

## Privacy Policy

**Last updated:** September 2025

### 1. Who We Are

This Privacy Policy explains how **Inoaf Single Member P.C.**, with registered office at **Levidou 44A, 14563, Kifisia, Athens, Greece**, collects, uses, and protects personal data.

For privacy inquiries, contact our Data Protection Officer at **dpo@inoaf.com**.

### 2. What Data We Collect

We may collect:

- **Contact data:** name, company, email, phone number.
- **Business data:** industry, turnover, compliance documents, merchant profile.
- **Technical data:** IP address, browser type, site usage.
- **Communication data:** emails, correspondence, onboarding details.

### 3. How We Use Your Data

We process data for:

- Responding to inquiries and providing consultancy.
- Introducing you to Providers and assisting with onboarding.
- Compliance checks (KYC / AML where applicable).
- Internal analytics and service improvement.
- Marketing (only with your consent).

Legal bases: **legitimate interest, contract, legal obligation, consent**.

### 4. Sharing Your Data

We may share data with:

- Payment Providers (to facilitate introductions).
- Service providers (hosting, IT, CRM, email).
- Regulators or authorities where required by law.

We do not sell or rent personal data.

### 5. International Transfers

If data is transferred outside the EEA, we ensure safeguards such as **Standard Contractual Clauses (SCCs)**.

## **6. Data Retention**

We retain data only for as long as necessary to provide services or comply with legal requirements. Data is securely deleted when no longer required.

## **7. Your Rights (GDPR)**

You have the right to:

- Access your personal data.
- Request correction or deletion.
- Object to or restrict processing.
- Request portability.
- Withdraw consent.

Contact **dpo@inoaf.com** to exercise your rights.

## **8. Cookies**

We may use cookies for site functionality and analytics. You can manage cookies via your browser settings.

## **9. Security**

We apply technical and organizational measures (encryption, access controls, monitoring) to protect your data.

## **10. Changes**

We may update this Privacy Policy. The latest version will always be available on our Site.