

Privacy Policy

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The LENDLE Protocol operates in a decentralized and permissionless manner. Although we may collect and process information about users of Lendle.xyz or the Interface in accordance with this Privacy Policy, we do not have information about all protocol users beyond what is already publicly available and recorded on the blockchain.

This Privacy Policy (the "Privacy Policy") explains how the Lendle.xyz ("we," "our," or "us") collects, uses, and shares information in connection with our Services as well as your rights and choices regarding such information. These terms apply to Lendle.xyz and the Interface and any other online location that links to this Privacy Policy (collectively, the "Services").

By using the Services, you also agree to our collection, use, and sharing of your information as described in this Privacy Policy. If you do not agree with the Terms of Use, you should not use or access the Interface or the Services.

1. Information Collection

A. Information You Provide.

We may collect the following information about you when you use the Services:

- **Correspondence and Content:** Within any messages you send to us (such as feedback and questions to information support), we may collect your name and contact information, as well as any other content included in the message.

You may choose to voluntarily provide other information to us that we have not solicited from you, and, in such instances, you are solely responsible for such information.

B. Information Collected Automatically.

We collect the following information:

- **Wallet Address:** We may collect the wallet address you use to connect to the Interface to block wallets that are associated with certain legally prohibited conduct from Interface. Separately, we may collect your wallet address as part of "Usage Information" (as described below) to improve the Interface and user experience of the Services.
- **Device Information:** We may collect information about the device you use to access the Interface, such as the device type, operating system, browser type, and screen height and width. This information helps us optimize the Interface for different devices and troubleshoot any technical issues.
- **Usage Information:** We may collect information about how you use the Interface and Services, including your wallet address, the time you access the Interface, pages you visit, the features and assets you interact with, the links you click, and the search queries you make. By analyzing this data, we gain a deeper understanding of user behavior, which in turn allows us to make continuous improvements to the Interface and enhance the overall user experience.

For further information on how we use tracking technologies for analytics and your rights and choices regarding them, please see the "Cookies Policy" and "Analytics" sections below.

2. Use of Information

We may collect and use information for business purposes in accordance with the practices described in this Privacy Policy. Our business purposes for collecting and using information include:

- Operating and managing the Services (including through authorized service providers): To make the Services available to you and perform services requested by you, such as responding to your comments, questions, and requests, and providing information support; sending you technical notices, updates, security alerts, information regarding changes to our policies, and support, administrative messages; detecting, preventing, and addressing fraud, breach of Terms, and threats, or harm; and compliance with legal and regulatory requirements.
- Improving the Services: To continually improve the Services and fulfill any other legitimate business purpose, as permitted under applicable laws.
- Merger or Acquisition: In connection with, or during negotiations of, any proposed or actual merger, purchase, sale, or any other type of acquisition, financing, reorganization, or business combination of all or any portion of our assets, or transfer of all or a portion of our business to another business.
- Security and Compliance with Laws: As we believe necessary or appropriate to operate and maintain the security or integrity of the Interface, including to prevent or stop an attack on our computer systems or networks, investigate possible wrongdoing in connection with the Interface, enforce our Terms, and comply with applicable laws, lawful requests, and legal process, such as responding to subpoenas or requests from government authorities.
- Facilitating Requests: To comply with your requests or directions.
- Consent: Purposes for which we have obtained your consent, as required by applicable laws.

Notwithstanding the above, we may use information that does not identify you (including information that has been aggregated or de-identified) for any purpose except as prohibited by applicable law. For information on your rights and choices with respect to how we use information about you, please see the "Analytics" section below.

3. Sharing and Disclosure of Information

We may share or disclose information that we collect in accordance with the practices described in this Privacy Policy and for the purposes set out in the "Use of Information" section above.

The categories of parties with whom we may share information include:

- Affiliates: We share information with our affiliates and related entities, including where they act as our service providers or for their own internal purposes.
- Professional Advisors: We share information with our professional advisors for purposes of audits and compliance with our legal obligations.
- Service Providers: We share information with third-party service providers for business purposes, including fraud detection and prevention, security threat detection, data analytics, information technology and storage, and blockchain transaction monitoring. Any information shared with such service providers is subject to the terms of this Privacy Policy. All service providers that we engage with are restricted to only utilizing the information on our behalf and in accordance with our instructions.

Notwithstanding the above, we may share information that does not identify you (including information that has been aggregated or de-identified) except as prohibited by applicable law.

4. Third-Party Services

We may also integrate technologies operated or controlled by other parties into parts of the Services. For example, the Services may include links that hyperlink to websites, platforms, and other services not operated or controlled by us.

Please note that when you interact with other parties, including when you leave the Interface, those parties may independently collect information about you and solicit information from you. The information collected and stored by those parties remains subject to their own policies and practices, including what information they share with us, your rights and choices on their services and devices, and whether they store information in the U.S. or elsewhere. We encourage you to familiarize yourself with and consult their privacy policies and terms of use.

For example, by using a third-party wallet to engage in transactions on public blockchains, your interactions with any third-party wallet provider are governed by the applicable terms of service and privacy policy of that wallet provider.

5. Cookies Policy

We understand that your privacy is important to you and are committed to being transparent about the technologies we use. In the spirit of transparency, this Cookies Policy provides detailed information about how and when we use cookies on our Services.

A. What is a cookie?

A cookie is a small text file that is placed on your hard drive by a web page server. Cookies contain information that can later be read by a web server in the domain that issued the cookie to you. Some of the cookies will only be used if you use certain features or select certain preferences, and some cookies will always be used. You can find out more about each cookie by viewing our current cookie list below. We update this list periodically, so there may be additional cookies that are not yet listed.

B. Why would we use cookies?

We use cookies and other similar identifiers only to compile aggregate data about Interface traffic and site interaction to offer better user experiences and tools in the future.

C. What types of cookies do we use?

- **Strictly Necessary Cookies:** These cookies are essential for the Interface to function properly and enable basic features such as page navigation and access to secure areas of the site. They do not collect personal information.
- **Analytical/Performance Cookies:** These cookies allow us to analyze how visitors use the Interface, which helps us improve its functionality and performance.

- **Functional Cookies:** These cookies enable enhanced functionality and personalization of the website. They may remember your preferences, such as the wallet you previously used to connect.

D. How to disable cookies?

Users can generally activate or later deactivate the use of cookies through a functionality built into your web browser. If you want to learn more about cookies, or how to control, disable, or delete them, please visit <http://www.aboutcookies.org> for detailed guidance.

6. Analytics

We may use analytics platforms to track user interactions, preferences, and behavior during browsing sessions for users who have consented to analytics. This data helps us improve our services and analyze trends in our user base. We respect your right to control the data collected during your browsing session. If you prefer not to participate in our tracking techniques and data collection, you can adjust your browser settings or use browser extensions designed for this purpose.

7. Data Security

We implement and maintain reasonable administrative, physical, and technical security safeguards to help protect information about you from loss, theft, misuse, unauthorized access, disclosure, alteration, and destruction. Nevertheless, transmission via the Internet is not completely secure and we cannot guarantee the security of information about you.

8. Data Retention

Please note that we retain information we collect as long as it is necessary to fulfill the purpose for which it was collected, as outlined in this Privacy Policy, and to the extent permitted by applicable legal requirements. Where you request the deletion of your information, we may continue to retain and use your information as permitted or required under applicable laws, for legal, tax, or regulatory reasons, or legitimate and lawful business purposes.

9. International Transfers

Please be aware that information collected through the Services may be transferred to, processed, stored, and used in the European Economic Area, the United Kingdom, and other jurisdictions. Data protection laws in the EU and other jurisdictions may be different from those of your country of residence. Your use of the Services or provision of any information therefore constitutes your consent to the transfer to and from, processing, usage, sharing, and storage of information about you in the EU and other jurisdictions as set out in this Privacy Policy.

10. Children

The Services are intended for general audiences and are not directed at children. To use the Services, you must legally be able to enter into the Agreement. We do not knowingly collect personal information (as defined by the U.S. Children's Privacy Protection Act, or "COPPA") from children. If you are a parent or guardian and believe we have collected personal information in violation of COPPA, please contact us at info@lendle.xyz and we will remove the personal information in accordance with COPPA.

11. Additional Disclosures for Data Subjects in the European Economic Area and the United Kingdom

A. Roles

The General Data Protection Regulations in the European Economic Area and General Data Protection Regulations in the United Kingdom ("GDPR") distinguish between organizations that process personal data for their own purposes (known as "controllers") and organizations that process personal data on behalf of other organizations (known as "processors"). We act as a controller with respect to personal data collected as you interact with the Services.

B. Lawful Basis for Processing

The GDPR requires a "lawful basis" for processing personal data. Our lawful bases include where:

- **Consent:** You have given consent to the processing of your personal data for one or more specific purposes, either to us or to our service providers or partners.
- **Contractual Necessity:** Processing your personal data is necessary for the performance of a contract between you and us.
- **Legal Obligation:** Processing your personal data is necessary for compliance with a legal obligation.
- **Legitimate Interests:** Processing your personal data is necessary for the purposes of the legitimate interests pursued by us or a third party, provided that your interests and fundamental rights and freedoms do not override those interests.

Where applicable, we will transfer your personal data to third parties subject to appropriate or suitable safeguards, such as standard contractual clauses.

Purpose	Legal Basis
Operating and managing the Services	Necessary for the performance of our agreement
To communicate with you	Necessary for the performance of our agreement
Improving the Services	Legitimate interests, Consent
To provide our Services	Legitimate interests, Consent
Merger or Acquisition	Legitimate interests, legal obligation (when communicating with EEA, U.K., and Swiss regulatory bodies)
Security and compliance with laws	Legal obligation, legitimate interests, necessary for the performance of our agreement
Other purposes for which we have obtained consent	Consent

C. Your Data Subject Rights

If you are a user in the European Economic Area or the United Kingdom, you maintain certain rights under the GDPR. These rights include the right to:

- Request access and obtain a copy of your personal data;
- Request rectification or erasure of your personal data;
- Object to or restrict the processing of your personal data;
- Request portability of your personal data.

Additionally, if we have collected and processed your personal data with your consent, you have the right to withdraw your consent at any time.

Notwithstanding the foregoing, we cannot edit or delete information that is stored on a particular blockchain. This information may include transaction data (i.e., purchases, sales, and transfers) related to your blockchain wallet address and any items held by your wallet address.

To exercise any of these rights, please contact us via our email or postal address listed in the "Contact Us" section above and specify which right you are seeking to exercise. We will respond to your request within thirty (30) days. We may require specific information from you to help us confirm your identity and process your request. Please note that we retain information as necessary to fulfill the purpose for which it was collected and may continue to retain and use information even after a data subject request in accordance with our legitimate interests, including as necessary to comply with our legal obligations, resolve disputes, prevent fraud, and enforce our agreements.

If you have any issues with our compliance, please contact us as set out in the "Contact Us" section above. You also reserve the right to lodge a complaint with the data protection regulator in your jurisdiction.

13. Changes to this Privacy Policy

We reserve the right to revise and reissue this Privacy Policy at any time. Any changes will be effective immediately upon our posting of the revised Privacy Policy. For the avoidance of doubt, your continued use of the Services indicates your consent to the revised Privacy Policy then posted.

14. Contact Us

If you have any questions or comments about this Privacy Policy, our data practices, or our compliance with applicable law, please contact us by email: info@lendle.xyz.