

# Privacy Policy for Allora Finance

## 1. Introduction

At **Allora Finance**, we take your privacy seriously. This Privacy Policy explains how we collect, use, store, and protect your data when you visit our website [**allora.finance**] and use our services. Allora Finance is developed by **VBS Viken Blockchain Solutions AS**, which owns and manages the platform. We comply with the **General Data Protection Regulation (GDPR)** to ensure your data is processed securely and lawfully.

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## 2. Who is Responsible for Your Data?

- **Company Name:** VBS Viken Blockchain Solutions AS
- **Company Registration Number:** NO930668869MVA
- **Address:** Bachetomta Næringspark, Terminalen 9, 3414 LIERSTRANDA, Norway
- **Contact Email:** support@allora.finance

If you have any questions about how we process your data, you can contact us at **support@allora.finance**.

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## 3. What Data Do We Collect?

We collect the following types of personal data when you use our website and services:

### 3.1 Information You Provide Directly

- Name
- Email address
- Phone number
- Billing and payment details (processed securely by third-party payment providers)

- Any other information you submit via contact forms or account registration

### 3.2 Information We Collect Automatically

When you visit our website, we may collect:

- IP address
- Browser type and version
- Device type (desktop, mobile, tablet)
- Website usage data (e.g., pages visited, time spent, and interactions)
- Cookies and tracking data (see section 9 on cookies)
- Information about externally owned accounts (EOAs) used in interactions with our platform, including transaction details such as the creation of payment requests and other blockchain-related activities.

### 3.3 Information from Third Parties

If you use third-party authentication services (such as Google, Clerk, or social logins), we may receive data from these providers, as permitted by their policies and your privacy settings.

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## 4. How Do We Use Your Data?

We process your data for the following purposes:

- Providing and improving our services (Legitimate interest)
- Processing payments (Contractual necessity)
- Customer support and inquiries (Legitimate interest)
- Sending newsletters or marketing emails (if consented) (Consent)
- Website analytics and improvements (Legitimate interest)
- Legal and security purposes (Legal obligation)

We do **not** use your data for automated decision-making or profiling that has legal consequences.

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## 5. How Do We Share Your Data?

We do **not** sell or rent your data. However, we may share it with trusted third parties in the following situations:

## 5.1 Service Providers

We use third-party providers to process payments, manage authentication, and store data securely. These include:

- **Stripe** (for payment processing)
- **Request Network** (for creating and processing on-chain transactions)
- **Clerk / Auth0** (for authentication)
- **Google Analytics** (for website usage tracking)

Each provider follows **GDPR compliance** and processes data only on our behalf. For more information about Request Network's platform and compliance, please visit <https://request.network>.

## 5.2 Legal Compliance & Security

We may share your data if required by law or to prevent fraud, security risks, or abuse of our services.

## 5.3 International Data Transfers

If your data is transferred outside the **European Economic Area (EEA)** (e.g., to the US), we ensure it is protected under **Standard Contractual Clauses (SCCs)** or other legal safeguards.

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# 6. How Long Do We Store Your Data?

We retain personal data only as long as necessary for the purposes outlined in this Privacy Policy:

- Contact form inquiries: 12 months
- Account data: As long as the account is active
- Payment records: 7 years (for tax compliance)
- Analytics and logs: Up to 24 months

When data is no longer needed, we securely delete or anonymize it.

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## 7. Disclaimer on Web3 Transactions

Allora Finance is a **Web3 application** that enables users to interact with blockchain-based financial services. By using our platform, you acknowledge and accept that:

- You are solely responsible for managing your private keys and wallet security.
- All blockchain transactions are **final and irreversible** once confirmed.
- We do **not** have control over on-chain transactions, including failed, delayed, or lost funds due to network errors or user mistakes.
- Allora Finance is **not liable** for financial losses or incorrect transactions users execute.

We strongly recommend that users exercise caution when interacting with smart contracts and ensure they **double-check all transaction details** before proceeding.

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## 8. Cookies and Tracking Technologies

We use cookies and similar technologies to improve user experience. You can manage your cookie preferences via our **cookie settings** or disable them in your browser.

### 8.1 Types of Cookies We Use

- **Essential Cookies:** Required for website functionality
- **Analytics Cookies:** Help us understand user behavior (e.g., Google Analytics)
- **Marketing Cookies:** Used for advertising and remarketing

### 8.2 Managing Cookies

You can manage your cookie preferences at any time via our **cookie settings**. Most web browsers allow users to control and disable cookies through their settings. If you choose to disable cookies, some functionalities of our website may not work properly.

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## 9. Your Rights Under GDPR

As a data subject, you have the following rights:

- **Right to Access:** Request a copy of your data.
- **Right to Rectification:** Correct inaccurate or incomplete data.
- **Right to Erasure ("Right to be Forgotten"):** Request deletion of your data.
- **Right to Restriction of Processing:** Limit how we process your data.
- **Right to Data Portability:** Receive your data in a portable format.
- **Right to Object:** Object to processing for marketing purposes.
- **Right to Withdraw Consent:** Withdraw consent at any time.

To exercise any of these rights, contact us at **support@allora.finance**. We will respond within **30 days**.

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## 10. Contact Us

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

**Allora Finance**, a product of VBS Viken Blockchain Solutions AS

**Email:** support@allora.finance

**Address:** Terminalen 9, 3414 LIERSTRANDA, Norway