

SOLDI NOW PRIVACY POLICY

Last Updated: March 2, 2025

This Privacy Policy describes how **Soldi Now, Inc.** (“we,” “us,” “our,” or “Soldi Now”) collects, uses, discloses, and protects the personal information of our users (“you” or “your”). By using our application or services, you acknowledge that you have read and understood this Privacy Policy.

1. INFORMATION COLLECTION AND USE

1.1 Types of Information Collected

- **Personal Information:** This includes your name, email address, phone number, social security number (SSN), date of birth, transaction history, and physical address.
- **Financial Information:** If required to process payments or verify identity, we may collect your bank account details or other financial information.
- **Technical and Usage Data:** This includes IP addresses, device information, operating system details, browser type, access times, and referring URLs. We use this data for security monitoring, troubleshooting, analytics, and to improve our services.

1.2 Purposes of Collection

- **Service Provision:** We use your information to operate and maintain our services, process transactions, and perform required identity verifications (e.g., KYC).
- **Security and Fraud Prevention:** Collected data helps us protect against fraud, unauthorized access, and other security risks.
- **User Support:** We use personal information to provide customer service and respond to inquiries.
- **Legal Compliance:** Certain data may be collected and processed to comply with applicable laws and regulations.

1.3 Lawful Bases for Processing

Where required by applicable law (such as the EU General Data Protection Regulation), we rely on lawful grounds to process personal information, including:

- **Consent:** When you have given us permission.
- **Contract:** When processing is necessary to perform a contract with you or to take steps at your request before entering into a contract.
- **Legal Obligation:** When processing is necessary for us to comply with the law.
- **Legitimate Interests:** When processing is necessary for our legitimate interests (e.g., to secure our services), provided these do not override your rights.

2. DATA PROTECTION

2.1 Security Measures

We implement robust security measures—including encryption (in transit and at rest), firewalls, and secure servers—to protect your personal information from unauthorized access, alteration, or disclosure.

2.2 Data Handling and Access

- **Staff Training and Access Controls:** Access to personal data is restricted to employees, contractors, and agents who need it to perform their roles and are bound by strict confidentiality obligations.
- **Vendor and Third-Party Management:** We ensure that any third parties who process personal data on our behalf are subject to stringent security and privacy obligations.

2.3 Data Retention

We retain personal information only as long as necessary to:

- Fulfill the purposes for which it was collected,
- Comply with applicable legal or regulatory requirements,
- Address disputes or enforce agreements.

Retention periods vary depending on the category of data and legal requirements; we routinely review the data we hold and securely dispose of or anonymize it when no longer needed.

3. INFORMATION SHARING AND DISCLOSURE

3.1 Payment Transaction Processing

Your personal information is shared with third parties as necessary for payment transaction processing. This involves sharing data with multiple organizations such as banks, payment providers, financial service providers, and banks for purposes including identity verification (KYC) and transaction facilitation.

3.2 Third-Party Services

For services like OTP (one-time password) delivery and identity verification, we may share your mobile number and SSN with SMS gateway providers and financial institutions under strict confidentiality and security obligations.

3.3 Legal Compliance

We may disclose personal information if required by law or in response to valid requests by public authorities (e.g., a court or government agency), or to investigate or protect against fraudulent or unlawful activities.

4. USER RIGHTS AND CHOICES

4.1 Access, Rectification, and Deletion

You have the right to:

- **Access** your personal information and obtain a copy.
- **Request correction** if you believe your personal information is inaccurate or incomplete.
- **Request deletion** of your personal information if it is no longer needed or if processing is unlawful.

You can exercise these rights by contacting us at support@soldinow.com or via your account settings.

4.2 Opting Out

- **2FA/OTP:** You can opt out of using OTPs and select alternative two-factor authentication (2FA) methods, such as email verification, in your account settings.
- **Marketing Communications:** If we send marketing or promotional messages (where permitted by law), you can unsubscribe by following the instructions in those messages or by contacting us directly.

5. COOKIES AND TRACKING TECHNOLOGIES

5.1 Use of Cookies

We use cookies, web beacons, and similar technologies to:

- **Analyze** usage patterns and preferences,
- **Enhance** and personalize your experience,
- **Secure** and maintain our services.

We use session cookies, persistent cookies, and third-party cookies for analytics and possible advertising. You can manage your cookie preferences through your browser settings or by using third-party opt-out tools.

6. CHILDREN'S PRIVACY

6.1 Age Limitations

Our services are restricted to individuals aged 18 or older. We do not knowingly collect personal information from children under 18. If you believe we have inadvertently collected such information, please contact us so we can delete it.

7. THIRD-PARTY SERVICES AND POLICIES

7.1 Third-Party Privacy Policies

Services provided by third parties are covered by their respective privacy policies. We encourage you to review these policies to understand how your data is handled by those services.

8. INTERNATIONAL DATA TRANSFERS

8.1 Data Transfers

Personal information collected may be transferred to, and maintained on, computers located outside of your jurisdiction, where data protection laws may differ. Whenever we transfer personal data internationally, we take steps to ensure an adequate level of protection, such as through the use of standard contractual clauses or other lawful transfer mechanisms.

9. CHANGES TO THIS PRIVACY POLICY

9.1 Updates

We may update this policy to reflect changes in our practices or relevant regulations. When we do, we will revise the “Last Updated” date at the top and notify you through prominent notice on our app or website or via email. Continued use of our services after an update means you accept the revised policy.

10. CONTACT INFORMATION

10.1 General Inquiries

If you have any questions about this Privacy Policy or how we secure your personal information, please contact us at:

- **Email:** support@soldinow.com

10.2 Data Protection Officer

For specific privacy concerns, you can contact our Data Protection Officer (DPO) at:

- **Email:** dpo@soldinow.com

11. LEGAL COMPLIANCE

11.1 CCPA (California Residents)

For California residents, we comply with the California Consumer Privacy Act (CCPA). You have the right to know what personal information is being collected about you, the purposes for which it is being used, and the categories of third parties with whom it is shared. You also have the right to request the deletion of your personal information and to opt out of its sale. To exercise these rights, please contact us at **support@soldinow.com**.

11.2 Other Jurisdictions

If you reside in a jurisdiction with additional privacy protections (e.g., the GDPR for EU residents), we will process your personal data in accordance with those regulations and honor the rights granted therein.