

# Privacy Policy

## 1. Introduction

BITBIX LTD (a private limited company registered in the United Kingdom under the number 14955756 and at 20 Wenlock Road, London, United Kingdom) and BFTech LLC (a limited liability company registered in the United States of America under the number 3362518 and located at 1007 N ORANGE ST. 4TH FLOOR STE, 1382, Wilmington, Delaware), (collectively referred to as "we", "us", or "our") are committed to protecting your privacy and ensuring the security of your personal data. This Privacy Policy outlines how we collect, use, share, and safeguard your information when you use our services, including our crypto-bank application on Telegram ("the App") and our informational website, [bfinance.app](https://bfinance.app) ("the Site").

By accessing or using our Site and App, you agree to the terms outlined in this Privacy Policy. If you do not agree with these terms, please do not use our services.

## 2. Data Collection

We collect various types of personal data from you to provide and improve our services. The data we collect includes:

- **Telegram Data:** This includes your Telegram ID, name, username, and profile photo. This data is essential for the operation of the App and for verifying your identity within the App environment.
- **Legal Information:** We may collect your legal name, date of birth, address, and any documents necessary for identity verification and compliance with legal obligations. These documents could include, but are not limited to, copies of your passport, driver's license, or other forms of government-issued identification.

## 3. Methods of Data Collection

We collect data through the following methods:

- **Direct Input:** Data you provide directly through forms or documents when you use the App.
- **Third-Party Service Providers:** We use third-party service providers, such as Sumsb, to facilitate the collection of legal documents and data. Sumsb provides us with your legal name, date of birth, address, and any documents necessary for identity verification and compliance with legal obligations.
- **Cookies:** Our Site uses cookies to enhance user experience, gather general visitor information, and track visits to our website. Please refer to our Cookie Policy for more detailed information on how we use cookies.

#### 4. Use of Collected Data

The personal data we collect is used for the following purposes:

- **Service Operation:** To operate, maintain, and improve our App and ensure that our services function as intended.
- **Compliance:** To comply with legal requirements, including identity verification, fraud prevention, and regulatory obligations.
- **Communication:** To communicate with you about your account, transactions, and updates to our services.

#### 5. Data Sharing and Disclosure

We respect your privacy and do not sell your personal data. However, we may share your data in the following circumstances:

- **Law Enforcement Requests:** We may disclose your personal data if required to do so by law or in response to valid requests by public authorities (e.g., a court or a government agency).
- **Payment Processors:** We share information with payment processing companies such as Visa and Mastercard to facilitate payments and transactions within our App.

#### 6. User Rights and Data Management

As a user, you have several rights concerning your personal data:

- **Access and Rectification:** You can request access to the personal data we hold about you and ask us to correct or update inaccurate or incomplete data.
- **Data Deletion:** You have the right to request the deletion of your data from our systems. This can be done directly through the App by following the provided instructions.
- **Data Portability:** Where applicable, you may request a copy of your personal data in a structured, commonly used, and machine-readable format.

To exercise any of these rights, please contact us using the details provided below.

#### 7. Data Security

We implement industry-standard security measures to protect your personal data from unauthorized access, alteration, disclosure, or destruction. Our security practices include:

- **Data Encryption:** All sensitive data is encrypted during transmission and storage to protect against unauthorized access.

- **Access Controls:** We restrict access to your personal data to authorized personnel who need the information to perform their job duties.
- **Physical Security:** Our servers and databases are housed in secure facilities with strict physical access controls.

## 8. International Data Transfers

As a global service, your personal data may be transferred to, and processed in, countries other than the country in which you reside. These countries may have data protection laws that are different from the laws of your country. We ensure that appropriate safeguards are in place to protect your data when it is transferred internationally.

## 9. Compliance with Data Protection Laws

We comply with all applicable data protection regulations, including but not limited to:

- **General Data Protection Regulation (GDPR):** If you are a resident of the European Economic Area (EEA), you have specific rights under the GDPR regarding your personal data.
- **California Consumer Privacy Act (CCPA):** If you are a California resident, you have specific rights under the CCPA regarding your personal information.

## 10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time in response to changing legal, technical, or business developments. When we update our Privacy Policy, we will take appropriate measures to inform you, consistent with the significance of the changes we make. We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your data.

## 11. Contact Information

If you have any questions or concerns about this Privacy Policy or our data practices, or if you wish to exercise your rights regarding your personal data, please contact us at:

- **Email:** [support@bfinance.app](mailto:support@bfinance.app)
- **Telegram:** [@bfinsupport](https://www.telegram.com)