

Settliq Privacy Policy

Last updated: October 2025 Company: Settliq Pte. Ltd. (Singapore) Contact: help@settliq.com

- 1. Overview** This Privacy Policy ("Policy") explains how Settliq collects, uses, and protects your personal information when you use our website, applications, and related services (the "Services"). By using the Services, you consent to the data practices described in this Policy.
- 2. Information We Collect** Settliq may collect the following categories of data: Account Data (name, email address, timezone, organization, and login information); Usage Data (IP address, device type, browser information, and activity logs); Blockchain Data (wallet addresses, transaction hashes, and metadata necessary for generating invoices); Payment Data (handled securely by third-party payment processors; Settliq does not store full payment card numbers).
- 3. How We Use Information** We use your data to: Provide, maintain, and improve our Services; Generate and store invoice and transaction records; Communicate important updates, product changes, or compliance notices; Prevent fraud, abuse, and unauthorized access; Fulfill legal and regulatory obligations.
- 4. Data Retention** We retain data only as long as necessary to provide the Services and comply with legal requirements. You may request account deletion or data removal by contacting help@settliq.com. Upon deletion, we may retain minimal information for audit or compliance purposes where required by law.
- 5. Data Security** We use industry-standard encryption, access control, and key management practices to protect your data. However, no internet transmission is fully secure. You acknowledge that data transmission carries inherent risks.
- 6. Data Transfers** By using Settliq, you consent to the transfer of your data to servers located outside your country, including Singapore and other jurisdictions where Settliq operates. For users in the EU/EEA or UK, Settliq complies with GDPR principles and ensures appropriate safeguards for international transfers.
- 7. Third-Party Services** The Services may integrate with external tools (e.g., accounting software, cloud storage, tax or compliance APIs). Your interaction with such services is governed by their own privacy policies, and Settliq is not responsible for their data handling.
- 8. Your Rights** Depending on your jurisdiction, you may have the right to: Access, correct, or delete your personal data; Request a copy of your data; Withdraw consent to processing. Requests can be sent to help@settliq.com, and we will respond within a reasonable timeframe.
- 9. Cookies and Analytics** Settliq uses cookies and similar technologies to: Remember user preferences; Analyze platform usage; Improve performance and user experience. You may disable cookies in your browser settings, but certain features may not function properly.

10. Children's Privacy Our Services are not intended for individuals under 18 years of age. We do not knowingly collect information from minors. If you believe a minor has provided us data, please contact us for removal.

11. Policy Updates Settliq may update this Policy periodically to reflect legal, technical, or operational changes. Updates take effect upon posting to our website. Continued use of the Services constitutes acceptance of the revised Policy.

12. Contact If you have questions or concerns regarding this Privacy Policy, contact us at: help@settliq.com

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