



Privacy Policy

Last Updated: 3rd November, 2025

1. INTRODUCTION AND SCOPE

1.1. This Privacy Policy describes how Zero Fiat ("*0fiat*," "*we*," "*us*," or "*our*") collects, uses, processes, stores, and discloses Personal Data (as defined below) in connection with your access to and use of our proprietary desktop browser extension (*the "Extension"*).

1.2. By installing, accessing, or using the Extension, you acknowledge that you have read, understood, and agree to the terms of this Privacy Policy and our Terms and Conditions. If you do not agree with this Policy, you must immediately cease all use of the Extension.

1.3. For the purposes of data protection laws, including the European Union's General Data Protection Regulation ("**GDPR**"), Zero Fiat is the Data Controller of the Personal Data collected through the Extension.

1.4. This Policy applies globally, but certain sections may apply differently depending on the applicable data protection laws in your location. The rights and obligations outlined herein shall be interpreted and enforced in accordance with the data protection standards generally recognized across international jurisdictions.

2. DEFINITIONS

2.1. *Personal Data (or Personal Information):* Any information relating to an identified or identifiable natural person ("Data Subject").

2.2. *Extension:* Our proprietary desktop browser extension.

2.3. *User:* Any individual or entity that installs, accesses, or uses the Extension.

2.4. *Third-Party Website/Platform:* An external e-commerce website supported by the Extension.

2.5. *Processing:* Any operation performed on Personal Data, such as collection, recording, organization, storage, use, disclosure, or erasure.

3. PRINCIPLES FOR PROCESSING PERSONAL DATA

We adhere to the following principles when processing Personal Data:

3.1. Personal Data shall be processed lawfully, fairly, and in a transparent manner in relation to the User.

3.2. Personal Data shall be collected for specified, explicit, and legitimate purposes and not further processed in a manner that is incompatible with those purposes.

3.3. Personal Data shall be adequate, relevant, and limited to what is necessary.



3.4. Personal Data shall be accurate and, where necessary, kept up to date.

3.5. Personal Data shall be retained only as long as necessary.

3.6. Personal Data shall be processed securely to prevent unauthorized or unlawful processing, loss, destruction, or damage.

3.7 We process Personal Data based on the necessity to perform our contractual obligations, legitimate business interests (such as improving functionality and security), compliance with legal obligations, or with your consent where applicable.

4. CATEGORIES OF DATA COLLECTED

We collect the following types of information when you use the Extension:

4.1. Data Provided Directly by the User:

- **4.1.1. Communication Data:** Information you provide when contacting us for support or inquiries, including your name, email address, and communication content.
- **4.1.2. Identity Verification Data (Limited):** The cryptographic Digital Signature used to verify ownership of your Wallet. We do not collect, store, or have access to private keys, seed phrases, or Wallet credentials.

4.2. Transaction and Blockchain Data (Pseudonymous):

- **4.2.1. Public Wallet Address:** Your public cryptocurrency wallet address used to initiate deposits.
- **4.2.2. Transaction Details:** The amount and type of cryptocurrency deposited, equivalent fiat value, transaction hash, network fees, and timestamps.
- **4.2.3. 0fiat's Designated Address:** The public address belonging to 0fiat used to receive deposits.

4.3. Usage and Technical Data (Automatically Collected):

- **4.3.1. Extension Activity:** Details of feature use, preferences, success/failure flags, and error logs.
- **4.3.2. Device and Browser Information:** IP address, browser type, operating system, and Extension version.
- **4.3.3.** The URL or domain of the Third-Party Website where the **"Pay in Crypto"** option is detected, solely to enable integration.



- **4.3.4.** The Extension may use local storage for temporary session IDs, non-sensitive settings, and aggregated non-identifiable data.

4.4. Cookies and Similar Technologies:

While the Extension does not use cookies, it may use equivalent browser storage or pixel mechanisms for functionality or analytics.

5. DATA RETENTION

- 5.1.** Personal Data is retained only as long as necessary for its purposes or legal obligations.
- 5.2.** Retained for the minimum period required by AML/CTF laws (up to ten years).
- 5.3.** Upon expiry of retention or a valid erasure request, data will be deleted or anonymized.
- 5.4.** Some data may remain in secure backups for limited retention solely for disaster recovery.
- 5.5** Subject to applicable laws, you may have rights to access, correct, delete, or restrict the processing of your Personal Data, and to withdraw consent where processing is based on consent.

6. THIRD-PARTY SITES AND SERVICES

Disclaimer:

The Extension operates within external websites. We are not responsible for the privacy practices or content of those sites. Users should review each website's privacy policy before interacting with it.

7.CONTACT INFORMATION

If you have any questions or requests regarding this Privacy Policy, do contact **support@0fiat.com**

8. CHANGES TO THIS PRIVACY POLICY

We may modify this Privacy Policy at any time. Material updates will be communicated through our website or via a notice within the Extension, with an updated "Last Updated" date.

Your continued use of the Extension after the effective date of any changes constitutes your acceptance of the revised Policy.

We encourage you to periodically review this Policy to stay informed about how we protect your information.