

Kurensē Online Privacy Policy

Safeguarding your personal information.

Last Updated: June 7, 2025

Kurensē ("we," "us," or "our") respects your privacy and we are committed to creating a safe and secure environment to protect it. This Online Privacy Policy ("Policy") outlines how we collect, use, disclose, and safeguard your personal information when you visit our websites, mobile applications, and any related services (collectively, the "Services").

Thank you for taking the time to carefully read it. By accessing or using our Services, you are agreeing to this terms and conditions of this Policy set forth below.

1. Information We Collect

We may collect personal information that you provide directly to us when you use our Services. This may include:

- A. Personal Information: Such as your name, email address, phone number, mailing address, date of birth, and other similar information.
- B. Financial Information: Such as your bank account details, credit or debit card information, and other financial information required for providing our Services.
- C. Identity Verification Information: Such as government-issued identification documents, social security number, and other identity verification data.
- D. Transaction Information: Such as details about transactions you conduct through our Services, including purchases, transfers, and other financial activities.
- E. Employment-Related Information: This includes your job title, employer, time tracking, HR and payroll information.

- F. Device and Log Information: We may automatically collect information about your device and usage of our Services, such as your IP address, geolocation, operating system, browser type, and other technical information.
- G. Cookies and Similar Technologies: We may use cookies and similar technologies to enhance your experience on our Services. These technologies collect information about your browsing activities, preferences, and usage patterns.

2. How We Collect Information

We may collect information from you in the following ways:

- A. Information you provide: When you register an account, make a purchase, fill out a form, or communicate with us, we may collect personal information that you voluntarily provide.
- B. Automatic information: We may collect certain information automatically when you use our Services, such as your IP address, device type, browser type, operating system, and usage information.

3. Use of Information

We use the collected information for various purposes, including:

- A. Providing and Improving our Services: To process transactions, authenticate users, provide customer support, and enhance the overall functionality and performance of our Services.
- B. Personalization: To personalize your experience and deliver tailored content, offers, and advertisements based on your preferences and interests.
- C. Communication: To communicate with you regarding our services, updates, security alerts, and promotional materials.
- D. Legal Compliance: To comply with applicable laws, regulations, and legal processes, including fraud prevention and anti-money laundering obligations.

- E. Aggregated Data: We may use aggregated and anonymized data for analytical purposes, market research, and other business purposes.

4. Information Sharing

We may share your personal information with third parties in the following circumstances:

- A. Service Providers: We may engage third-party service providers to assist us in operating and managing our Services, such as payment processors, identity verification services, call center and dispute management service providers.
- B. Business Partners: We may share your information with our trusted business partners for joint marketing efforts, service integration, or other purposes related to providing our Services.
- C. Legal Requirements: We may disclose your information if required by law, legal processes, or to protect our rights, privacy, safety, or property.
- D. Consent: We may share your information with your consent or at your direction.

5. Data Security

We take reasonable measures to protect your personal information from unauthorized access, use, or disclosure. Information you provide to us is stored on our secure servers and all data transmitted through our Services is encrypted using TLS/SSL technology. However, no data transmission over the Internet or storage system can be guaranteed to be 100% secure. Therefore, we cannot guarantee the absolute security of your information. We use the latest technology to ensure that your accounts are kept confidential including secure login, firewall and automatic logoff.

6. Your Rights & Choices

You have choices regarding the collection, use, and sharing of your personal information:

- A. Access and Update: You may access, review, and update your personal information through your account settings or by contacting us directly.
- B. Marketing Communications: You can opt out of receiving promotional emails or messages by following the instructions provided in the communication or by contacting us.
- C. Cookies: You may manage your cookie preferences through your browser settings or by using third-party tools.

7. California Consumer Privacy Act (CCPA) Rights

The California Consumer Privacy Act ("CCPA") provides California residents with the additional privacy protection rights including:

- A. Right to know: You have the right to request information about the categories of personal information we have collected, the sources of that information, the purposes for which we collect it, and the third parties with whom we share it.
- B. Right to Access: You have the right to request a copy of the specific pieces of personal information we have collected about you.
- C. Right to Correct: If you believe that personal information, we maintain about you is inaccurate, you have the right to request that we correct that information.
- D. Right to Deletion: You have the right to request the deletion of your personal information.
- E. Right to Opt-out: You have the right to opt-out of the sale or sharing of your personal information.
- F. Right to Non-discrimination: We will not discriminate against you for exercising your CCPA rights.

To request access to or deletion of your personal information, or to exercise any other data rights under the laws set forth above, please contact us at privacy@kurense.com.

8. Children's Privacy

Our Services are not intended for use by individuals under the age of 18. We do not knowingly collect personal information from children. If we become aware that we have collected personal information from a child without parental consent, we will take steps to remove that information from our servers.

9. Changes to this Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any material changes by posting the revised policy on our Services or through other reasonable means. We encourage you to review this Policy periodically for any updates.

10. Contact Us

If you have any questions or concerns about this Policy or our privacy practices, or if you wish to exercise your CCPA rights, please contact us at privacy@kurense.com.

By accessing or using our Services, you consent to the collection, use, disclosure, and storage of your information in accordance with this Policy, and your rights under the CCPA. If you do not agree with the practices described in this Policy, please do not use our Services.

If you have a consumer financial product or service with us, we will use and share information about you in accordance with our [Consumer Privacy Policy](#).