

Privacy Policy

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1. Introduction

Welcome to Fundscrow.

Fundscrow is a digital asset platform that enables individuals and businesses to access a range of cryptocurrency services through a single secure ecosystem. Depending on the services available within your jurisdiction and on your account, the platform may include digital asset wallets, escrow services, cryptocurrency swaps, on-ramp services, off-ramp services, virtual payment cards, business accounts, API services, affiliate programmes and other digital asset products introduced from time to time.

This Privacy Policy explains how Fundscrow collects, uses, stores, protects and shares your personal information when you visit our website, create an account or use any of the services available through the Fundscrow platform.

Protecting your privacy is an important part of how Fundscrow operates. We are committed to handling personal information responsibly and implementing appropriate technical and organisational measures designed to safeguard the information entrusted to us.

Fundscrow applies a risk-based compliance model. Unlike many traditional financial institutions, customers are not normally required to complete a full document-based identity verification process before accessing standard platform services. Instead, Fundscrow uses a combination of automated compliance controls, security monitoring, behavioural analysis, transaction monitoring and risk assessment throughout the customer relationship. Where higher levels of risk are identified or additional verification is required by law, contractual obligations or operational requirements, Fundscrow may request further information before allowing continued access to certain services.

The information collected by Fundscrow depends upon the products and services you use. Different information may be required for wallet services, escrow transactions, virtual cards, cryptocurrency swaps, business accounts, API access or other services made available through the platform.

Fundscrow only collects information that is reasonably necessary to provide its services, maintain platform security, prevent fraud, comply with applicable legal obligations and improve the overall customer experience.

Your personal information may be processed using secure systems operated by Fundscrow and carefully selected authorised service providers that support the operation of the platform. These providers may assist with areas including blockchain infrastructure, payment processing, virtual card services, cybersecurity, fraud prevention, communications, cloud infrastructure, transaction monitoring and customer support.

Fundscrow does not sell your personal information to third parties. Personal information is only shared where necessary to provide the requested services, comply with legal obligations, protect the security of the platform or support the operation of authorised service providers acting on behalf of Fundscrow.

As the Fundscrow platform continues to evolve, additional products and services may be introduced. This Privacy Policy applies to all current and future services unless separate privacy terms are expressly provided for a particular product.

By creating a Fundscrow account or using any part of the platform, you acknowledge that you have read and understood this Privacy Policy and consent to the collection, use and processing of your personal information as described in this document, subject to any rights available to you under applicable data protection laws.

This Privacy Policy should be read together with the Fundscrow Terms and Conditions, AML & Compliance Policy, Risk Disclosure, Refund & Disputes Policy and Cookies Policy, all of which form part of the legal framework governing your use of the Fundscrow platform.

2. Information we collect

The information collected by Fundscrow depends upon the products and services you use. Because Fundscrow operates as a multi-service digital asset platform, different categories of information may be collected when you use wallet services, escrow services, cryptocurrency swaps, virtual cards, on-ramp services, off-ramp services, business accounts, API services or other features available through the platform.

Fundscrow collects information directly from you, information generated through your use of the platform and, where appropriate, information received from authorised service providers that assist in delivering our services.

During account registration, Fundscrow may collect basic account information including your name, email address, telephone number, country of residence, preferred language and other information reasonably necessary to create and maintain your account.

Fundscrow also collects information relating to your account activity. This may include account settings, login history, device information, browser information, IP addresses, operating system information, session identifiers, security logs and records of your interactions with the platform.

Where you use the Fundscrow wallet, we may collect information relating to supported digital assets, wallet balances, blockchain addresses, deposit addresses, withdrawal addresses, blockchain transaction references, internal transfers, transaction history and other information necessary to provide wallet services.

Where you use escrow services, Fundscrow may collect information relating to buyers, sellers, counterparties, escrow instructions, milestone releases, dispute information, communications between parties and supporting documentation submitted during escrow transactions.

Where you use cryptocurrency swap services, Fundscrow may collect information relating to supported digital assets, quoted exchange rates, completed swap transactions, blockchain settlement information, transaction confirmations and other operational information required to complete the requested service.

Where you use on-ramp or off-ramp services, Fundscrow may collect information relating to payment methods, receiving accounts, payout destinations, blockchain transfers, transaction references and information required by authorised service providers responsible for processing those transactions.

Customers using virtual card services may have additional information processed in connection with virtual card issuance, card funding, card balances, transaction history, merchant information, payment notifications, refunds, reversals, chargebacks and other information necessary for the operation of card services.

Business customers may provide additional company information, authorised user information, corporate documentation, billing information, API credentials, authorised representatives and operational information required for business accounts and enterprise services.

Fundscrow may also collect information relating to affiliate programmes, referral activity, platform rewards, promotional campaigns and customer participation in loyalty or incentive programmes where these services are available.

In addition to information provided directly by customers, Fundscrow generates operational information through the normal use of the platform. This may include security logs, fraud prevention data, compliance monitoring information, transaction risk assessments, behavioural analysis, device intelligence and other technical information necessary to protect the platform and its users.

Fundscrow does not normally require every customer to complete a full document-based identity verification process before using standard platform services. However, where higher levels of risk are identified or additional verification becomes necessary, we may request identification documents, proof of address, source of funds information, source of wealth information or other supporting documentation as part of our ongoing compliance programme.

Fundscrow only collects personal information that is reasonably necessary to provide our services, maintain platform security, comply with applicable legal obligations and continuously improve the operation of the Fundscrow ecosystem.

3. How we use your information

Fundscrow uses personal information to provide, operate, secure and improve the services available through the platform. The way your information is used depends upon the products and services you choose to access.

Your information is primarily used to create and manage your Fundscrow account, provide wallet services, process escrow transactions, facilitate cryptocurrency swaps, support virtual card services, process on-ramp and off-ramp transactions, operate business accounts and deliver other products available through the Fundscrow ecosystem.

We use your information to authenticate your identity when you access your account, maintain secure login sessions, verify account ownership, protect customer accounts against unauthorised access and ensure the continued security of the platform.

Personal information is also used to process blockchain transactions, generate deposit addresses, facilitate internal wallet transfers, manage escrow arrangements, process virtual card funding, support payment processing and maintain accurate transaction records across the platform.

Fundscrow uses information to communicate with customers regarding account activity, transaction notifications, security alerts, support enquiries, service announcements, platform updates and other operational matters relating to the use of our services.

We process personal information to detect, investigate and prevent fraud, money laundering, terrorist financing, sanctions evasion, cybercrime, account abuse and other unlawful or prohibited activities.

Fundscrow continuously analyses account activity, transaction behaviour, device information, security events and other operational data to protect customers and maintain the integrity of the platform.

Where appropriate, personal information may also be used to personalise your experience, remember account preferences, improve platform usability, develop new products, optimise existing services and enhance the overall customer experience.

Information collected through the platform may also be used for internal reporting, statistical analysis, quality assurance, operational planning, business continuity, system testing and the development of new functionality.

Fundscrow may use anonymised or aggregated information for analytical and business purposes where such information no longer identifies individual customers.

Where required by applicable law or reasonably necessary to protect the platform, personal information may be used to comply with legal obligations, respond to lawful requests from competent authorities, enforce our legal rights, investigate disputes or protect the security of Fundscrow, its customers and its authorised service providers.

Fundscrow will only use personal information for purposes that are compatible with this Privacy Policy or where otherwise permitted or required by applicable law.

4. Sharing your information

Fundscrow does not sell, rent or trade your personal information to third parties for marketing purposes.

We only share information where it is necessary to provide our services, operate the Fundscrow platform, comply with legal obligations or protect the security of our customers and business.

Your information may be shared with authorised service providers that support services such as digital asset wallets, escrow transactions, cryptocurrency swaps, virtual cards, payment processing, blockchain infrastructure, fraud prevention, cloud hosting, customer support and cybersecurity. These providers only receive the information required to perform the services on our behalf and are required to process that information securely.

Where required by law, Fundscrow may disclose information to regulators, courts, law enforcement agencies or other competent authorities. We may also disclose information where reasonably necessary to investigate fraud, enforce our legal rights, respond to legal proceedings or protect the security of the platform.

If Fundscrow undergoes a merger, acquisition, restructuring or sale of its business, customer information may be transferred as part of that transaction, subject to appropriate confidentiality and data protection safeguards.

Some service providers operate internationally. Where personal information is transferred to another jurisdiction, Fundscrow takes reasonable steps to ensure appropriate safeguards are in place to protect your information in accordance with applicable data protection laws.

Fundscrow remains committed to sharing personal information only where it is necessary and proportionate to provide our services.

5. Data retention

Fundscrow retains personal information only for as long as necessary to provide our services, comply with legal obligations, resolve disputes, prevent fraud and protect the security of the platform.

The retention period depends on the type of information collected, the services you use and any legal or regulatory requirements that apply.

Account information is normally retained while your account remains active. Transaction records relating to wallets, escrow services, cryptocurrency swaps, virtual cards, on-ramp services, off-ramp services and other platform features may be retained after account closure where required by law or for legitimate operational purposes.

Compliance records, fraud investigations, security logs and customer support communications may also be retained where necessary to protect the platform, investigate unlawful activity or comply with legal obligations.

When information is no longer required, Fundscrow will securely delete, anonymise or permanently destroy it in accordance with our internal retention procedures.

Certain information may remain within encrypted backup systems for a limited period as part of our disaster recovery processes before being permanently removed.

Where permitted by law, customers may request the deletion of personal information. However, Fundscrow may retain information where continued retention is necessary to comply with legal obligations, complete outstanding transactions, resolve disputes or protect the security and integrity of the platform.

6. International data transfers

Fundscrow operates as a global digital asset platform and works with authorised service providers located in different jurisdictions. As a result, your personal information may be processed or stored outside the country in which you reside.

Where international transfers take place, Fundscrow takes reasonable steps to ensure that appropriate legal, contractual and organisational safeguards are implemented to protect your personal information and to ensure that it is processed securely and in accordance with this Privacy Policy.

We only work with service providers that are required to maintain appropriate standards of confidentiality, security and data protection. Access to personal information is limited to individuals who require the information to perform their authorised duties.

The level of protection applied to your personal information remains a priority regardless of where the information is processed or stored. Fundscrow continuously reviews its service providers and security arrangements to help ensure that international transfers remain appropriate and secure.

Where required by applicable law, Fundscrow will implement additional safeguards before transferring personal information internationally.

7. Your privacy rights

Depending on your country of residence, you may have certain rights regarding the personal information held by Fundscrow.

These rights may include requesting access to your personal information, requesting correction of inaccurate information, requesting the deletion of information where permitted by law, requesting restrictions on certain processing activities or objecting to specific types of processing.

You may also have the right to withdraw consent where processing is based on your consent. Withdrawal of consent will not affect the lawfulness of processing carried out before the consent was withdrawn.

Fundscrow will consider all requests in accordance with applicable data protection laws. In some circumstances, we may be unable to fulfil a request where we are required to retain information to comply with legal obligations, prevent fraud, resolve disputes, enforce our agreements or protect the security of the platform.

To protect customer privacy, Fundscrow may request additional information to verify your identity before responding to any request relating to your personal information.

We aim to respond to privacy requests within a reasonable period and in accordance with applicable legal requirements.

8. How we protect your information

Fundscrow takes the security of your personal information seriously and implements appropriate technical and organisational measures designed to protect it against unauthorised access, disclosure, alteration, loss or misuse.

Our security framework includes encryption, secure communications, access controls, authentication procedures, monitoring systems, fraud prevention tools and other safeguards appropriate for a digital asset platform.

Access to personal information is limited to authorised employees and service providers who require the information to perform their duties. All access is controlled according to business need and appropriate security procedures.

Fundscrow continuously monitors the platform for suspicious activity and regularly reviews its security controls to help protect customer accounts and platform infrastructure from evolving cyber threats.

While we take reasonable steps to protect your information, no internet-based service or electronic storage system can guarantee absolute security. Customers are also responsible for protecting their account credentials, passwords, authentication methods and personal devices.

If Fundscrow becomes aware of a security incident affecting personal information, we will take appropriate action to investigate the incident, minimise any impact and comply with any legal obligations that may apply.

9. Children's privacy

Fundscrow is intended solely for individuals who are legally permitted to use our services under the laws applicable in their jurisdiction.

We do not knowingly collect personal information from children or individuals who are below the minimum legal age required to create a Fundscrow account.

If we become aware that an account has been created by a person who is not legally permitted to use the platform, we reserve the right to suspend or terminate the account and remove any associated personal information where permitted by applicable law.

If you believe that a child has provided personal information to Fundscrow without the necessary legal authority, please contact us so that we can investigate the matter and take appropriate action.

10. Changes to this Privacy Policy

Fundscrow may amend, update or replace this Privacy Policy from time to time to reflect changes to our services, technology, legal obligations, operational requirements or the way personal information is processed.

As the Fundscrow platform continues to evolve, new products and services may be introduced, including additional wallet features, escrow services, payment solutions, virtual cards and other digital asset services. Where these developments affect the processing of personal information, this Privacy Policy will be updated accordingly.

The latest version of this Privacy Policy will always be available on the Fundscrow website together with the date on which it became effective.

Where changes materially affect your rights or the way your personal information is processed, Fundscrow may provide additional notice through the website, your account, email or other appropriate communication channels where reasonably practicable.

Your continued use of the Fundscrow platform after an updated Privacy Policy becomes effective constitutes your acceptance of the revised policy to the extent permitted by applicable law.

11. Contact us

If you have any questions regarding this Privacy Policy or the way Fundscrow processes your personal information, you may contact our customer support team through the contact details published on the Fundscrow website or through your registered Fundscrow account.

Fundscrow aims to respond to privacy enquiries promptly and will make reasonable efforts to address any concerns regarding the collection, use or protection of your personal information.

Where your request relates to your personal information, we may ask you to verify your identity before providing account-specific information or processing your request.

Nothing in this Privacy Policy limits any rights you may have under applicable data protection laws or prevents you from contacting the relevant data protection authority where such rights exist.