COOKIE POLICY

Effective Date: 02/20/2024

Welcome to Marble Investments. This Cookie Policy explains how Marble Investments ("we", "us", "our") uses cookies and similar technologies to recognize you when you visit our website at https://marbleinvestments.ca ("Website"). It explains what these technologies are and why we use them, as well as your rights to control our use of them.

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information.

Cookies set by the website owner (in this case, Marble Investments) are called "first party cookies". Cookies set by parties other than the website owner are called "third party cookies". Third-party cookies enable third-party features or functionality to be provided on or through the website (e.g., advertising, interactive content, and analytics). The parties that set these third-party cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

Why do we use cookies?

We use first-party and third-party cookies for several reasons. Some cookies are required for technical reasons in order for our Website to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to track and target the interests of our users to enhance the experience on our Website. Third parties serve cookies through our Website for advertising, analytics, and other purposes. This is described in more detail below.

How can I control cookies?

You have the right to decide whether to accept or reject cookies. You can exercise your cookie rights by setting your preferences in the Cookie Consent Manager. The Cookie Consent Manager allows you to select which categories of cookies you accept or reject.

Essential cookies cannot be rejected as they are strictly necessary to provide you with services.

The specific types of first and third-party cookies served through our Website and the purposes they perform are described in the table below:

JSON web-token

How often will you update this Cookie Policy?

We may update this Cookie Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal, or regulatory reasons. Please therefore re-visit this Cookie Policy regularly to stay informed about our use of cookies and related technologies.

Where can I get further information?

If you have any questions about our use of cookies or other technologies, please email us at <u>marbleinvestments2024@gmail.com</u>.

PRIVACY POLICY

Effective Date: 02/20/2024

Welcome to Marble Investments (https://marbleinvestments.ca). Your privacy is critically important to us, and we are committed to protecting it through our compliance with this policy.

This Privacy Policy describes the types of information we may collect from you or that you may provide when you visit our website ("Website") and our practices for collecting, using, maintaining, protecting, and disclosing that information.

1. Information We Collect About You

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as name, postal address, email address, telephone number ("personal information");
- That is about you but individually does not identify you, such as usage data, location data, and aggregated information.

2. How We Collect Your Information

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, for example, our business partners.

3. How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To carry out our obligations and enforce our rights.
- For any other purpose with your consent.

4. Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. We may disclose personal information that we collect, or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

5. Your Rights and Choices

Depending on your location, you may have certain rights under data protection laws, including the right to access, correct, or delete your personal information or to object to certain processing.

6. Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure.

7. Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you through a notice on the Website home page.

8. Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at: <u>marbleinvestments2024@gmail.com</u>.

TERMS AND CONDITIONS

Effective Date: 02/20/2024

Welcome to Marble Investments. These terms and conditions outline the rules and regulations for the use of Marble Investments's Website, located at https://marbleinvestments.ca.

By accessing this website we assume you accept these terms and conditions. Do not continue to use Marble Investments if you do not agree to take all of the terms and conditions stated on this page.

1. Intellectual Property Rights

Other than the content you own, under these Terms, Marble Investments and/or its licensors own all the intellectual property rights and materials contained in this Website.

You are granted a limited license only for purposes of viewing the material contained on this Website.

2. Restrictions

You are specifically restricted from all of the following:

- Publishing any Website material in any media;
- Selling, sublicensing, and/or otherwise commercializing any Website material;
- Publicly performing and/or showing any Website material;
- Using this Website in any way that is or may be damaging to this Website;
- Using this Website in any way that impacts user access to this Website;
- Using this Website contrary to applicable laws and regulations, or in a way that causes, or may cause, harm to the Website, or to any person or business entity;
- Engaging in any data mining, data harvesting, data extracting, or any other similar activity in relation to this Website, or while using this Website.

3. Your Content

In these Website Standard Terms and Conditions, "Your Content" shall mean any audio, video, text, images, or other material you choose to display on this Website. By displaying Your Content, you grant Marble Investments a non-exclusive, worldwide irrevocable, sub-licensable license to use, reproduce, adapt, publish, translate, and distribute it in any and all media.

Your Content must be your own and must not be infringing on any third party's rights. Marble Investments reserves the right to remove any of Your Content from this Website at any time, and for any reason, without notice.

4. No warranties

This Website is provided "as is," with all faults, and Marble Investments expresses no representations or warranties, of any kind related to this Website or the materials contained on this Website.

5. Limitation of liability

In no event shall Marble Investments, nor any of its officers, directors, and employees, be held liable for anything arising out of or in any way connected with your use of this

Website whether such liability is under contract, tort or otherwise. Marble Investments, including its officers, directors, and employees shall not be held liable for any indirect, consequential, or special liability arising out of or in any way related to your use of this Website.

6. Indemnification

You hereby indemnify to the fullest extent Marble Investments from and against any and/or all liabilities, costs, demands, causes of action, damages, and expenses arising in any way related to your breach of any of the provisions of these Terms.

7. Severability

If any provision of these Terms is found to be invalid under any applicable law, such provisions shall be deleted without affecting the remaining provisions herein.

8. Variation of Terms

Marble Investments is permitted to revise these Terms at any time as it sees fit, and by using this Website you are expected to review such Terms on a regular basis to ensure you understand all terms and conditions governing use of this Website.

9. Assignment

Marble Investments is allowed to assign, transfer, and subcontract its rights and/or obligations under these Terms without any notification. However, you are not allowed to assign, transfer, or subcontract any of your rights and/or obligations under these Terms.

10. Entire Agreement

These Terms constitute the entire agreement between Marble Investments and you in relation to your use of this Website, and supersede all prior agreements and understandings.

11. Governing Law & Jurisdiction

These Terms will be governed by and interpreted in accordance with the laws of the State/Country of Canada, and you submit to the non-exclusive jurisdiction of the state and federal courts located in Canada for the resolution of any disputes.