

Kobi™ Privacy Policy

Last Updated: Jun 29, 2026

1. Introduction and Ecosystem Overview

Welcome to Kobi ("we," "our," or "us"). This Privacy Policy explains how Kobi X collects, uses, stores, and shares information when you use hello@mykobi.ai and our related services, including our ad networks, integrated partner tools, and camera-enabled features (collectively, the "Platform").

At Kobi™, we believe that privacy is a fundamental right. We treat any data that relates to an identified or identifiable individual as "personal data," no matter where the individual lives. By accessing or using the Platform, you agree to this Privacy Policy.

2. Information We Collect

We collect varied categories of information depending on how you use our Products. This ranges from information you provide to granular technical data we collect automatically.

2.1 Information You Provide

We collect information you explicitly share with us to create your account and use the Platform:

- **Account and Profile:** Name, username, profile picture, email address, and phone number.
- **Professional Verification:** Brokerage affiliation, license information, and market location.
- **Financial Data:** Subscription and payment information (processed securely through our payment processors).
- **User Content:** Posts, comments, forum discussions, and questions submitted to educational content.
- **Uploaded Media:** Documents, images, or media uploaded through our platform.
- **Communications:** The content of messages sent within the Platform and communications with our support team.

2.2 Granular Automatic Data Collection

To distinguish humans from bots and optimize your experience, we collect highly specific data about your device and behavior, similar to industry standards set by major social platforms.

- **Device Attributes:** We collect information about the operating system, hardware and software versions, battery level, signal strength, available storage space, browser type, app and file names and types, and plugins.
- **User Interactions:** We monitor what you are doing on your device, such as whether our app is in the foreground or if your **mouse is moving** (which helps distinguish humans from bots).
- **Device Signals:** We collect Bluetooth signals and information about nearby Wi-Fi access points, beacons, and cell towers.
- **Visual and Audio Information:** If you use camera features or voice-enabled tools on the Platform, we collect what you see through the camera lens (to apply filters or masks) and your voice interactions.
- **Network Data:** We collect your IP address, connection speed, time zone, and mobile operator to optimize content delivery.

2.3 Information from Partners and Third Parties

We collect information from partners, measurement vendors, and third parties about your activities off our Platform:

- **Off-Platform Activity:** We receive information when you visit websites that use our business tools (like a "Kobi Pixel" or "SSO Login with Kobi"), including your device information, websites visited, and purchases made.
- **Integrated Partners:** If you use your Kobi account to log into third-party apps, we receive information about your activities in those apps.

3. Legal Bases and How We Use Your Information

We process your personal data only when we have a valid legal basis to do so. Depending on the circumstance, we rely on your consent, the fact that processing is necessary to fulfill a contract with you, to protect your vital interests, or to comply with the law.

3.1 To Provide, Personalize, and Improve Products

- **Personalization:** We use your professional details and activity to personalize your feed, suggesting educational tracks, forums, and connections relevant to your market and license type.
- **Cross-Device Tracking:** We use information across your different devices (computers, phones, connected TVs) to provide a consistent experience. For example, if you view a course on your phone, we ensure you can resume it on your laptop.
- **Camera and AR Features:** We use face and body data within the camera frame to position masks, filters, or avatars correctly. This information is used to create the feature and is not used to identify you.

3.2 For Measurement, Analytics, and Business Services

- **Ads and Sponsored Content:** We use your profile information and activity (both on and off our Platform) to show you ads that are interesting and useful. We do not share information that personally identifies you (like your name or email) with advertisers unless you give us permission.
- **Analytics Reports:** We provide aggregated insights to our partners (such as brokerages or educational content creators) about how users engage with their content, without identifying individual users.

3.3 Safety, Security, and Integrity

We process data to verify accounts, combat harmful conduct, detect and prevent spam, and maintain the integrity of our Products. This may involve automated processing or manual human review of content to detect violations of our terms.

3.4 Research and Innovation

We use information to conduct and support research for social good and technological advancement, such as analyzing market trends or developing new educational tools.

4. Cookie Policy and Tracking Technologies

We use cookies and similar technologies (such as web beacons, local storage, and pixels) to provide, protect, and improve our Products.

- **Strictly Necessary Cookies:** Required for the Platform to function, such as authenticating your login and processing payments.
- **Performance and Analytics:** Used to understand how visitors interact with our Platform, identify errors, and measure the effectiveness of ads and searches.
- **Control:** You can manage or disable cookies in your browser settings. However, disabling strictly necessary cookies may prevent the Platform from functioning correctly.

5. Third-Party Services and Data Sharing

We do not sell your personal data. We share information only as described below:

5.1 Infrastructure and Service Providers

We engage third parties to act as our service providers and perform tasks on our behalf. These providers are obligated to handle personal data consistent with this Privacy Policy.

- **Hosting (Vercel):** We use **Vercel** and similar infrastructure providers to host our Platform. They process data such as IP addresses and usage logs to ensure site reliability and security.
- **Payment Processors:** We share transaction data with payment providers to process subscriptions and prevent fraud.
- **Measurement Vendors:** We share data with vendors who help us measure the effectiveness of our marketing campaigns and the performance of our Platform.

5.2 Advertising and Audience Network

We may share non-personally identifiable information with advertisers and publishers to show you relevant ads on and off our Platform. This includes reports on the demographics and interests of the people who view their ads.

5.3 Legal Requests and Safety

We may access, preserve, and share your information in response to a legal request (like a search warrant or court order) if we have a good faith belief that the law requires us to do so. We may also preserve information to detect, prevent, and address fraud or other illegal activity.

6. User Rights and Data Protection

At Kobi™, we respect your ability to know, access, correct, transfer, restrict the processing of, and delete your personal data.

6.1 Your Rights

- **Access and Portability:** You have the right to request a copy of your data in a structured, machine-readable format.
- **Correction:** You can update inaccurate or incomplete information regarding your professional profile or account details.
- **Deletion:** You may request deletion of your account. If you request deletion, we will begin the process immediately, though it may take up to **90 days** to fully remove data from our backup systems and disaster recovery logs.
- **Restriction:** You may ask us to limit how we use your data.

To exercise these rights, please contact us via the information in Section 9. We will not treat you in a discriminatory way for exercising these rights.

6.2 Data Retention

We retain personal data only for as long as necessary to fulfill the purposes for which it was collected, including satisfying legal, accounting, or reporting requirements. When assessing retention periods, we work to retain personal data for the shortest possible period permissible under law.

6.3 Security

We believe that great privacy rests on great security. We use administrative, technical, and physical safeguards to protect your personal data, taking into account the nature of the data and the threats posed.

7. International Data Transfers

Kobi™ connects you to a global community. Your personal data may be transferred to or accessed by entities around the world. We rely on appropriate mechanisms, such as **Standard Contractual Clauses** approved by relevant authorities, to ensure your data is protected during these transfers.

8. Children's Privacy

Our Platform is intended for professionals. We do not knowingly collect personal data from children under the age of 13. If we learn that we have collected personal data from a child without appropriate authorization, we will delete it as soon as possible.

9. Contact Us

If you have questions about this Privacy Policy or wish to exercise your privacy rights, please contact us. A dedicated team reviews your inquiry to determine how best to respond.

Kobi X Email: Hello@mykobi.ai

Address: Suite 201, 8 Sampson Mews, Toronto, ON, CA, M3C 0H5

If you are not satisfied with our response, you have the right to lodge a complaint with the applicable regulator.