users contact KEO in any manner KEO will keep any information the Users provide including records of correspondence, and the Users should be aware that KEO monitor and may record telephone calls and written correspondence for training and security purposes.
- **Financial Information:** Bank accounts, routing numbers, transactions, and cards linked to Users KEO account. The Users may provide KEO with access credentials (for example, Users name and password) that allow it to gain online access to one or more accounts that the Users maintain with a third-party financial institution and that the Users choose to designate for use in connection with the KEO Services (each, an "Authorized Bank



Account”). KEO works with one or more Third Party Service Providers that will securely store pursuant to industry standards any Authorized Bank Account access credentials that the Users provide to us. The Users may only provide account access credentials for and authorize KEO to access valid accounts that the Users hold in Users own name. The Users may not provide access credentials for an account that is held by a third person. The Users must update Users KEO account information to reflect any change to the User’s name or password that is associated with any Authorized Bank Account.

If the Users choose to provide Users Authorized Bank Account credentials to KEO, the Users authorize KEO to use this information to provide the Users with KEO Services. This authorization will remain in effect until the Users notify us that the Users wish to revoke this authorization, which may affect Users ability to receive KEO Services.

Before permitting the Users to use KEO Services, KEO may require additional information from the Users to verify Users identity, address, or other information or to manage risk and compliance throughout KEO relationship. KEO may also obtain information about the Users from Third Parties such as identity verification, fraud prevention and in compliance with Applicable Laws. KEO also use computer safeguards such as firewalls and data encryption, KEO enforce physical access controls to KEO office and files, and KEO authorize access to Personal Information only for those employees who require it to fulfill their job responsibilities.

KEO makes reasonable efforts to ensure security on KEO systems. Despite KEO efforts, it cannot guarantee that Personal Information may not be accessed, disclosed, altered, or destroyed by breach of KEO administrative, managerial, and technical safeguards. Therefore, KEO urge the Users to take adequate precautions to protect Users Personal Information as well, including never sharing Users account password with anyone.

If KEO learns of a systems security breach, KEO may attempt to notify the Users electronically so that the Users can take appropriate protective steps. By using KEO Services, the Users agree that KEO may communicate with the Users electronically. KEO may post a notice on the Website if a security breach occurs. KEO may also send an email to the Users at the email address the Users have provided to us. Depending on where the Users live, the Users may have a legal right to receive notice of a security breach in writing. To receive free written notice of a security breach (or to withdraw Users consent from receiving electronic notice of a security breach) the Users should notify us.

The collection of Personal Information will be limited to that which is necessary for the purposes identified by KEO in Section 7 (*How KEO uses the Personal Information*). Information will be collected by fair and lawful means.

6. CONSENT

Except where otherwise permitted or required by law, KEO will obtain Users informed consent to collect and retain Users Personal Information. Express consent may be obtained verbally, electronically or in writing. Implied consent may be obtained through Users use of KEO Services, or when the Users approach KEO to obtain information, inquire about or apply for products or services from KEO.



In certain circumstances, Personal Information can be collected, used, or disclosed without Users knowledge and consent. For example, legal, medical or security reasons may make it impossible or impractical to seek consent. When the Personal Information is being collected for the detection and prevention of fraud or for law enforcement, seeking Users consent might defeat the purpose of collecting the information. Seeking consent may be impossible or inappropriate when there is an emergency threatening Users life, health, or security, when the Users are seriously ill, or mentally incapacitated. In other instances, information may be publicly available. Moreover, KEO may provide Personal Information to its lawyers or agent to collect a debt, comply with a subpoena, warrant or other court order, government institution requesting the information upon lawful authority, or as may be otherwise required by law.

The Users may withdraw consent at any time, subject to legal or contractual restrictions and reasonable notice. KEO will inform the Users of the implications of such withdrawal. In order to withdraw consent, the Users must provide notice to KEO in writing by contacting the Privacy Officer using the contact information provided under Section 17 (*How to contact us*).

7. HOW KEO USES THE PERSONAL INFORMATION

KEO's primary purpose in collecting Personal Information is to provide the Users with a safe, smooth, efficient, fun, and customized experience. KEO may use Users Personal Information, either directly or through a third party to:

- Collection, storage, use, circulation, or disposal.
- To carry out the pertinent steps for the development of the pre-contractual, contractual, and post-contractual stage with KEO, with respect to any of the products and KEO Services such, but not limited to, Workeo, KeoPay, Global Trade Solutions, or, with respect to any underlying contractual relationship, as well as to comply with national or foreign law and the orders of judicial or administrative authorities.
- Manage procedures (requests, queries, complaints, claims), perform risk assessment, conduct satisfaction surveys regarding KEO Services and goods; the structuring of commercial offers and the remission of commercial information about products and/or services through the channels or media that KEO establishes for such purpose.
- Carry out, directly or through a data representative, marketing, and advertising activities.
- Provide contact information and relevant documents to the sales force and/or distribution network, telemarketing, market research and any third party with which KEO has a contractual relationship of any kind.
- Transfer the Personal Information inside and outside the country, to Third Parties as a result of a contract, law or lawful tie that so requires, or to implement cloud computing services.
- Perform through any means directly or through third parties and data representatives, programming and provision of technical service, sales, purchase, billing, portfolio management, monitoring product performance, collection, business intelligence, marketing activities, promotion or advertising, service improvement, collection



monitoring, verification, consultation and control, enabling payment methods as well as any other related to KEO current and future products and services, for the fulfillment of contractual obligations and the corporate purpose of KEO.

- For the delivery and reception of goods or advertising material in accordance with the requirements of KEO's demanded functions and business sustainability.
- Provide KEO Services and to support Users request.
- Process transactions and send notices about Users transactions or Users network activity.
- Resolve disputes, collect fees, and troubleshoot problems.
- Prevent potentially fraudulent, prohibited, or illegal activities, and enforce KEO Services.
- Control and prevent fraud in any of its modalities and the implementation of measures aimed at the prevention of illicit activities.
- Customize, personalize, measure, and improve KEO Services.
- Send updates about new products and services that KEO offers.
- Compare information for accuracy and verify it with Third Parties.
- Perform other duties as required by law.
- Control, handle and administrate the database of Users and anyone who has a relationship with KEO.
- Consult restrictive lists, sanction lists and/or databases of national or international organizations, related third countries, among others, with regard to or not, prevention, detection, monitoring and control of money laundering, financing of terrorism and financing of proliferation of weapons of mass destruction.
- Comply with the counterparty's due diligence processes established in the applicable laws.
- Consult and report on credit bureaus.
- Contact and communicate directly through e-mail, phone numbers and address.
- Collect, use, retain, process, share, transfer and disclose personal information for use in connection with internal administration and control.
- Identity verification and fraud prevention.
- Direct communications relating to KEO Services with attorneys, legal representatives, business representatives, and those to whom they authorize.



- To perform directly or through a representative, collection activities.
- Reproduce and publish, photographs, images, and videos of any User (including KEO's employees), collected by KEO's corporate group on, (i) social networks, media and digital channels associated with KEO's corporate group, (ii) internal KEO's corporate group documents such as, announcements, communications, identification documents (iii) corporate documents, (iv) KEO's corporate group internal databases and, (v) KEO's corporate group Website.

8. HOW KEO SHARES PERSONAL INFORMATION WITH OTHER PARTIES

KEO does not share Users Personal Information with Third Parties for promotional or marketing purposes. However, KEO may use analytics service providers to analyze how the Users interact and engage with the KEO Services, so that KEO can learn and make enhancements to offer the Users a better experience.

KEO may share Users Personal Information with:

- Law enforcement, government officials, or other Third Parties if we are compelled to do so by a subpoena, court order or similar legal procedure, when it is necessary to do so to comply with law, or where the disclosure of Personal Information is reasonably necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of the KEO Services or as otherwise required by law.
- Controlling companies, affiliates, subsidiaries, and companies belonging to the same business group.
- Third Party Service Providers who assist KEO in providing KEO Services to the Users or who provide fraud detection or similar services on KEO (or any vendor's) behalf.
- Service providers under agreement who help with parts of KEO business operations (for example, fraud prevention, payment processing, or technology services); KEO agreements dictate that these service providers only use Users information in connection with the services they perform for us and not for their own benefit.
- Other Third Parties with Users consent or at Users direction to do so. When the Users broadcast information to Third Party services or providers, such information is no longer under KEO control and is subject to the terms of use and privacy policies of such Third Parties. KEO do not send Users Personal Information to Third Parties social networks unless the Users have specifically requested or authorized us to do so.
- Other Third Parties to comply with the counterparty's due diligence processes established in the applicable laws.

9. ACCURACY

KEO ensures that Personal Information will be as accurate, complete, and up-to-date as is



necessary for the purposes for which it is to be used, including to minimize the possibility that inappropriate information may be used to make a decision about the Users.

The Users have the ability to correct or change Users personal information in KEO records, such as Users address and contact information. The Users may change this information at any time and as often as necessary. If the Users need assistance or have questions about changing, updating, or correcting information, the Users can contact us as set out in Section 17 (*How to contact us*).

10. HOW THE USERS CAN ACCESS, CHANGE OR DELETE ITS PERSONAL INFORMATION

If the Users do not wish that its Personal Information is used by KEO, the Users may contact KEO as set out in Section 17 (*How to contact us*), to request the removal, destruction or elimination of any of its Personal Information.

Upon request, the Users shall be informed of the existence, use, and disclosure of its Personal Information and shall be given access to that information. The Users shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.

11. HOW DOES KEO KEEP USERS PERSONAL INFORMATION SECURE

KEO follows generally accepted industry standards to protect the information submitted. However, no method of internet transmission or electronic storage is 100% secure. Therefore, while KEO strive to use commercially acceptable means to protect information, KEO cannot guarantee its absolute security.

KEO protects Users Personal Information in accordance with all Applicable Laws and other applicable laws. This Policy governs the collection, use, disclosure, retention, and other processing of Personal Information by KEO, including through KEO Services, on KEO websites and via mobile applications. It explains what types of Personal Information is collected from KEO Users, how it may be used, and how the Users can ask us questions about KEO privacy practices.

KEO protects personal information against loss, theft, unauthorized access, disclosure, copying, use, or modification using security safeguards appropriate to the sensitivity of the information. The nature of the safeguards varies depending on the sensitivity of the information that has been collected, the amount, distribution and format of the information, and the method of storage.

These are some of the methods that KEO uses to protect Users Personal Information:

- Physical measures, such as locked filing cabinets and restricted access to offices;
- Organizational measures, such as security clearances and limiting access on a “need to know” basis; and
- Technological measures, such as the use of passwords and encryption.

KEO employees are aware of the importance of maintaining the confidentiality of personal



information. KEO employees are governed by a confidentiality clause prohibiting disclosure or use of any confidential or personal information for any purposes other than the stated business purposes.

12. DATA RETENTION

KEO keeps all Personal Information (i) as long as necessary to fulfill the purposes set out in this Policy, (ii) as long as KEO require to do so for backups, archiving, prevention of fraud and abuse, analytics, satisfaction of legal regulatory obligations, (iii) where otherwise reasonably believe that KEO have a legitimate reason to do so or, (iv) as defined in the Applicable Laws. Retention periods will be determined considering the type of information that is collected and the purpose for which it was collected, bearing in mind the requirements applicable to the situation and the need to delete outdated, unused information at the earliest reasonable time.

When deleting Personal Information, KEO will take measures to render such Personal Information irrecoverable or irreproducible, and the electronic files which contain Personal Information will be permanently deleted.

13. PROTECTION OF MINORS

KEO does not solicit or target persons under 18 years. KEO does not knowingly collect any information relating to children under the age of 18 years. If KEO discovers that a child under 18 years has provided personal information, or KEO have otherwise come into possession of personal information of a child, KEO will promptly delete such personal information from its systems.

14. LINKS TO OTHER SITES

The Website may contain links to other sites. KEO does not control the information collection of sites that can be reached through links from the Website. KEO encourage KEO Users to be aware when they are leaving the Website and to read the privacy statements of any site that collects personally identifiable information.

15. USE OF NON-PERSONAL INFORMATION

KEO uses the aggregate non-personal information about Users, that KEO collect:

- To improve the design, functionality, and content of KEO Services and to allow us to personalize it.
- To provide, maintain, personalize, protect, improve, and develop the products, programs, and services of KEO and to operate its business.
- To analyze usage and performance of the Website and services and for other research, analytical, and statistical purposes; and
- To tailor display advertisements for KEO and its affiliates, business partners, and selected third parties to offer the Users products, programs, or services.



16. CHANGES TO KEO PRIVACY AND DATA PROTECTION POLICY

KEO is always improving. As KEO service evolves, KEO may occasionally update this Policy. If KEO modifies this Policy, it will post the revised Policy to the Website. If KEO make material changes in the way KEO uses Personal Information, KEO will notify the Users by posting an announcement on KEO service or by sending the Users an e-mail. It is Users responsibility to periodically review this Policy; Users are bound by any changes to the Policy by using the service after such changes have been first posted.

17. HOW TO CONTACT US

If the Users have questions or concerns regarding this Policy, or any feedback pertaining to Users privacy and the KEO Services that the Users would like us to consider, please contact KEO's Privacy Officer via email at privacyprotection@keoworld.com.

The Users may request KEO access to more information about KEO privacy practices, and KEO will make it available to the Users in a manner that is easy to understand, including via this Policy. Such information may include the means of gaining access to Personal Information held by KEO and a description of the types of information held by KEO, including a general account of its use.