

PRIVACY POLICY

UPDATED AND EFFECTIVE AS OF MARCH 20, 2025

Law Zebras, Inc. ("Vikk.ai," the "Company," "we," "us" and/or "our") is dedicated to protecting your personal information as well as informing you about how we use your personal information. Personal information is any information about you which can be used to identify you. This includes information about you as a person (such as name, address, and date of birth), your devices, payment details, and even information about how you use a website or online service. This privacy policy (the "Privacy Policy" or the "Policy") is intended to provide information to our visitors and users ("you" or "your") about how we collect, protect, share and use your information when you use our website, www.vikk.ai, including any subdomain thereof (the "Website"), the Vikk.ai mobile application (the "App") and/or products and services offered, operated or made available by, or through, the Company (the Website, App and products and services of Ava Finance are collectively referred to as the "Services". Reference to the Services includes any portion of the Services). It is our policy to respect your privacy and comply with any applicable law and regulation regarding any personal information we may collect about you through your use of our Services. Any capitalized term that is not defined in this Privacy Policy shall have the meaning given to it in the Terms of Use.

1. Information We Collect

Information we collect falls into one of two categories: "voluntarily provided" information and "automatically collected" information. "Voluntarily provided" information refers to any information you knowingly and actively provide us when using or participating in any of our services and promotions. "Automatically collected" information refers to any information automatically sent by your devices in the course of accessing our products and services.

We collect the following information:

- **Log Data:** When you utilize our Services, 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, and other details about your visit. Additionally, if you encounter certain errors while using the site, we may automatically collect data about the error and the circumstances surrounding its occurrence. This data may include technical details about your device, what you were trying to do when the error happened, and other technical information relating to the problem. You may or may not receive notice of such errors, even in the moment they occur, that they have occurred, or what the nature of the error is. 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.
- **Device Data:** When you utilize our Services, we may automatically collect data about your device, such as: device type, operating system, unique device identifiers, device settings, geo-location data. Data we collect can depend on the individual settings of your device and software. We recommend checking the policies of your device manufacturer or software provider to learn what information they make available to us.

- **Personal Information:** We may ask for personal information — for example, when you subscribe to our newsletter, when you register for an Account, or when you contact us — which may include one or more of the following: name, email, social media profiles, phone/mobile number.
- **User-Generated Content:** We consider “user-generated content” to be materials (text, image and/or video content) voluntarily supplied to us by our users for the purpose of publication, processing, or usage on our platform. All user-generated content is associated with the account or email address used to submit the materials. Please be aware that any content you submit for the purpose of publication will be public after posting (and subsequent review or vetting process). Once published, it may be accessible to third parties not covered under this Privacy Policy.
- **Transaction Data:** Transaction data refers to data that accumulates over the normal course of operation on our platform. This may include payment information you provide such as bank or debit card account numbers, transaction records, stored files, user profiles, analytics data and other metrics, as well as other types of information, created or generated, as users interact with our services.
- **Generative Content:** Our Chat System produces Outputs based on your Inputs. If you include personal data in your Inputs, we will collect that information, which may be reproduced in the Outputs. Note, however, that the Generative Content is subject to strict retention periods, as set out in Section 4 (“How Long we Hold your Data”) below, and that we take steps to de-identify such Generative Content when using them for the purposes set forth in this Privacy Policy.
- **Feedback on your use of our Services:** Where applicable, we may collect your Feedback regarding the Generative Content, and use it to train and improve our Services. This might arise if, for example, you report that the Chat System returned inaccurate information in an Output, or if you rate an Output using any rating system that we may provide (e.g. clickable thumbs up or thumbs down icons).

2. Collection Points and Use of Information

We may collect personal information from you when you do any of the following through our Services:

- Register for an account
- Purchase a subscription
- Sign up to receive updates from us via email or social media channels
- 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
- Use the Chat System

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:

- to provide you with and maintain our Services
- to improve and enhance our Services, develop new products and features, and to conduct research
- to enable you to customize or personalize your experience of our Website

- to contact and communicate with you
- for analytics, market research, and business development, including to operate and improve our Website, associated applications, and associated social media platforms
- for advertising and marketing, including to send you promotional information about our products and services and information about third parties that we consider may be of interest to you
- to comply with our legal obligations and resolve any disputes that we may have
- to attribute any content (e.g. posts and comments) you submit that we publish on our website
- for security and fraud prevention, and to ensure that our sites and apps are safe, secure, and used in line with our terms of use

We may combine voluntarily provided and automatically collected personal information with general information or research data we receive from other trusted sources. For example, If you provide us with your location, we may combine this with general information about currency and language to provide you with an enhanced experience of our site and service.

3. 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. Therefore, you should take special care in deciding what information you send to us via the Service or email.

You are responsible for selecting any password and its overall security strength. You are responsible for maintaining the security and confidentiality of your password.

4. How Long We Hold Your Data

We keep your personal information only for as long as we need to. This time period may depend on what we are using your information for, in accordance with this Privacy Policy. For example, if you have provided us with personal information as part of creating an account with us, we may retain this information for the duration your account exists on our system. If your personal information is no longer required for this purpose, 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.

If you use our Chat System and you choose to save, rather than delete, and continue conversations with our Chat System, we retain your Generative Content data to provide you with a consistent product experience over time in accordance with your controls. Notwithstanding the foregoing, we may choose to automatically delete the Generative Content on the backend within 90 days of receipt or generation. We may also use the Generative Content to train our models, unless you email us at hello@vikk.ai with instruction not to do so.

When assessing how long your data is retained, we consider criteria such as: (i) the nature of the data and the activities involved; (ii) when and for how long you interact with Vikk.ai; and (iii) our legitimate interests and our legal obligations. In all cases, we may retain the Generative Content as

required by law or as necessary to combat violations of our Acceptable Use Policy. We may anonymize or de-identify your personal data for research or statistical purposes, in which case we may retain this information for longer without further notice to you.

5. Children's Privacy

We do not aim any of our products or services directly at children under the age of 18, and we do not knowingly collect personal information about children under 18. If you have reason to believe that a child under the age of 18 has provided personal information to Company, please email us at hello@vikk.ai. We will investigate any notification and if appropriate, delete the personal information from our systems.

6. Disclosure of Personal Information to Third Parties

We may disclose personal information to:

- a parent, subsidiary, or affiliate of our company;
- third-party service providers for the purpose of enabling them to provide their services, including (without limitation) IT service providers, large language model providers, data storage, hosting and server providers, ad networks, analytics, error loggers, debt collectors, maintenance or problem-solving providers, marketing or advertising providers, professional advisors, and payment systems operators;
- our employees, contractors, and/or related entities;
- our existing or potential agents or business partners;
- credit reporting agencies, courts, tribunals, and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;
- to law enforcement, government officials, or other third parties when (1) we are compelled to do so by a subpoena, court order, or similar legal procedure, (2) we need to do so to comply with law, or (3) if we believe in good faith that the disclosure of your personal information is necessary to establish, exercise, or defend our legal rights;
- third parties, including agents or sub-contractors, who assist us in providing information, products, services, or direct marketing to you;
- an entity that buys, or to which we transfer all or substantially all of our assets and business
- to enforce or apply the terms of this Privacy Policy and other agreements between you and us, including for billing and collection purposes;
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Company, our service providers, our customers, or others; and
- any other third party with your prior consent.

Third parties we currently use include:

- Google / Alphabet
- Amazon AWS
- Open Web Analytics
- Brevo
- Twilio
- Datacrunch
- Comet Chat
- Google AdSense
- Open AI

- Meta
- Stripe
- Huggingface
- Apple Developer Platform

7. Your Rights and Controlling Your Personal Information

Your choice: By providing personal information to us, you understand we will collect, hold, use, and disclose your personal information in accordance with this Privacy Policy. You do not have to provide personal information to us, however, if you do not, it may affect your use of our Services.

Information from third parties: 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. Sale of data: Company does not "sell" your personal information data as that term is defined by applicable laws and regulations.

Withdrawal of consent: Where Company's processing of your personal data is based on consent, you have the right to withdraw your consent directly through the Services or by contacting us via email at hello@vikk.ai. For example, if you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by contacting us using the details below.

Complaints: If you believe that we have breached a relevant data protection law and wish to make a complaint, please contact us via email at hello@vikk.ai and provide us with full details of the alleged breach. We will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

8. Cookies and Do Not Track Signals

We use "cookies" to collect information about you and your activity across our site. A cookie is a small piece of data that a website stores on your device when you visit. It typically contains information about the website itself, a unique identifier that allows the site to recognize your web browser when you return, additional data that serves the cookie's purpose, and the lifespan of the cookie itself. Cookies are used to enable certain features (e.g. logging in), track site usage (e.g. analytics), store your user settings (e.g. time zone, notification preferences), and to personalize your content (e.g. advertising, language). Cookies help us serve you content based on preferences you have specified.

Cookies set by the website you are visiting are usually referred to as first-party cookies. They typically only track your activity on that particular site. Cookies set by other sites and companies (i.e. third parties) are called third-party cookies. They can be used to track you on other websites that use the same third-party service.

How to reject cookies

If you don't wish to accept cookies from us, you should instruct your browser to refuse cookies from <https://vikk.ai>.

In such a case, we may be unable to provide you with some of your desired content and services.

Types of cookies and how we use them• Essential cookies: Essential cookies are crucial to your experience of a website, enabling core features like user logins, account management, shopping carts, and payment processing.

We use essential cookies to enable certain functions on our website.

- Performance cookies: Performance cookies track how you use a website during your visit.

Typically, this information is anonymous and aggregated, with information tracked across all site users. They help companies understand visitor usage patterns, identify and diagnose problems or errors their users may encounter, and make better strategic decisions in improving their audience's overall website experience. These cookies may be set by the website you're visiting (first-party) or by third-party services. They do not collect personal information about you.

We use performance cookies on our site.

- Functionality cookies: Functionality cookies are used to collect information about your device and any settings you may configure on the website you're visiting (like language and time zone settings). With this information, websites can provide you with customized, enhanced, or optimized content and services. These cookies may be set by the website you're visiting (first-party) or by third-party services. We use functionality cookies for selected features on our site.

- Targeting/advertising cookies: Targeting/advertising cookies help determine what promotional content is most relevant and appropriate to you and your interests. Websites may use them to deliver targeted advertising or limit the number of times you see an advertisement. This helps companies improve the effectiveness of their campaigns and the quality of content presented to you. These cookies may be set by the website you're visiting (first-party) or by third-party services. Targeting/advertising cookies set by third-parties may be used to track you on other websites that use the same third-party service. We use targeting/advertising cookies on our site.

Do Not Track Signals

Some browsers have a "Do Not Track" feature that lets you tell websites that you do not want to have your online activities tracked. At this time, we do not respond to browser "Do Not Track" signals. We adhere to the standards outlined in this Privacy Policy, ensuring we collect and process personal information lawfully, fairly, transparently, and with legitimate, legal reasons for doing so.

9. Business Transfers

If we or our assets are acquired, or in the unlikely event that we go out of business or enter bankruptcy, we would include data, including your personal information, among the assets transferred to any parties who acquire us. You acknowledge that such transfers may occur, and that any parties who acquire us may, to the extent permitted by applicable law, continue to use your personal information according to this policy, which they will be required to assume as it is the basis for any ownership or use rights we have over such information.

10. Links to Other Websites

Our Services may link to external sites that are not operated by us. By providing these links we do not imply that we endorse or have reviewed these sites. In the event our Services contain links to third-party sites and services, please be aware that those sites and services have their own privacy policies and you acknowledge and agree that we cannot accept responsibility or liability for their respective privacy practices. After following a link to any third-party content, you should read their

posted privacy policy information about how they collect and use personal information. This Privacy Policy does not apply to any of your activities after you leave our site.

11. 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 the changes are significant, or if required by applicable law, we will contact you (based on your selected preferences for communications from us) and all our registered users with the new details and links to the updated or changed 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 uses of your personal information.

12. Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

13. Contact Us

For any questions or concerns regarding your privacy, you may contact us using the following details:

hello@vikk.ai

853 Atlantic Ave, Ste 202, Long Beach, CA 90813