

Decentralized finance (DeFi) is growing rapidly, offering new innovative solutions.

[The Delegate project](#) represents a revolutionary method of using personal data as collateral for DeFi loans, opening up new opportunities for DeFi.

Traditionally, obtaining a loan required freezing cryptocurrency assets or other digital assets as collateral. Delegate, however, allows borrowers to tokenize their personal data. These “data tokens” can act as collateral for the loan and with automatic execution of the smart-contract are disclosed to the creditor in case of default.

If a borrower defaults on their loan, the lender can initiate Delegate’s arbitration process using data tokens to recover the debt. This process is fully compliant with existing laws and regulations.

Integrating this approach with DeFi platform will open up new opportunities to attract more users and democratize access to loans. Borrowers no longer need to block large amounts of cryptocurrency as collateral.

Book a meeting to learn more or cooperate by emailing [\[email protected\]](#) or [\[email protected\]](#).