

Privacy Policy

Last Updated: April 2, 2025

This Privacy Policy (hereinafter referred to as the "Policy") governs the procedures for collecting, using, storing, disclosing, and protecting the personal data of individuals whose data is processed when using the QWIK website and services (hereinafter referred to as the "Company", "we", "us", the "Service").

1. General Provisions

1.1. This Policy applies to all Users, regardless of their location, when using the QWIK Service, including the website, mobile applications, APIs, referral programs, and other platforms administered by the Company.

1.2. By using the Service, you confirm that you have read and understood this Policy and agree to the processing of your personal data in accordance with its provisions.

1.3. If you do not agree with the terms of this Policy, you must stop using the Service.

2. Contact Information

Website: <https://qwikwallet.io/>

Email for communication: help@qwikwallet.io

You may send inquiries, requests, or complaints related to the processing of personal data to the specified email address.

3. Processed Data

3.1. Data provided by the User:

Last name, first name, patronymic;

Date of birth, citizenship;

Residential and registration address;

Phone number, email address;

Passport details or other identification document data;

Tax Identification Number (TIN), if applicable;

Data of company representatives (if acting on behalf of a legal entity);

Financial information: account details, banking and payment data (in anonymized form);

Documents and other data provided within the verification or KYC/AML procedures;

Other information provided via feedback forms, loyalty programs, surveys, technical support.

3.2. Data collected automatically:

IP address, browser type, language settings, device type and model, OS version;

Information on login/logout times, actions on the website;

Geolocation (if permission is granted);

Information on transactions, actions within the Service;

Log files, cookies, pixels, session identifiers.

3.3. Data from third parties:

From affiliated structures and business partners;

From payment systems, verification providers;
From public sources and government registries;
From parties authorized by you to transmit data.

4. Purposes of Personal Data Processing

The Company processes personal data for the following purposes:

User registration, creation and management of the Account;
Providing access to the functionality of the Service;
User identity verification (KYC) and risk assessment (AML);
Fulfillment of contractual obligations, including transaction processing;
User support and responses to inquiries;
Detection and prevention of fraudulent and unlawful activities;
Analytics, statistics, and improvement of the Service;
Personalization of interface, recommendations, and notifications;
Marketing communications, including advertising;
Compliance with legal requirements and governmental requests.

5. Legal Basis for Processing

Personal data processing is carried out based on the following grounds:

Conclusion and performance of a contract with the User;
Data subject's consent to processing;
The Company's legitimate interests (e.g., fraud prevention, analytics);
Fulfillment of legal obligations as required by the law of the place of incorporation.

6. Data Retention

6.1. Data is retained for as long as necessary to achieve the purposes of processing or as required by applicable laws, including regulations on the storage of accounting, financial, and other legal documents.
6.2. Upon expiration of the retention period, data is subject to deletion or anonymization.
6.3. The User has the right to request the deletion of personal data if there are no legal grounds for further processing, except as required by law.

7. Data Disclosure and Sharing

The Company may transfer personal data to the following categories of recipients:

Affiliated entities;
Payment systems and financial institutions;
Cloud storage, analytics, and technical support providers;
Marketing agencies;
Government authorities upon official request;
Legal successors in the event of reorganization, merger, or liquidation.

8. Cross-Border Data Transfer

If processing involves cross-border data transfer, we ensure appropriate legal protection mechanisms.

9. Cookies and Similar Technologies

9.1. We use cookies and tracking technologies to:

Identify the User upon login;

Store user preferences;

Analyze behavior and optimize the website;

Display relevant advertisements.

9.2. You can manage cookies through your browser settings. Disabling them may limit the functionality of the Service.

10. Automation and Profiling

10.1. We may use automated processing (including profiling) for the following:

Risk assessment and fraud prevention;

Service recommendations, interface improvement;

Marketing personalization.

10.2. You have the right to:

Receive information about the logic of processing;

Object to profiling that has legal consequences;

Challenge automated decisions involving human intervention.

11. User Rights

The User has the following rights:

Right to access their personal data;

Right to rectification (update, supplement);

Right to erasure ("right to be forgotten");

Right to restrict processing;

Right to withdraw consent;

Right to file a complaint with a supervisory authority

Right to opt out of advertising and marketing.

Requests shall be sent to the Service's email address (see Section 2). We undertake to respond within a reasonable period, but no later than 30 calendar days.

12. Personal Data Security

The Company implements a range of data protection measures, including:

Encryption (TLS/SSL), VPN, and access segmentation;

Use of certified data centers;

Access restrictions based on “need-to-know” principle;

Multi-factor authentication and activity monitoring;

Internal policies, audits, and staff training.

In the event of an incident, we will notify you within the legally established timeframe.

13. External Website Links

The Service may contain links to third-party websites. The Company does not control the privacy policies or security of such websites. We recommend reviewing their policies separately

14. Policy Updates

The Company reserves the right to amend this Policy at any time. Updates become effective upon publication of the new version on the website.

15. Governing Law and Jurisdiction

This Policy is governed by and construed in accordance with the laws of the country of the Company’s incorporation. All disputes related to personal data processing shall be resolved by the competent court of the specified jurisdiction.