

Privacy Policy

Effective Date: June 25th 2024

Last Updated: October 5th 2025

1. Introduction

Welcome to **VIVY TECH** (“we,” “our,” or “us”). This Privacy Policy explains how we collect, use, and protect your information across all our products, platforms, and services, including **Banking Intelligence API, Banking Intelligence AI, Argentum AI, CLAU AI, CLAU App, Performia Sports, RYNA, AETHER, Cadina, VIVY ED Fund, and SAEL** (collectively referred to as “VIVY TECH Ventures”).

We are committed to protecting your privacy and maintaining your trust. We collect only what is necessary to deliver our services effectively and securely.

2. Information We Collect

We may collect the following types of information:

- **Personal Information:** such as your name, email address, contact details, and account credentials when you register or interact with our services.
- **Usage Data:** such as browser type, IP address, device identifiers, app activity, and log information to help us improve functionality and security.
- **Optional Data:** if you choose to provide it (for example, preferences, profile settings, or feedback).

We **do not** collect or store sensitive personal data unless explicitly required and consented to by the user (e.g., financial or educational information used within CLAU or Banking Intelligence).

3. How We Use Your Information

We use your data to:

- Provide, operate, and maintain our services.
- Improve, personalize, and expand user experience.
- Communicate with you (including customer support and updates).
- Ensure platform security, fraud prevention, and compliance with the law.

We may also use aggregated, anonymized data for research, analytics, and product improvement — but this data **cannot identify you personally**.

4. Data Sharing and Disclosure

We **do not sell, rent, or trade** your personal data to any third party.

We may share limited information only with:

- **Trusted service providers** (e.g., cloud hosting, payment processors) who operate under strict confidentiality and data protection agreements.
- **Legal authorities** if required by applicable law, court order, or legal process.

All partners and vendors working with us comply with privacy regulations consistent with GDPR and other relevant standards.

5. Data Retention

We retain your information only as long as necessary to provide our services, comply with legal obligations, or resolve disputes. When no longer needed, your data will be securely deleted or anonymized.

6. Security

We use reasonable administrative, technical, and physical safeguards to protect your data from unauthorized access, disclosure, alteration, or destruction. While no system is completely secure, we continually improve our security practices.

7. Your Rights

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

- Access, correct, or delete your personal data.
- Withdraw consent for data processing.
- Request a copy of your data or restrict certain uses.

To exercise any of these rights, please contact us at **privacy@vivvytech.com**.

8. Cookies and Tracking

Our websites and applications may use cookies or similar technologies to improve user experience and analyze usage. You can modify your browser settings to manage or disable cookies at any time.

9. Children's Privacy

Our services are not directed toward individuals under 13 years of age. We do not knowingly collect personal data from minors. If you believe a child has provided us information, contact us immediately to remove it.

10. International Data Transfers

As a global organization, your information may be processed in countries where we or our partners operate. All transfers comply with applicable data protection laws and ensure an adequate level of protection.

11. Updates to This Policy

We may update this Privacy Policy periodically. Any changes will be posted on this page with an updated "Last Updated" date. We encourage you to review this policy regularly.

12. Contact Us

If you have any questions or concerns about this Privacy Policy or our data practices, please contact:

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<https://vivvytech.com>