

Privacy Policy

Last Updated: 18 March 2025

1. Introduction

Caliza Financial Technologies Inc. ("we," "us," or "our") is committed to protecting your privacy and ensuring that your personal data is handled securely and transparently. This Privacy Policy outlines how we collect, use, disclose, and protect your personal information in connection with our digital asset business operating under the US Privacy laws. This Policy complies with the Florida Digital Bill of Rights (Fla. Stat. §§ 501.701-501.721), as well as applicable federal privacy laws.

By using our website, platform, or services, you agree to the terms of this Privacy Policy. This privacy policy shall be provided before or at the time the personal information is collected to all users as applicable if you use our services.

2. Information We Collect

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

2.1. Information You Provide to Us

- Full name, address, and contact details
- Government-issued identification (passport, driver's license, national ID)
- Date of birth and nationality
- Financial information (bank account details, payment information)
- Transaction history on our platform
- Other details as required for **Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance**

2.2. Information Collected Automatically

- IP address and device identifiers
- Browsing history and usage patterns on our website/platform
- Cookies and tracking technologies (see Section 7)

2.3. Information from Third Parties

- Credit agencies, fraud prevention services, and regulatory bodies
- Blockchain analytics providers
- Publicly available sources

3. How We Use Your Information

We use your personal information for the following purposes:

- **Compliance with Laws & Regulations:** To verify identity, conduct KYC/AML checks, and comply with **regulatory requirements**.
- **Service Provision:** To provide, maintain, and improve our digital asset services.
- **Security & Fraud Prevention:** To detect and prevent fraud, unauthorized transactions, or other suspicious activity.
- **Customer Support:** To respond to inquiries, complaints, and requests.
- **Marketing & Communication:** To send updates, promotions, and important service notifications (you can opt out anytime).

4. Legal Basis for Processing Personal Data

We process personal data based on:

- **Legal obligation:** Compliance with AML, KYC, and other financial regulations.
- **Contractual necessity:** To provide services under our terms of use.
- **Legitimate interests:** Improving security, fraud detection, and customer support.
- **Consent:** Where applicable, such as for marketing purposes.

5. Sharing and Disclosure of Information

We do not sell or rent your personal data. However, we may share your information with:

- **Regulatory Authorities & Law Enforcement:** To comply with legal obligations.
- **Third-Party Service Providers:** KYC/AML verification providers, payment processors, and cybersecurity firms.
- **Affiliated Companies & Financial Service Partners:** We may share your information with affiliated companies, partner financial institutions, and other service providers in the financial sector who assist us in offering digital asset services, payment processing, and related financial products.
- **Blockchain Networks:** Transactions on public blockchains may be visible to third parties.

By using our services, you acknowledge and consent to such disclosures where necessary to facilitate our services and meet regulatory requirements.

6. Data Security & Protection

We implement robust security measures to protect your personal data, including:

- Encryption of sensitive information
- Secure access controls
- Regular security audits and compliance checks
- Data minimization and access restrictions

However, no system is entirely secure, and we encourage users to take precautions, such as enabling **two-factor authentication (2FA)**.

7. Cookies & Tracking Technologies

We use cookies and similar technologies to enhance user experience, analyze traffic, and secure our platform. You may manage cookie preferences through your browser settings.

8. Your Rights

Our services are not directed to children under the age of 18. As a Florida resident, you have the following rights:

- **Right to Access:** You may request the categories and specific pieces of personal data we collect, use, and disclose.
- **Right to Deletion:** You may request deletion of your personal data, subject to legal exceptions.
- **Right to Correction:** You may request corrections to inaccurate personal information.
- **Right to Opt Out of Sale or Sharing:** We do not sell personal data, but if we were to engage in such activities, you would have the right to opt out.
- **Right to Limit Use of Sensitive Data:** We only use sensitive data as strictly necessary for providing services or as permitted by law.

To exercise any of these, please contact the Caliza privacy officer:

Officer – Mr. Marcus McLaughlin

Email – marcus@caliza.com

9. Data Retention

We retain personal data only as long as necessary for legal, regulatory, and business purposes, including **AML/KYC compliance**. In accordance with US financial laws, we will retain your personal data for a period of at least **5 years** from the date of last interaction or as required by applicable law.

After this period, data will be securely deleted or anonymized, unless further retention is required for legal or regulatory purposes.

10. International Data Transfers & Storage

In certain circumstances, your personal data may be transferred outside of the US to jurisdictions that may not have the same level of data protection. These transfers may occur for the following reasons:

- **Service Providers & Affiliates:** We may store and process data on secure servers located outside of Bermuda, including in jurisdictions where our affiliated companies, financial partners, cloud storage providers, and compliance service providers operate.
- **Regulatory & Legal Compliance:** In cases where international law enforcement agencies, regulators, or courts require disclosure of certain data under applicable laws.
- **Operational Necessity:** To ensure seamless service delivery, cybersecurity protection, fraud prevention, and secure transaction processing across multiple jurisdictions.

User Consent for International Data Storage & Processing

By using our services, you acknowledge and expressly consent to your data being transferred to, stored in, and processed in jurisdictions outside of the US. While some of these jurisdictions may not provide an equivalent level of data protection, we will take all reasonable steps to ensure that your personal data is treated securely and in accordance with this Privacy Policy.

These measures may include:

- Contractual data protection obligations with third-party service providers or affiliates,
- Encryption and security controls to protect personal data in transit and at rest,
- Limiting access to personal information strictly to authorized personnel.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in legal requirements, industry standards, or our business practices. **Any material changes to this Privacy Policy will be communicated to you via email or through notifications on our platform.** We encourage you to review this page periodically.

12. Contact Us

If you have any questions about this Privacy Policy or how we handle your data, contact us at:

Caliza Financial Technologies Inc.

Address: 1395 Brickell Ave, Suite 800, Miami, Florida 33131, USA

Email: hello@caliza.com; Phone: +1-754-300-7605