

# KapitalGPT Privacy Policy

Here is a privacy policy adapted for a fictional entity called KapitalGPT, based on the structure and content of the provided policy. Key elements, such as the company name, website, and specific data collection practices, have been updated to reflect a financial technology service.

## KapitalGPT Privacy Policy

Our Privacy Policy was last updated on [8/19/2025].

This Privacy Policy describes Our policies and procedures on the collection, use and disclosure of Your information when You use the Service and tells You about Your privacy rights and how the law protects You.

We use Your Personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Policy.

# Interpretation and Definitions

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## Definitions

For the purposes of this Privacy Policy:

- "Account" means a unique account created for You to access our Service or parts of our Service.
- "Company" (referred to as either "the Company," "We," "Us," or "Our" in this Agreement) refers to KapitalGPT. For the purpose of the GDPR, the Company is the Data Controller.
- "Country" refers to the USA.
- "Personal Data" is any information that relates to an identified or identifiable individual.
  - For the purposes of GDPR, Personal Data means any information relating to You such as a name, an identification number, location data, online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity.
  - For the purposes of the CCPA, Personal Data means any information that identifies, relates to, describes or is capable of being associated with, or could reasonably be linked, directly or indirectly, with You.
- "Service" refers to the Website and our financial technology platform.
- "Service Provider" means any natural or legal person who processes the data on behalf of the Company. For the purpose of the GDPR, Service Providers are considered Data Processors.
- "Website" refers to KapitalGPT, accessible from [[www.KapitalGPT.com](http://www.KapitalGPT.com)].
- "You" means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

# Collecting and Using Your Personal Data

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## Types of Data Collected

While using Our Service, We may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Financial information (e.g., bank account number, credit/debit card details for transactions)
- Government identifiers for identity verification
- Transaction and investment data

## Usage Data

Usage Data is collected automatically when using the Service. This may include information such as Your Device's Internet Protocol address (IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, and other diagnostic data.

## Use of Your Personal Data

The Company may use Personal Data for the following purposes:

- To provide and maintain our Service, including monitoring its usage and fulfilling transactions.
- To manage Your Account and your registration as a user of the Service.
- To contact You by email, telephone, SMS, or other electronic communications
- To provide You with news and offers related to our services, unless You have opted not to receive such information.
- To manage Your requests and respond to Your inquiries.
- For business transfers, such as a merger or acquisition.

- For other purposes such as data analysis, identifying usage trends, and improving our Service, products, and your experience.

# CCPA Privacy Policy

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This notice applies to California residents and supplements the main Privacy Policy.

## Categories of Personal Information Collected

The following is a list of categories of personal information which we may collect or may have been collected from California residents within the last twelve (12) months:

- Category A: Identifiers. (e.g., real name, email, IP address, account name) - Collected: Yes.
- Category B: Personal information listed in the California Customer Records statute. - Collected: Yes.
- Category D: Commercial information. (e.g., transaction records, products/services purchased) - Collected: Yes.
- Category F: Internet or other similar network activity. (e.g., interaction with our Service) - Collected: Yes.
- Category K: Inferences drawn from other personal information. (e.g., a profile reflecting a person's preferences, behavior, or financial interests) - Collected: Yes.

# Sale of Personal Information

We do not sell data but we use a third party database and they have their own data policies that we have no control over. To get more info about data privacy contact <https://supabase.com/>.

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Formatted to be compliant with two major data privacy regulations: the GDPR (General Data Protection Regulation) for users in the European Union and the CCPA (California Consumer Privacy Act) for residents of California.

## Key Elements and Purpose

The policy is broken down into several sections that explain how the company handles user data:

- **Definitions:** This section clarifies key terms like **Personal Data**, **Usage Data**, **Service**, and **Company**. This is crucial for legal clarity and to ensure the user understands what is being referred to throughout the document.
- **Data Collection:** It specifies the types of data collected, including Personal Data (like name, email, address) and Usage Data (like IP address, browser type). It also details the use of tracking technologies such as Cookies and Web Beacons to monitor user activity on the website.
- **Use of Data:** It outlines the specific reasons for collecting data, such as providing and improving the service, managing user accounts, and for business operations.
- **Data Retention and Transfer:** The policy explains how long the company will keep user data and that this data may be processed in locations outside of the user's jurisdiction.
- **User Rights:** It clearly states the rights users have under both GDPR and CCPA, such as the right to access, correct, or delete their personal data.
- **CCPA Section:** This is a separate, dedicated section for California residents that categorizes the types of information collected (e.g., Identifiers, Commercial Information) and whether that information has been "sold" as defined by the CCPA.

## External Links and Liability

This part is a disclaimer. It states that the company is not responsible for the privacy practices of other websites you might visit through links on their service. It's a way for them to protect themselves legally, as they have no control over third-party sites. It's always a good practice to review the privacy policy of any new site you visit.

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## Policy Updates

This section explains how the company will handle changes to the privacy policy. It promises to notify users of any updates and advises them to review the policy regularly. This ensures transparency and helps the company remain compliant with changing laws, which often require them to notify users of significant policy revisions.

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## How to Contact Them

This final part provides a clear way for users to get in touch with the company about privacy concerns. A dedicated email address is a common method for users to ask questions, exercise their rights (like requesting access or deletion of their data), or report issues.