

Dekr Privacy Policy

Effective Date: [Date]

Last Updated: [Date]

Introduction

Welcome to Dekr, a revolutionary financial platform that provides personalized investment insights, portfolio management, and AI-powered financial assistance. Dekr, Corp. ("we," "us," "our," or "Dekr") is committed to protecting your privacy and ensuring the security of your personal and financial information.

This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our platform, website, mobile applications, and related services (collectively, the "Service"). This policy applies to all users of our Service, including visitors to our website and registered users of our platform.

By accessing or using our Service, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. If you do not agree with the terms of this Privacy Policy, please do not access or use our Service.

Information We Collect

Personal Information

We collect personal information that you voluntarily provide to us when you register for an account, use our Service, or communicate with us. This information may include:

Account Information: When you create an account with Dekr, we collect basic identification information including your full name, email address, username, and password. We also collect demographic information such as your date of birth, country of residence, and

preferred language settings. This information is essential for account creation, user authentication, and compliance with financial regulations.

Financial Information: To provide personalized investment insights and portfolio management services, we collect detailed financial information including your investment goals, risk tolerance preferences, income level, net worth, investment experience, and financial objectives. We also collect information about your existing investment accounts, portfolio holdings, transaction history, and investment preferences. This information enables us to provide tailored recommendations and comply with suitability requirements.

Profile Information: We collect additional profile information that you choose to provide, including your professional background, investment interests, preferred communication methods, notification preferences, and any other information you include in your user profile. This information helps us personalize your experience and provide relevant content and recommendations.

Communication Information: When you contact us through customer support, email, chat, or other communication channels, we collect the content of your communications, including any attachments, feedback, questions, or concerns you share with us. We also maintain records of our responses and any follow-up communications.

Automatically Collected Information

We automatically collect certain information when you access and use our Service:

Usage Information: We collect detailed information about how you interact with our Service, including the pages you visit, features you use, time spent on different sections, click patterns, navigation paths, and user interface interactions. We track your engagement with investment recommendations, portfolio performance views, news articles, educational content, and AI assistant conversations. This usage data helps us understand user behavior, improve our Service, and provide personalized experiences.

Device Information: We collect information about the devices you use to access our Service, including device type, operating system, browser type and version, screen resolution, device identifiers, mobile network information, and hardware specifications. We also collect information about your device's location services settings and permissions.

Technical Information: We automatically collect technical information including your IP address, internet service provider, referring and exit pages, clickstream data, access times, and other technical details about your connection to our Service. We use this information for security purposes, fraud prevention, and service optimization.

Location Information: With your consent, we may collect precise location information from your device to provide location-based features, comply with regulatory requirements, and enhance security. You can control location sharing through your device settings and our privacy controls.

Financial Data Integration

Portfolio Data: When you connect external investment accounts or manually input portfolio information, we collect comprehensive data about your holdings, including security symbols, quantities, purchase prices, current values, transaction history, and performance metrics. We use secure, encrypted connections to access this information and store it with bank-level security measures.

Market Data Integration: We integrate real-time and historical market data from third-party providers including Polygon.io to provide current pricing, market trends, and analytical insights. While this market data is not personal to you, we combine it with your portfolio information to create personalized investment recommendations and performance analytics.

Transaction Monitoring: We monitor and analyze your investment transactions, trading patterns, and portfolio changes to provide insights, detect unusual activity, and ensure compliance with regulatory requirements. This includes tracking buy and sell orders, dividend payments, stock splits, and other corporate actions affecting your holdings.

How We Use Your Information

Service Provision and Enhancement

We use your information primarily to provide, maintain, and improve our financial platform services:

Personalized Investment Insights: We analyze your financial information, investment preferences, and risk tolerance to generate personalized investment recommendations through our intelligent card system. Our AI algorithms process your data to identify investment opportunities, assess market conditions, and provide tailored advice that aligns with your financial goals and risk profile.

Portfolio Management: We use your portfolio data to provide real-time valuation, performance tracking, asset allocation analysis, and rebalancing recommendations. Our system continuously monitors your holdings and market conditions to provide timely insights and alerts about your investments.

AI-Powered Financial Assistance: Our AI assistant uses your personal and financial information to provide contextual, personalized responses to your financial questions. The AI system accesses your portfolio data, preferences, and historical interactions to deliver relevant advice and educational content tailored to your specific situation.

Market Analysis and News Curation: We use your investment interests and portfolio holdings to curate relevant financial news, market analysis, and educational content. Our news sentiment analysis system processes market information and filters it based on your preferences and holdings to provide personalized news feeds.

Communication and Notifications

Service Communications: We use your contact information to send important service-related communications including account notifications, security alerts, system updates, and regulatory disclosures. These communications are essential for account security and regulatory compliance.

Marketing Communications: With your consent, we may use your information to send promotional emails, newsletters, and marketing communications about new features, investment insights, educational content, and platform updates. You can opt out of marketing communications at any time through your account settings or unsubscribe links.

Personalized Notifications: We use your preferences and portfolio data to send personalized notifications about price alerts, portfolio performance, investment opportunities, and market events that may affect your holdings. You can customize notification preferences through your account settings.

Security and Fraud Prevention

Account Security: We use your information to verify your identity, authenticate account access, and detect unauthorized activities. This includes monitoring login patterns, device usage, and access locations to identify potential security threats.

Fraud Detection: We analyze transaction patterns, account activities, and user behavior to detect and prevent fraudulent activities, unauthorized access, and other security threats. Our fraud detection systems use machine learning algorithms to identify suspicious patterns and protect your account.

Compliance Monitoring: We use your information to comply with financial regulations, anti-money laundering requirements, and other legal obligations. This includes monitoring transactions, verifying identity, and maintaining records as required by law.

Information Sharing and Disclosure

Third-Party Service Providers

We share your information with trusted third-party service providers who assist us in operating our platform and providing our services:

Data Providers: We share limited information with financial data providers including Polygon.io and MarketAux to access real-time market data, historical pricing information, and financial news. These providers are bound by strict confidentiality agreements and data protection requirements.

Technology Partners: We work with technology service providers for cloud hosting, data storage, analytics, and platform infrastructure. These partners have access to your information only as necessary to provide their services and are contractually obligated to maintain confidentiality and security.

Payment Processors: For subscription billing and payment processing, we share necessary payment information with secure payment processors. We do not store complete payment card information on our systems and rely on PCI-compliant payment partners for transaction processing.

Customer Support: We may share your information with customer support service providers to respond to your inquiries and provide technical assistance. These providers are trained on our privacy practices and are bound by confidentiality agreements.

Legal and Regulatory Requirements

Legal Compliance: We may disclose your information when required by law, regulation, legal process, or government request. This includes compliance with securities regulations, tax reporting requirements, anti-money laundering laws, and other financial regulations applicable to our services.

Law Enforcement: We may share information with law enforcement agencies, regulatory authorities, or other government entities when we believe disclosure is necessary to investigate, prevent, or respond to suspected illegal activities, fraud, threats to public safety, or violations of our terms of service.

Legal Proceedings: We may disclose your information in connection with legal proceedings, including responding to subpoenas, court orders, or other legal processes. We will notify you of such disclosures when legally permitted to do so.

Business Transfers

In the event of a merger, acquisition, reorganization, or sale of assets, your information may be transferred to the acquiring entity. We will provide notice of such transfers and any changes to this Privacy Policy through our platform and email communications.

Data Security and Protection

Security Measures

We implement comprehensive security measures to protect your personal and financial information:

Encryption: All data transmission between your device and our servers is protected using industry-standard SSL/TLS encryption. Sensitive information stored in our databases is encrypted using advanced encryption algorithms, and encryption keys are managed through secure key management systems.

Access Controls: We implement strict access controls and authentication mechanisms to ensure that only authorized personnel can access your information. Our employees and contractors with access to personal information are bound by confidentiality agreements and receive regular security training.

Infrastructure Security: Our platform infrastructure is hosted on secure, SOC 2 compliant cloud services with multiple layers of security including firewalls, intrusion detection systems, and continuous monitoring. We conduct regular security assessments and penetration testing to identify and address potential vulnerabilities.

Data Backup and Recovery: We maintain secure backup systems to protect against data loss and ensure business continuity. Backup data is encrypted and stored in geographically distributed locations with appropriate access controls.

Monitoring and Incident Response

Continuous Monitoring: We continuously monitor our systems for security threats, unauthorized access attempts, and unusual activities. Our security team uses advanced threat detection tools and maintains 24/7 monitoring capabilities.

Incident Response: In the event of a security incident or data breach, we have established incident response procedures to quickly identify, contain, and remediate security issues. We will notify affected users and regulatory authorities as required by applicable laws and regulations.

Regular Audits: We conduct regular security audits and assessments to ensure our security measures remain effective and up-to-date with evolving threats and industry best practices.

Your Privacy Rights and Choices

Account Management

Profile Updates: You can access, review, and update your personal information through your account settings at any time. This includes updating contact information, financial details, investment preferences, and privacy settings.

Data Portability: You have the right to request a copy of your personal information in a structured, machine-readable format. We will provide this information within a reasonable timeframe and in accordance with applicable laws.

Account Deletion: You can request deletion of your account and associated personal information. Upon account deletion, we will remove your personal information from our active systems, though some information may be retained for legal compliance, fraud prevention, or legitimate business purposes as permitted by law.

Communication Preferences

Marketing Opt-Out: You can opt out of marketing communications at any time by updating your preferences in your account settings, clicking unsubscribe links in emails, or contacting our customer support team.

Notification Controls: You can customize your notification preferences to control the types and frequency of alerts you receive about your portfolio, market conditions, and platform updates.

Privacy Controls

Data Sharing Settings: You can control certain aspects of how your information is used for personalization and analytics through your privacy settings. This includes options to limit data processing for marketing purposes while maintaining essential service functionality.

Cookie Management: You can control cookie settings through your browser preferences, though disabling certain cookies may affect platform functionality and your user experience.

International Data Transfers

Our platform may involve the transfer of your information to countries outside your residence. We ensure that such transfers comply with applicable data protection laws and implement appropriate safeguards:

Adequacy Decisions: When transferring data to countries with adequacy decisions, we rely on these determinations to ensure appropriate protection levels.

Standard Contractual Clauses: For transfers to countries without adequacy decisions, we use standard contractual clauses approved by relevant authorities to ensure appropriate data protection safeguards.

Additional Safeguards: We implement additional technical and organizational measures to protect your information during international transfers, including encryption, access controls, and regular monitoring.

Children's Privacy

Our Service is not intended for individuals under the age of 18, and we do not knowingly collect personal information from children. If we become aware that we have collected information from a child under 18, we will take steps to delete such information promptly. Parents or guardians who believe their child has provided information to us should contact us immediately.

Changes to This Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices, technology, legal requirements, or other factors. We will notify you of material changes through:

Platform Notifications: We will display prominent notices on our platform about significant privacy policy changes.

Email Notifications: We will send email notifications to registered users about material changes that may affect their rights or how we handle their information.

Version History: We maintain a history of privacy policy versions and will clearly indicate the effective date of changes.

Your continued use of our Service after privacy policy changes indicates your acceptance of the updated terms. We encourage you to review this Privacy Policy regularly to stay informed about how we protect your information.

Contact Information

If you have questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us:

Email: privacy@dekr.com

Mailing Address:

Dekr, Corp.

Privacy Officer

[Company Address]

Data Protection Officer: For users in jurisdictions requiring a Data Protection Officer, you can contact our DPO at dpo@dekr.com.

We are committed to addressing your privacy concerns promptly and transparently. We will respond to privacy-related inquiries within a reasonable timeframe and in accordance with applicable laws.

This Privacy Policy is effective as of [Date] and governs the collection, use, and disclosure of information by Dekr, Corp. in connection with the Dekr platform and related services.