

ARK KAPITAL'S UNITED STATES PRIVACY NOTICE

Ark Kapital AB is committed to protecting and respecting your privacy. We want you to feel safe when we process your Personal Information. Our United States Privacy Notice explains how we process your Personal Information in compliance with applicable legislation and applies to all of our processing of your Personal Information.

We only use your Personal Information for the purposes specified in the Privacy Notice. Kindly see below for further information about our use of Personal Information and your rights related thereto.

Please do not hesitate to contact us at privacy@arkkapital.com if you have any questions about this Privacy Notice, our processing of your Personal Information or if you wish to exercise your rights.

Ark Kapital AB

E-mail: privacy@arkkapital.com

Website: www.arkkapital.com

Last Updated April 12, 2023

PRIVACY NOTICE – USERS OF OUR SERVICE

<p>1 GENERAL ►</p>	<p>▼ GENERAL</p> <p>1.1 Ark Kapital AB (“Ark Kapital”, “we”, “our”) is committed to protecting and respecting your privacy. We want you to feel safe when we process your Personal Information or Personal Information. This Privacy Notice (“Privacy Notice”) explains how we ensure that your Personal Information is handled in compliance with applicable legislation and applies to all of our processing of Personal Information relating to our users use of our service. If you have any questions regarding the processing of your Personal Information, you will find our contact details at the end of this Privacy Notice.</p> <p>1.2 We need to process your Personal Information to be able to operate our business and meet our obligations and responsibilities in relation to our customers and applicable legislation.</p> <p>1.3 You may also have certain rights regarding the information we collect about you. Specifically, California Residents may find information on their rights as a Consumer in Section 13 below.</p> <p>1.4 This Privacy Notice does not apply to other Websites to which we may link, or to other companies or persons who might be listed as third-party contacts or suppliers on the Website, or to whom we may refer you if you call or write us. We may post links on the Website as a way of helping you locate related information easily. However, when linking to another Website, you must review that Website’s privacy notice as other Websites may not treat information collected online in the same manner as we do.</p> <p>1.5 By using our Website, you agree to our collection, storage, use and disclosure of information as described in this Privacy Notice. If you disagree with anything in this Privacy Notice, please do not use our Website.</p>
---------------------------------------	---

2	<div>OUR USE OF YOUR PERSONAL INFORMATION ►</div>	<div>▼</div> <div>OUR USE OF YOUR PERSONAL INFORMATION</div> <div>We use your Personal Information for the following purposes:</div> <div><div>- To deliver our service in accordance with our Terms of Use;</div><div>- To analyze the use of our Website;</div><div>- To comply with legal obligations;</div><div>- To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets;</div><div>- To establish and defend legal claims.</div></div> <div>Below you can find more information about our processing of your Personal Information.</div> <div>PURPOSES</div> <table><tr><td>To deliver our service in accordance with our Terms of Use ►</td></tr><tr><td>To analyze the use of our Website ►</td></tr><tr><td>To comply with legal obligations ►</td></tr><tr><td>To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets ►</td></tr><tr><td>To establish and defend legal claims ►</td></tr></table>	To deliver our service in accordance with our Terms of Use ►	To analyze the use of our Website ►	To comply with legal obligations ►	To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets ►	To establish and defend legal claims ►
To deliver our service in accordance with our Terms of Use ►							
To analyze the use of our Website ►							
To comply with legal obligations ►							
To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets ►							
To establish and defend legal claims ►							

		To deliver our service in accordance with our Terms of Use ►	
		Why we process your data: We process your Personal Information to deliver our service in accordance with our Terms of Use and any loan agreement.	
		▼ Categories of Personal Information: <u>Contact information</u> such as name, title, email address, and phone number. <u>Work related data</u> such as employer and title.	Legal basis: You have registered to learn more about or use our services.
		Retention time: We retain your Personal Information only for as long as is necessary for the purposes for which we originally collected the data in accordance with this Privacy Notice. Personal Information processed as part of our service delivery will be stored for six (6) months after the expiration of our business relationship.	
		To analyze the use of our Website ►	
		Why we process your data: We analyze and process your Personal Information to improve, develop, maintain and manage our Website and service. For this purpose, we also use third party tracking services that employ to collect aggregated data about visitors to our Websites. For more information about our use of cookies and similar techniques, please read our cookie notice: https://www.arkkapital.com/cookiepolicy .	
		▼ Categories of Personal Information: <u>Usage data</u> such as cookie information and behaviour on Website. <u>Device data</u> such as IP-number.	Legal basis: When processing Personal Information in the form of cookies which is necessary for the functioning of the Website, we base such processing on our legitimate interest. However, when processing Personal Information in the form of non-necessary cookies in order to analyze the

			use of our Website we base the processing on your consent.	
		Retention time: Please see our cookie notice for more information about for how long we process your information for this purpose.		
		To comply with legal obligations ►		
		Why we process your data: Ark Kapital may process your Personal Information to comply with our legal obligations under applicable law.		
		▼ Categories of Personal Information: <u>Contact information</u> such as name, address, domicile, email address, phone number. <u>Work related data</u> such as employer and title.	Legal basis: We need to process Personal Information to comply with our legal obligations under applicable legislation.	
		Retention time: Your Personal Information is kept for as long as necessary to comply with applicable legal obligations.		
		To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets►		
		Why we process your data: In case of a merger, divestiture, restructuring, reorganization, dissolution, or other sale of transfer of Ark Kapital’s assets we may need to process your Personal Information in order to enable such transfer.		
		▼ Categories of Personal Information: All of the above.	Legal basis: The processing is necessary for the purposes of our legitimate interests of enabling mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets, which we	

			assess overrides your interest in protection of your Personal Information.	
		Retention time: The Personal Information will be processed as long as necessary to fulfil the purpose with the processing. Personal Information that is transferred 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 Ark Kapital's assets will not be stored by Ark Kapital after such transfer unless required to fulfil any of the other purposes set out above.		
		To establish and defend legal claims ►		
		Why we process your data: In case of a dispute, we are entitled to process your Personal Information to establish, exercise or defend the legal claim.		
		▼ Categories of Personal Information: All of the above.	Legal basis: In case of a dispute, we are entitled to process your Personal Information with legitimate interest as legal basis since we assess that our interest in safeguarding our interests in a dispute overrides your interest of protection of your privacy.	
		Retention time: Your Personal Information is kept for as long as necessary for us to exercise or defend a legal claim in case of a dispute.		

3 COLLECTION OF PERSONAL INFORMATION ►	▼ COLLECTION OF PERSONAL INFORMATION <p>The Personal Information that we process about you are data that you have provided us with or that we have otherwise acquired during our business relationship. We collect data e.g.:</p> <ul style="list-style-type: none"> • when you register a user account on our Website; • when you enter into an agreement with us on behalf of the company you represent; • through our Website; and • through emails sent to and from Ark Kapital.
4 RETENTION OF PERSONAL INFORMATION ►	▼ RETENTION OF PERSONAL INFORMATION <p>4.1 We only keep your Personal Information for as long as it is necessary to achieve the purposes for which they were collected in accordance with this Privacy Notice. When we no longer need your Personal Information, we remove the data from our systems, databases, and backups.</p> <p>4.2 For more information about for how long we keep your Personal Information in regard to the different purposes, see the tables above.</p>
5 WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION? ►	▼ WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION? <p>5.1 We may share Personal Information with third parties that are trusted recipients and with whom we have an agreement ensuring that your Personal Information is processed in accordance with this Privacy Notice. We may therefore share your Personal Information with, for example Ark Kapital's IT-suppliers.</p> <p>5.2 In certain circumstances, we may also need to disclose Personal Information upon request from governmental authorities, agencies, courts and other institutions/organisations when required according to applicable law or to other third parties in connection with court proceedings or business acquisition or other similar processes.</p>

<p>6</p> <p>WHERE DO WE USE YOUR PERSONAL INFORMATION? ►</p>	<p>▼ WHERE DO WE USE YOUR PERSONAL INFORMATION?</p> <p>Ark Kapital processes your Personal Information primarily within the EU/EEA. In some cases, we may transfer your Personal Information to a country outside of the EU/EEA. If Personal Information is transferred to any such country, we will ensure that your Personal Information is protected and that the transfer is carried out in accordance with applicable law.</p>
<p>7</p> <p>PROTECTION OF YOUR PERSONAL INFORMATION ►</p>	<p>▼ PROTECTION OF YOUR PERSONAL INFORMATION</p> <p>We want you to feel confident about providing us with your Personal Information at all times. We have therefore taken appropriate security measures to protect your Personal Information against unauthorized access, alteration and erasure. Nonetheless, because the internet is an open system, the transmission of information via the internet is not completely secure. We cannot guarantee the security of your data transmitted to us using the internet – any such transmission is at your own risk and you are responsible for ensuring that any Personal Information that you send to us are sent securely. Should a security breach occur that may materially impact you or your Personal Information, e.g. risk of fraud or identity theft, we will contact you to explain what action you can take to mitigate potential adverse effects of the breach.</p>
<p>8</p> <p>COOKIES ►</p>	<p>▼ COOKIES</p> <p>We use cookies that may include Personal Information to improve our Website and your experience of our Website. You may exercise choices regarding the use of cookies from Google Analytics by going to https://tools.google.com/dlpage/gaoptout or downloading the Google Analytics Opt-out Browser Add-on. You may opt-out of targeted advertising utilizing the Digital Advertising Alliance (“DAA”) AdChoices Program at optout.aboutads.info. For more information on the DAA AdChoices Program at visit www.youradchoices.com. In addition, the Network Advertising Initiative (“NAI”) has developed a tool that allows consumers to opt out of certain Tailored Advertising delivered by NAI members’ advertising networks. To learn more about opting out of such targeted advertising or to use the NAI tool, see https://optout.networkadvertising.org.</p> <p>You can find more information in our cookie notice (https://www.arkkapital.com/cookiepolicy).</p>

<p>9</p> <p>CHANGES TO THE PRIVACY NOTICE</p> <p>►</p>	<p>▼ CHANGES TO THE PRIVACY NOTICE</p> <p>We have the right to make changes to this Privacy Notice at any time. When we make changes that are not purely editorial, such as formatting, typographical error corrections or other changes that do not materially affect you, we will inform you of these changes and what they mean for you before they become effective.</p>
<p>10</p> <p>CONTACT DETAILS ►</p>	<p>▼ CONTACT DETAILS</p> <p>Do not hesitate to contact us if you have any questions about this Privacy Notice, our processing of your Personal Information or if you wish to exercise your rights.</p> <p>Ark Kapital AB E-mail: privacy@arkkapital.com Web site: www.arkkapital.com</p>
<p>11</p> <p>CHILDREN'S PRIVACY</p>	<p>CHILDREN'S PRIVACY</p> <p>Our Website is not directed to children under the age of 13. We do not request or knowingly collect Personal Information from individuals under the age of 13. If you are not 13 or older, you should not visit or use our Website. If we learn we have collected or received Personal Information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at privacy@arkkapital.com.</p>

<p>12</p> <p>CALIFORNIA CONSUMER PRIVACY ACT</p>	<p>CALIFORNIA CONSUMER PRIVACY ACT</p> <p>Under the California Consumer Privacy Act (“CCPA”) (as amended by the California Privacy Rights Act), we must disclose our practices regarding the collection, use, and disclosure of the Personal Information of Consumers. Consumers are also afforded additional rights with regard to the Personal Information we collect about them that include the rights of access, deletion, correction, opt-out of the sale and sharing of Personal Information, and to be free from discrimination. This section of our Privacy Policy includes the disclosures and the Consumer Rights required by the CCPA. We also describe the methods by which a Consumer may exercise these rights and some of the statutory exceptions that may apply.</p> <p>Collection of Personal Information</p> <p>In the preceding 12 months, we have collected and will collect the following general categories of Personal Information about Consumers:</p> <ul style="list-style-type: none"> • Personal identifiers, including names, postal addresses, unique personal identifiers, and email addresses; • Internet or other electronic network activity information; • Categories of Personal Information enumerated in Cal. Civ. Code § 1798.80(e), including telephone numbers; and • Professional or employment-related data. <p>Use of Personal Information</p> <p>We may use the categories of Personal Information described above for the following business or commercial purposes:</p> <ul style="list-style-type: none"> • To deliver our service in accordance with our Terms of Use; • To analyze the use of our Website; • To comply with legal obligations; • To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital’s assets; and • To establish and defend against legal actions and claims. <p>Categories of Sources of Personal Information</p> <p>We collect or obtain Personal Information about you from the following sources:</p> <ul style="list-style-type: none"> • <u>Information you provide to us:</u> We collect Personal Information when you provide it to us (e.g., when you register an account with us; or where you contact us <i>via</i> email or telephone, or by any other means).
--	--

- Automatically when you use the Website: We collect or obtain Personal Information when you use any features or resources available on or through our Website.
- Third party information: We collect or obtain Personal Information from third parties who provide it to us (e.g., commercial register etc.).

Purpose for the Collection of Personal Information

We collect your Personal Information for the following purposes:

- To deliver our service in accordance with our Terms of Use;
- To analyze the use of our Website;
- To comply with legal obligations;
- To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital's assets; and
- To establish and defend legal claims.

Selling and Sharing of Personal Information

While we do not sell your Personal Information in exchange for money, some of the ways in which we may disclose your information to third parties or use analytics or online advertising tools, that result in the disclosure of your information to third parties for a commercial purpose may be subject to this opt out right. If you would like to opt out of sharing your Personal Information for cross-contextual behavioral advertising or out of "selling" your information as that term is defined under the CCPA, you may submit a request by clicking below <https://www.arkkapital.com/opt-out-data> or sending an e-mail to privacy@arkkapital.com.

In this context, we may sell or share the following categories of Personal Information:

- Personal Identifiers; and
- Internet or other electronic network activity information.

Ark Kapital does not knowingly sell or share the personal information of Consumers under 16 years of age.

Disclosure of Personal Information

In the preceding 12 months, we have disclosed the following categories of Personal Information to the following categories of recipients:

Categories of Recipients	Categories of Personal Information	Purposes for Disclosing Personal Information
Information Technology-Suppliers	<ul style="list-style-type: none">• Personal identifiers;• Categories of Personal Information enumerated in Cal. Civ. Code § 1798.80(e); and• Internet or other electronic network activity information.	<ul style="list-style-type: none">• Processing and monitoring the performance of the contract with the Company you represent and managing our relationship; and• Monitoring our Website and services, and any interaction you may have with us;• To deliver our service in accordance with our Terms of Use;• To analyze the use of our Website;• To comply with legal obligations;• To enable mergers, divestitures, restructuring, reorganization, dissolution and other sale or transfers of Ark Kapital's assets; and• To establish and defend legal claims.

Retention of Personal Information

For our retention policy, please see Section 4 of the Privacy Notice.

<p>13</p> <p>CCPA CONSUMER RIGHTS</p>	<p>CCPA CONSUMER RIGHTS</p> <p>If you are a Consumer, the CCPA grants you the following rights regarding your Personal Information. Generally, in order to verify your requests to exercise your rights, we will compare the Personal Information we have about you to pieces of Personal Information we will request in the course of processing your request. The Personal Information required for verification may include your name, email address, phone number, or postal address. We will deliver a response to you within 45 days of receiving your verifiable consumer request. To exercise your rights under the CCPA, please follow the instructions described in this section.</p> <p>Right to Know About Personal Information. Consumers have the right to submit a verifiable consumer request that we disclose the following in a readily useable format, covering the 12 month period preceding the verifiable consumer request:</p> <ul style="list-style-type: none"> • The categories of Personal Information we collected about you. • The categories of sources for the Personal Information we collected about you. • The categories of third parties to whom we disclose Personal Information. • Our business or commercial purpose for collecting, selling, or sharing Personal Information. • The specific pieces of Personal Information we collected about you. • The categories of Personal Information that we shared, and for each category identified, the categories of third parties to whom we shared that particular category of Personal Information. • The categories of Personal Information we have disclosed for a business purpose, and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Information. <p>Verifiable consumer requests to know may be submitted through email at: privacy@arkkapital.com.</p> <p>Right to Request Deletion of Personal Information. Consumers have the right to request that we delete any Personal Information that we have collected from them. However, we are not required to comply with a request to delete where it is necessary for us to retain the Personal Information in order to:</p> <ul style="list-style-type: none"> • Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you. • Help to ensure security and integrity to the extent the use of your Personal Information is reasonably necessary and proportionate for those purposes.
---	--

	<ul style="list-style-type: none"> • Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities. • Debug products to identify and repair errors that impair existing intended functionality. • Exercise free speech, ensure the right of another Consumer to exercise their free speech rights, or exercise another right provided for by law. • Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.). • Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy legislation, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent. • Enable solely internal uses that are reasonably aligned with Consumer expectations based on your relationship with us. • Comply with legal obligations. • Make other internal and lawful uses of that information that are compatible with the context in which you provided it. <p>Verifiable consumer requests to delete may be submitted through email at: privacy@arkkapital.com.</p> <p>Right to Correct. Consumers have the right to request that we correct inaccurate Personal Information maintained about them. However, we are not required to comply with a request to correct where we have a good-faith, reasonable, and documented belief that a request is fraudulent or abusive, or if we have determined based on the totality of the circumstances, that the contested Personal Information held by us is more likely than not accurate and therefore does not require correction. In assessing the totality of the circumstances, we will consider: (a) the nature of the Personal Information; (b) how we obtained the contested information; and (c) documentation relating to the accuracy of the information, whether provided by you, by us, or another source.</p> <p>We will accept and consider any documentation that you provide in connection with a request to correct. We may require you to provide documentation supporting a request to correct depending on: (a) the nature of the Personal Information at issue; (b) the nature of the documentation upon which we consider the Personal Information to be accurate (e.g., whether the documentation is from a trusted source or is otherwise verifiable); (c) the purpose for which we collect, maintain, or use the Personal Information (e.g., if the Personal Information is essential to the functioning of the Website, we may require more documentation); and (d) the impact on you. We will only use such documentation provided for the purpose of correcting your Personal Information and to comply with our record-keeping obligations for Consumer requests.</p>
--	--

	<p>Verifiable consumer requests to correct may be submitted through email at: privacy@arkkapital.com.</p> <p>Right to Opt-Out of Selling or Sharing Personal Information. Consumers have the right, at any time, to direct a business that shares or sells Personal Information about the Consumer to third parties not to share or sell the Consumer’s Personal Information. As described above, we share your Personal Information, as defined in the CCPA.</p> <p>You may submit a request to opt-out of the sharing of your Personal Information below by clicking below https://www.arkkapital.com/opt-out-data.</p> <p>Alternatively, you may opt-out of the sharing of Personal Information by emailing us at: privacy@arkkapital.com.</p> <p>Right to Non-Discrimination. Consumers have the right to be free from discrimination when they exercise their Consumer rights under the CCPA, and should you exercise those rights we cannot:</p> <ol style="list-style-type: none"> 1. Deny you goods or services. 2. Charge you a different price or rate for goods or services, including through granting discounts or other benefits, or imposing penalties. 3. Provide you a different level of quality of goods or services. 4. Suggest that you may receive a different rate for goods or services or a difference level or quality of goods or services. 5. Retaliate against an employee, applicant for employment or independent contractor for exercising their rights. <p>Authorized Agent. Under the CCPA, you may appoint an authorized agent to submit requests to exercise your rights on your behalf. Should you choose to do so, for your and our protection, we will require your authorized agent to provide us with a signed permission demonstrating they are authorized to submit a request on your behalf. We note, should your authorized agent fail to submit proof that they have been authorized to act on your behalf, we will deny their request.</p>
--	---

<p>14</p> <p>CALIFORNIA’S “SHINE THE LIGHT” LAW</p>	<p>CALIFORNIA’S “SHINE THE LIGHT” LAW</p> <p>Under California’s “Shine the Light” law, California residents are entitled to ask us for a notice describing what categories of Personal Information we share with third parties or corporate affiliates for those third parties or corporate affiliates’ direct marketing purposes. That notice will identify the categories of information shared and will include a list of the third parties and affiliates with which it was shared, along with their names and addresses. If you are a California resident, and would like a copy of this notice, please submit a written request to privacy@arkkapital.com.</p>
---	---

<p>15</p> <p>DEFINITIONS</p>	<p>DEFINITIONS</p> <p>“Consumer” means a California resident.</p> <p>“Personal Information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular Consumer or household. Personal information includes, but is not limited to, the following if it identifies, relates to, describes, is reasonably capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular Consumer or household:</p> <p>(A) Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.</p> <p>(B) Any personal information described in subdivision (e) of Section 1798.80.</p> <p>(C) Characteristics of protected classifications under California or federal law.</p> <p>(D) Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> <p>(E) Biometric information.</p> <p>(F) Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a Consumer’s interaction with an internet website application, or advertisement.</p> <p>(G) Geolocation data.</p> <p>(H) Audio, electronic, visual, thermal, olfactory, or similar information.</p> <p>(I) Professional or employment-related information.</p> <p>(J) Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).</p> <p>(K) Inferences drawn from any of the information identified in this subdivision to create a profile about a Consumer reflecting the Consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p> <p>(L) Sensitive personal information</p>
--	--

	<p>“Process”, “Processing” or “Processed” means any operation or set of operations that are performed on Personal Information or Personal Information, whether or not by automated means, such as the collection, use, storage, disclosure, analysis, deletion, or modification of Personal Information or Personal Information.</p> <p>“Sell,” “selling,” “sale,” or “sold,” means selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a Consumer’s personal information by the business to a third party for monetary or other valuable consideration.</p> <p>”Sharing” means sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a Consumer’s personal information by the business to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between a business and a third party for cross-context behavioral advertising for the benefit of a business in which no money is exchanged.</p> <p>“Website” means all webpages and subpages of arkkapital.com.</p>
--	--