

# BitcoLoan Privacy Policy

This privacy policy covers all aspects of the use, storage, transfer and security of personal data of users who are visitors or customers of the BitcoLoan website.

According to the law, " Personally Identifiable Information" is any information that allows to identify the Service users. Such kind of information is also considered to be any user's data obtained through the Internet browser, personal correspondence or any other methods of data collection.

The BitcoLoan team implores all the website visitors and users to read this policy carefully in order to understand the principles and algorithms that our service uses when storing, processing, transferring and using the User's' personal data.

In case you are not satisfied with our service privacy policy, we kindly ask you to leave this website.

## What personal data do we collect from the website and mobile app users?

While using or visiting the website, our service may perform manipulations on both personal (sensitive) and non-personal data collection in various ways.

When using our service, the following data may be collected:

- Browsing data
- User's time zone
- Cookies
- User's age
- Location
- Operating system data
- User's gender
- Web page activity
- Dashboard activity
- User's transactions
- Blog activity
- Interaction with newsletters
- Correspondence with the company officials or Live Chat activity
- Email address (Email)
- Phone Number

We can also collect other sensitive data in order to analyze and improve the website's user experience.

## When do we collect the data?

The sensitive (anonymous) data collection may take place any time you visit the website.

The personal data collection starts when the User registers or initiates the registration process on the website.

## **How do we use this data?**

We use the collected data solely for the purpose of improving the service and user experience of our customers. The data may also be used for the following purposes:

- Improvement of the Service technical performance and its UI\UX design elements.
- Personalization of offers, newsletters, blog news.
- Fast and proper operation of the support team and user request processing.
- Increasing the speed of the user transaction request processing on the dashboard, as well as on the website.
- Prediction of the User's actions to make working with the website more convenient.

## **How do we distribute information to users?**

BitcoLoan reserves the right to use the User's contact details, among which are:

- Email address (Email)
- Phone number
- User's social media profile
- Other contacts and interaction methods

We use the User's contact information solely for the purpose of informing the User about the company's news, important updates, special offers, promotions, as well as for the purpose of communicating important information regarding their account, funds or other activities. Such notifications can be:

- Emails (email newsletters)
- SMS messages
- Web push notifications
- Mobile push notifications
- Other information distribution methods

If it is necessary, each user has the right to disable any of the notification categories and channels. The User can do so on the dashboard or through the notification channel context menu.

## **Principles and methods of data protection**

Any data collected from the website users is stored in an encrypted form and is not available to anyone except for the algorithms that improve the Service performance and the work of specialists processing the User's data.

The BitcoLoan team members do not have the direct access to the User's data and use only non-confidential information. All collected data is stored in an encrypted and non-personalized form and is not available for interpretation even in case of data breach.

## **Why we need cookies and how we use them**

Cookies are files that help us identify the User through their web browser. With this data we can personalize the content and improve the website visitor's user experience.

We collect cookies only with the User's consent. We use this data to:

- Identify and save the User's preferences for the future website improvement
- Collect data about the website traffic and user behavior to enhance the user experience and marketing tool management

Such non-confidential data may be transferred to third parties to keep track of the website statistics.

In your web browser settings, you can enable or, on the contrary, disable cookies. However, it can deteriorate your user experience or lead to some difficulties in working with our website.

## **What will happen if the User disables cookies?**

If you disable cookies in your browser settings, it may affect your website experience. Some of the features will become unavailable due to the technical performance failure. Some features may not function properly due to the lack of reliable information about the User.

## **Transfer and disclosure of personal data**

BitcoLoan does not sell, transfer or trade the User's data to third parties, except for transfers of non-personal data to keep track of statistics or to conduct market research that requires involving outside parties.

Transfer of sensitive data is only possible with the User's consent. The only exception could become cases of the User's violation of the concluded agreements or acts causing harm or damage to the Service or other users.

Transfer of data to third parties is also possible upon the relevant state bodies request to obtain the specific User's data.

In any situation, except as described above, the User's personal data is stored in an encrypted and non-personalized form and is not transferred, sold or traded to third parties or outside companies.

## **Third-party information and links**

BitcoLoan does not place on its website third-party service links or information that are not related to the company's products.

We are not responsible for other users' links\recommendations\information that they may comment or pass on to you in personal correspondence or in any other way.

Each user is personally responsible for placing third-party links\recommendations\information within the BitcoLoan service. Placed information should not contradict the Service policy, legislation and other norms, including social, moral and political ones.

BitcoLoan is responsible solely for the information placed on the official website, blog, company's social media or email newsletters.

The User may unsubscribe from the newsletters or other company's notifications at any time.

## **Contact Us**

On any matter related to this Policy or other BitcoLoan documents, services and products you can contact us via Live Chat on our website or via this email address: [info@bitcolan.com](mailto:info@bitcolan.com).

## **Privacy Policy Update and Editing**

This Privacy Policy applies to all BitcoLoan products and services. The document can be edited or complemented unilaterally without further notification of the User.

In case these changes or complements radically affect the Service operation or fundamentally change the Policy, the User will be informed about these changes through newsletters or the company's blog post.

The last modification date is located at the document bottom. Ignorance of established policies or unwillingness to comply with them does not exempt the User from any liability for their actions.

**Last Modification Date:** 28.09.2020