

Privacy Policy

Effective Date: 01/08/2024

This Privacy Policy ("Policy") explains how **SolrCapital AG**, Bahnhofstrasse 37, CH-8001 Zürich, Switzerland ("SolrCapital," "we," "us," or "our") collects, uses, discloses, and protects your personal information when you access our website [SolrCapital.com] ("Website") or use our services.

By using our Website and services, you consent to the practices described in this Policy.

1. Information We Collect

We may collect and process the following categories of personal data:

- **Identification Data:** Full name, date of birth, nationality, government-issued ID documents (for verification).
 - **Contact Information:** Address, phone number, email address.
 - **Financial Data:** Bank account details, wallet addresses, payment history.
 - **Technical Data:** IP address, browser type, device information, cookies, log data.
 - **Usage Data:** Interactions with our Website, account activity, preferences.
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2. How We Use Your Information

We process your data for the following purposes:

- To provide and maintain our services.
- To verify your identity (KYC/AML compliance).
- To process deposits, withdrawals, and transactions.

- To communicate with you regarding your account, updates, or promotions.
 - To comply with legal obligations under Swiss and international regulations.
 - To enhance security, prevent fraud, and protect our systems.
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3. Legal Basis for Processing

We process personal data on the following legal grounds:

- **Performance of a contract** – to provide you with our services.
 - **Legal compliance** – to meet AML, CTF, and regulatory requirements.
 - **Legitimate interests** – to improve services, prevent fraud, and secure operations.
 - **Consent** – where required, such as for marketing communications.
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4. Sharing of Data

We may share personal information only with:

- Regulatory authorities and law enforcement, where legally required.
- Financial institutions, payment providers, and blockchain services for transaction processing.
- Trusted third-party service providers (IT, security, hosting, analytics).
- Affiliates and business partners under confidentiality agreements.

We will never sell your data to third parties.

5. International Data Transfers

As a Swiss-based company, we store data primarily in Switzerland and the EU. If data is transferred outside of Switzerland or the EU, we ensure appropriate safeguards (e.g., Standard Contractual Clauses, adequacy decisions) are in place.

6. Data Retention

- Personal data will be retained as long as necessary for the purposes set out in this Policy.
 - We may retain records for at least **five (5) years** after account closure to comply with AML/CTF regulations.
 - Data not required for compliance will be securely deleted or anonymized.
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7. Your Rights

Depending on your jurisdiction, you may have the right to:

- Access, correct, or update your personal data.
- Request deletion of your data (subject to legal retention obligations).
- Restrict or object to data processing.
- Withdraw consent for marketing communications at any time.
- Request data portability.

To exercise these rights, contact us at [Insert email address].

8. Cookies & Tracking

Our Website uses cookies and similar technologies to improve user experience, analyze traffic, and personalize content. You may adjust your browser settings to block cookies, but some features of the Website may not function properly.

9. Security Measures

We implement technical and organizational measures to protect your data, including encryption, firewalls, secure storage, and restricted employee access. However, no system is completely secure, and we cannot guarantee absolute protection.

10. Children's Privacy

Our services are not directed to individuals under 18. We do not knowingly collect data from minors. If we discover such data has been provided, we will delete it immediately.

11. Changes to This Policy

We may update this Privacy Policy from time to time. The latest version will always be available on [SolrCapital.com]. Significant changes will be communicated to you via email or account notice.

12. Contact Information

For privacy inquiries, data access requests, or complaints, please contact:

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CH-8001 Zürich
Switzerland