
Privacy Policy

Effective Date: 27 Aug 2025

Last Updated: 11 Sep 2025

Yalta ("we," "our," "us") values your privacy and is committed to protecting the personal and financial information of our users. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use the Yalta Crypto-Based Prepaid Credit Card and related services.

By using our services, you agree to the terms of this Privacy Policy. If you do not agree, please discontinue using our services.

1. Information We Collect

We may collect the following types of information when you register, verify, and use the Yalta card:

a. Personal Information

- * Full name
- * Date of birth
- * Residential address
- * Government-issued identification (for KYC/AML compliance)
- * Contact details (email address, phone number)

b. Financial Information

- * Wallet addresses
- * Linked bank account or payment details (if applicable)
- * Transaction history (crypto and fiat)
- * Card usage records

c. Technical Information

- * Device details (IP address, browser type, operating system)
- * Usage logs and interactions within our app/website
- * Cookies and similar tracking technologies

2. How We Use Your Information

We use your information to:

- * Verify your identity (KYC/AML compliance)
- * Issue and manage your Yalta prepaid credit card
- * Process crypto-to-fiat and fiat-to-crypto transactions
- * Provide customer support and service updates
- * Detect and prevent fraud, financial crime, and unauthorized access
- * Comply with legal and regulatory obligations
- * Improve our services and enhance user experience

3. Information Sharing

We do not sell or rent your personal data. We may share your information with:

* **Regulatory Authorities:** To comply with applicable laws (KYC/AML, tax reporting, financial regulations).

* **Service Providers:** Trusted third-party partners who provide card issuing, payment processing, identity verification, fraud prevention, and customer support services.

* **Business Partners:** Where necessary for offering additional financial services.

* **Legal Requests:** If required by law, court order, or government request.

4. Data Protection & Security

We implement industry-standard security measures to protect your information, including:

- * Encryption of sensitive data
- * Multi-factor authentication (MFA)
- * Secure servers and firewalls
- * Regular security audits

However, no system is 100% secure, and we cannot guarantee complete security of your data.

5. Data Retention

We retain your information for as long as necessary to provide services, comply with legal obligations, resolve disputes, and enforce agreements. Retention periods may vary depending on jurisdictional requirements.

6. Your Rights

Depending on your jurisdiction, you may have rights to:

- * Access the information we hold about you
- * Request corrections or updates
- * Request deletion of your data (subject to compliance requirements)
- * Restrict or object to data processing
- * Withdraw consent (where applicable)

To exercise these rights, contact us at **[privacy@yalta.io]** (mailto:privacy@yalta.io).

7. Cookies & Tracking

We use cookies and tracking technologies to enhance user experience, analyze site traffic, and personalize services. You may manage or disable cookies via your browser settings, though some features may not function properly.

8. International Transfers

As a global service, your data may be processed and stored in jurisdictions outside your country. We ensure appropriate safeguards are in place to protect your information during such transfers.

9. Children's Privacy


Our services are not directed to individuals under 18. We do not knowingly collect personal information from minors. If we discover such data, we will delete it promptly.


10. Changes to This Policy

We may update this Privacy Policy from time to time. Updates will be posted on our website/app with the revised "Last Updated" date. Significant changes will be notified to you via email or app notifications.

11. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy, please contact us at:

 **privacy@yalta.io(mailto:privacy@yalta.io)**

 <http://www.yalta.io>
