Privacy Policy

Effective Date: 29th of April, 2025

Solvium.ai respects your privacy and is committed to protecting your personal data. This Privacy Policy outlines how personal information is collected, used, shared, and protected when you use our platform or interact with our services.

1. Who We Are

- **Solvium.ai**: A technology platform offering decentralized finance solutions, including AI-based credit scoring and blockchain-enabled lending. Solvium.ai is the **data controller** for all digital and platform-related user data.

- **72 Networks Private Limited**: Our rural partner responsible for physical customer onboarding, documentation assistance, and on-ground support. 72 Networks acts as a **data processor** under the direction of Solvium.ai and may also be an **independent controller** for certain local compliance functions.

2. Information We Collect

We collect and process the following categories of data:

2.1 Information You Provide

- Name, address, phone number, email

- Government-issued identification (e.g., Aadhaar, PAN)

- Financial data (e.g., income, bank statements)

- Photographs, video KYC, biometrics (where required by law)

2.2 Information Collected Automatically

- Device information (e.g., IP address, browser type)

- Transaction history on the blockchain

- Smart contract interaction logs

- Platform usage statistics

2.3 Information Received from 72 Networks

72 Networks may collect personal data during physical onboarding and transmit such information securely to Solvium.ai. This may include:

- Signed forms and documents

- KYC verification results

- Local credit assessments

3. How We Use Your Data

We use your personal data to:

- Onboard you onto the platform and verify your identity

- Assess creditworthiness using AI algorithms

- Execute smart contracts and record transactions on-chain

- Provide customer support through 72 Networks

- Prevent fraud and ensure regulatory compliance

- Improve platform performance and user experience

4. Sharing Your Information

We may share your data with:

- **72 Networks**, for onboarding and customer service

- **Third-party service providers**, such as cloud hosting, analytics, or KYC vendors

- **Regulatory authorities**, where required by law

- **Smart contracts**, to facilitate decentralized lending

We do **not sell** or rent your personal information to third parties.

5. Data Storage and Security

- All data collected by Solvium.ai is stored securely on encrypted cloud servers.

- Sensitive documents transmitted by 72 Networks are stored in compliance with applicable Indian data protection laws.

- We use multi-layered security protocols, including blockchain-level encryption, access control, and secure APIs.

6. Your Rights

Depending on your jurisdiction, you may have rights including:

- **Right to Access**: Request details of personal data held

- **Right to Rectification**: Correct inaccurate or incomplete data

- **Right to Erasure**: Request deletion of personal data, subject to legal requirements

- **Right to Data Portability**: Receive your data in a structured format

- **Right to Object**: Withdraw consent or restrict processing

You may exercise these rights by contacting **privacy@solvium.ai** or the data protection officer of **72 Networks**, where applicable.

7. Data Retention

- Solvium.ai retains user data for as long as necessary to fulfil the purposes outlined above, or as required by law.

- 72 Networks retains onboarding documents and records as per local compliance regulations.

8. Cross-Border Data Transfers

If data is transferred outside your jurisdiction (e.g., for hosting or processing), we ensure appropriate safeguards such as standard contractual clauses or equivalent protections under applicable law.

9. Children's Privacy

The platform is not intended for individuals under the age of 18. We do not knowingly collect data from minors. If we become aware that such data has been collected, it will be deleted promptly.

10. Changes to This Policy

We may update this Privacy Policy from time to time. Updates will be posted on this page and significant changes will be communicated via email or in-app notification.

11. Contact Us

- **For platform-related privacy concerns**:

  hello@solvium.ai.

- **For onboarding or local KYC matters**:

  info@d2u.store.

By using Solvium.ai, you consent to the collection, use, and sharing of your information as described in this Privacy Policy.