

Privacy Statement

UMCA Technologies - Effective Date: July 21, 2026

Introduction

UMCA Technologies ("UMCA", "we", "us") is a Toronto-based provider of fraud prevention and anti-money laundering software for financial institutions.

This Privacy Statement applies to personal data collected through the umca.tech website and in the course of our marketing and business development activities. Personal data processed through UMCA's products on behalf of our customers is governed by the applicable customer agreements and is not covered by this Statement.

We understand that you are aware of and care about your own personal privacy interests, and we take that seriously. This Privacy Statement describes UMCA's policies and practices regarding the collection and use of your personal data and sets forth your privacy rights. We recognize that information privacy is an ongoing responsibility, and we will update this Privacy Statement from time to time as we undertake new personal data practices or adopt new privacy policies.

Privacy Officer / Data Protection Officer

UMCA is headquartered in Toronto, Ontario, Canada. UMCA has designated a Privacy Officer, who also serves as our data protection contact for the purposes of the GDPR and other privacy laws. If you have questions or concerns about UMCA's personal data policies or practices, or wish to exercise your privacy rights, please contact:

Privacy Officer / Data Protection Officer

UMCA Technologies, Toronto, Ontario, Canada

dpo@umca.tech

How we collect and use (process) your personal information

UMCA collects personal information about its website visitors, prospects, and customer contacts. With a few exceptions, this information is generally limited to:

- name
- work email

We use this information to respond to inquiries, provide prospects and customers with information about our services, manage our business relationships, and communicate about our products.

We do not sell personal information to anyone and only share it with third parties who are facilitating the delivery of our services.

From time to time, UMCA receives personal information about individuals from third parties. Typically, information collected from third parties will include further details on your employer or industry. We may also collect your personal data from a third party website (e.g. LinkedIn).

Use of the umca.tech website

As is true of most websites, UMCA's website collects certain information automatically and stores it in log files. The information may include internet protocol (IP) addresses, the region or general location where your computer or device is accessing the internet, browser type, operating system, and other usage information about the use of UMCA's website, including a history of the pages you view. We use this information to help us design our site to better suit our users' needs. We may also use your IP address to help diagnose problems with our server and to administer our website, analyze trends, and gather broad demographic information that assists us in identifying visitor preferences.

UMCA has a legitimate interest in understanding how customers and potential customers use its website. This assists UMCA with providing more relevant products and services and with providing appropriate staffing to meet customer needs.

Cookies and tracking technologies

UMCA's website uses cookies and similar technologies for site functionality and analytics. Information on the cookies in use and how to accept or reject them is available on our website. You can also control cookies through your browser settings.

Sharing information with third parties

The personal information UMCA collects from you is stored in one or more databases hosted by third-party cloud providers. These third parties do not use or have access to your personal information for any purpose other than cloud storage and retrieval. On occasion, UMCA engages third parties to send information to you, including information about our products and services.

A list of our third-party subprocessors is available upon request at dpo@umca.tech.

We do not otherwise reveal your personal data to non-UMCA persons or businesses for their independent use unless: (1) you request or authorize it; (2) the information is provided to comply with the law (for example, compelled by law enforcement to comply with a search warrant, subpoena, or court order), to enforce an agreement we have with you, or to protect our rights, property or safety, or the rights, property or safety of our employees or others; (3) the information is provided to our agents, vendors or service providers who perform functions on our behalf; (4) to address emergencies or acts of God; or (5) to address disputes, claims, or to persons demonstrating legal authority to act on your behalf. We may also gather aggregated, de-identified data about our services and website visitors and disclose the results of such aggregated (but not personally identifiable) information to our partners and service providers.

The UMCA website may connect with third party services such as LinkedIn. If you choose to share information from the UMCA website through these services, you should review the privacy policy of that service. If you are a member of a third party service, the aforementioned connections may allow that service to connect your visit to our site to your personal data.

Data processing and storage in Canada

UMCA is headquartered in Canada, and personal information we collect is processed and stored in Canada. Canada has received a finding of adequacy from the European Commission under Article 45 of the GDPR for personal data processed by commercial organizations subject to PIPEDA. This means personal data may be transferred from the European Economic Area to UMCA without additional safeguards being required.

Where UMCA engages service providers that process personal data outside of Canada, UMCA applies suitable safeguards, including data processing agreements and, where applicable, standard contractual clauses, to protect the privacy and security of your personal data and to use it only consistent with your relationship with UMCA and the practices described in this Privacy Statement.

Data subject rights

The European Union's General Data Protection Regulation (GDPR), Canada's PIPEDA, and other privacy laws provide certain rights for data subjects. Data subject rights under GDPR include the following:

- Right to be informed
- Right of access
- Right to rectification
- Right to erasure
- Right to restrict processing
- Right of data portability
- Right to object
- Rights related to automated decision making including profiling

This Privacy Statement is intended to provide you with information about what personal data UMCA collects about you and how it is used. If you wish to confirm that UMCA is processing your personal data, or to have access to the personal data UMCA may have about you, please contact us at dpo@umca.tech.

You may also request information about: the purpose of the processing; the categories of personal data concerned; who else outside UMCA might have received the data from UMCA; what the source of the information was (if you didn't provide it directly to UMCA); and how long it will be stored. You have a right to correct (rectify) the record of your personal data maintained by UMCA if it is inaccurate. You may request that UMCA erase that data or cease processing it, subject to certain exceptions, including retention obligations under applicable law. You may also request that UMCA cease using your data for direct marketing purposes. When technically feasible, UMCA will - at your request - provide your personal data to you.

Reasonable access to your personal data will be provided at no cost. If access cannot be provided within a reasonable time frame, UMCA will provide you with a date when the information will be provided. If for some reason access is denied, UMCA will provide an explanation as to why access has been denied.

For questions or complaints concerning the processing of your personal data, you can email us at dpo@umca.tech. You also have the right to lodge a complaint with the Office of the Privacy Commissioner of Canada or, if you are located in the European Union, with the supervisory authority in your member state.

Security of your information

UMCA maintains administrative, technical, and physical safeguards designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, access, disclosure, or use.

Data storage and retention

Your personal data is stored by UMCA on the servers of the cloud-based database management services UMCA engages. UMCA retains personal data for as long as needed for the purposes described in this

Privacy Statement and thereafter as required to meet legal, regulatory, and contractual obligations. UMCA retains prospect data until such time as it no longer has business value and is purged from UMCA systems. Personal data that UMCA controls may be deleted upon verified request from data subjects or their authorized agents, subject to applicable legal retention requirements. For more information on where and how long your personal data is stored, and for more information on your rights of erasure and portability, please contact us at dpo@umca.tech.

Children's data

We do not knowingly attempt to solicit or receive information from children.

Questions, concerns or complaints

If you have questions, concerns, complaints, or would like to exercise your rights, please contact us at:

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Privacy Officer / Data Protection Officer

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