ZEROMARGIN.LOANS

Privacy Notice

How ZeroMargin.loans collects, uses, stores, shares, retains, and protects personal information.

Update of October 3, 2026: Account sign-in, liquidity requests, and file uploads on ZeroMargin.loans are suspended. While suspended, the website does not collect personal information through these features. Information submitted earlier is kept with restricted access and can be deleted on request at info@zeromargin.loans.

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1.0 Overview

1.1 Scope of This Notice

This Privacy Notice explains how ZeroMargin.loans collects, uses, stores, shares, retains, and otherwise processes personal information in connection with the website, research materials, calculators, communications, and related online services, and how it handles information submitted earlier through account and request features that are now suspended.

This Privacy Notice applies to information collected through ZeroMargin.loans unless a separate privacy notice is provided for a specific service or relationship.

1.2 Who We Are

ZeroMargin.loans is an educational and analytical platform focused on box spread mechanics, indicative liquidity cost analysis, and capital impact modeling.

References in this Privacy Notice to ZeroMargin.loans, we, us, or our refer to the website and the people or future entity responsible for operating it. ZeroMargin.loans does not currently identify a separate operating legal entity in this notice.

1.3 Related Notices

This Privacy Notice should be read together with our Terms of Use, Cookie Notice, Security page, and Disclosures, available at /legal/terms-of-use, /legal/cookies-notice, /legal/security, and /legal/disclosures.

2.0 Information We Collect

2.1 Account and Contact Information

When account features were available, we may have collected basic account and contact information such as name, email address, account profile information, inquiry details, communication content, and information submitted through forms, request flows, support messages, or direct communications.

We may ask for a phone number on an optional basis, including to support future communication channels such as WhatsApp if enabled. Users should provide a phone number only if they want to use or receive that type of communication.

When Google sign-in was available, we may have received account information made available through Google and Firebase Authentication, such as your name, email address, profile image, authentication identifier, and sign-in status.

2.2 Request and Portfolio Information

When liquidity requests were accepted, we may have collected request details such as requested amount, timing, current broker, current net liquidation value or NLV, portfolio-related inputs, account type, liquidity objectives, risk or operational notes, and status information generated as the request moves through the workflow.

Users may choose to provide current portfolio information, screenshots, statements, files, or similar materials to support a more accurate calculation or analysis. Providing portfolio materials is optional unless a specific workflow clearly states otherwise.

Files uploaded earlier may include file metadata such as filename, file type, file size, upload time, and storage references. You should not submit passwords, full government identification numbers, payment credentials, private keys, or other highly sensitive information unless specifically requested for a defined purpose.

2.3 Technical and Usage Information

When you use the website, we may automatically collect technical and usage information such as IP address, browser type, device type, operating system, referring URLs, pages viewed, session behavior, approximate location derived from technical signals, timestamps, authentication events, error messages, and interactions with site features.

This information may be collected through server logs, Firebase services, cookies, local storage, analytics tools, embedded media providers, and similar technologies, as described in our Cookie Notice.

2.4 Information From Service Providers

We may receive information from service providers and platform providers, including Google, Firebase, analytics tools, hosting providers, security tools, communications providers, and future operational vendors.

We may combine information received from service providers with information collected directly from users where appropriate and legally permitted.

3.0 How We Use Information

3.1 Operate and Secure the Service

We use information to operate the website, maintain and, on request, delete information submitted earlier through suspended account and request features, generate or review analytical outputs, estimate box spread economics, improve calculation accuracy where portfolio materials are provided, respond to inquiries, troubleshoot issues, maintain records, prevent misuse, secure the service, and enforce our Terms of Use.

3.2 Analytics and Improvement

We may use information to understand aggregate website usage, traffic patterns, content engagement, feature performance, reliability, and user experience.

Analytics are used to improve the website and product experience. We do not use analytics data to serve ads, retarget users, build third-party advertising profiles, or sell personal information.

The website uses Cloudflare Web Analytics to measure aggregate traffic, such as page views, referring sources, approximate country, and page load performance. Cloudflare Web Analytics does not use cookies or browser local storage and does not track individual visitors across websites. We do not use analytics data for advertising.

3.3 Communications

We may use contact information to respond to questions, send requested materials, provide request-related updates, send service or administrative notices, and communicate about website or product developments.

If we send promotional communications, users may opt out by following any unsubscribe instructions provided or by contacting info@zeromargin.loans. We may still send non-promotional service, security, legal, or request-related messages.

3.4 Legal, Security, and Compliance

We may use information to comply with applicable law, respond to lawful requests, investigate fraud or misuse, protect rights and safety, enforce agreements, maintain backups, preserve evidence, and support security or operational reviews.

4.0 How We Share Information

4.1 Service Providers

We may share information with vendors and service providers that perform functions on our behalf, including hosting, database, storage, authentication, analytics, communications, security monitoring, error reporting, professional services, and website operations.

At this stage, core infrastructure includes Firebase services provided by Google, including Firebase Authentication and Firebase data storage capabilities. These providers may process information as needed to provide services to us, subject to their terms and applicable legal restrictions.

We do not sell or provide users' submitted portfolio materials, broker information, NLV, request details, or uploaded files to brokers, lenders, advertisers, data brokers, or other third parties for their own marketing or independent use.

4.2 Google and Analytics

Google provides the infrastructure on which the website is hosted and on which information submitted earlier is stored. Google Analytics is not currently enabled. Website analytics is provided by Cloudflare as a service provider. If Google Analytics is enabled, Google may process analytics information to provide measurement services to us.

ZeroMargin.loans does not currently link analytics data to Google Ads for retargeting or ad personalization, and we do not authorize analytics data to be sold by ZeroMargin.loans or used by ZeroMargin.loans for third-party advertising campaigns.

4.3 Embedded Media and Third-Party Links

The website may link to third-party websites. Those websites process information according to their own terms and privacy policies.

If future audio or podcast content is served as ordinary files from our own hosting or cloud storage, that delivery is not intended to add separate advertising or retargeting data sharing. If we later use an external podcast player, hosting platform, analytics SDK, or embedded audio service, that provider may process information according to its own policies.

4.4 Legal and Compliance Requests

We may disclose information where we believe disclosure is necessary or appropriate to comply with applicable law, regulation, legal process, government request, or enforceable rights; to protect the safety, rights, or property of users or others; or to investigate fraud, misuse, or security issues.

4.5 Business Transfers

We may disclose or transfer information in connection with an actual or proposed merger, acquisition, financing, reorganization, sale of assets, transition of service operations, formation of an operating entity, bankruptcy, or similar event, subject to applicable confidentiality and legal obligations.

4.6 No Sale or Advertising Sharing

ZeroMargin.loans does not currently sell personal information. We do not currently share personal information with advertising networks, data brokers, or social media advertising platforms for cross-site advertising or retargeting.

5.0 Retention and Security

5.1 Retention Periods

We retain personal information for as long as reasonably necessary for the purposes described in this Privacy Notice, including to operate the website, maintain request workflows, respond to inquiries, provide support, maintain business records, secure the service, comply with legal obligations, resolve disputes, and enforce agreements.

Retention periods may vary depending on the nature of the information, sensitivity of the data, user request status, account status, backup cycles, legal requirements, operational needs, and fraud or security considerations.

5.2 Deletion and Backups

Users may delete available request information through the website where deletion controls are provided, and may request deletion of data associated with their use of ZeroMargin.loans by contacting info@zeromargin.loans. This includes requests to delete submitted portfolio materials or request-related information.

We may need to verify identity or account control before acting on a deletion request.

Some information may be retained where reasonably necessary for security, legal, fraud prevention, compliance, backup, dispute, accounting, or operational purposes. Information stored in routine backups may persist until those backups expire or are overwritten in the ordinary course.

5.3 Security Measures

We use reasonable administrative, technical, and operational measures designed to protect personal information. Current security practices are described in more detail on our Security page at /legal/security.

No internet transmission, digital service, authentication system, or storage environment can be guaranteed to be completely secure or continuously available. Users submit information and use the website at their own risk.

6.0 Your Rights and Choices

6.1 Access, Correction, and Deletion

Depending on applicable law and your location, you may have rights to request access to, correction of, deletion of, or information about personal information we process.

To make a privacy request, contact info@zeromargin.loans. We may ask for information needed to verify your identity, account control, or authority to make the request.

6.2 Cookie Controls

Users can control certain data collection through browser settings, Google settings, privacy tools, and other controls described in our Cookie Notice at /legal/cookies-notice.

Blocking some technologies may affect website functionality, sign-in, saved sessions, performance, analytics measurement, or security checks.

6.3 Communications Choices

Users may opt out of promotional emails by following unsubscribe instructions where provided or by contacting info@zeromargin.loans.

Opting out of promotional communications does not prevent us from sending non-promotional messages relating to account access, requests, security, legal notices, or service-related matters.

6.4 Regional Privacy Rights

Privacy rights may vary by jurisdiction, including rights that may apply under European, United Kingdom, California, or other privacy laws depending on the user's location, the operating entity, and applicable law.

Because ZeroMargin.loans is at an early stage and does not yet identify a separate operating legal entity, jurisdiction-specific workflows may evolve. We will evaluate privacy requests in good faith and respond as required by applicable law.

7.0 Additional Information

7.1 Children

ZeroMargin.loans is not directed to children. We do not knowingly collect personal information from children under 13. If you believe a child has provided personal information to us, contact info@zeromargin.loans.

7.2 International Use

ZeroMargin.loans may be accessed from different locations, and service providers may process information in countries other than where a user is located.

By using the website or submitting information, users understand that information may be processed where we or our service providers operate, subject to applicable law.

7.3 Notice Updates

We may update this Privacy Notice from time to time to reflect operational, legal, technical, vendor, infrastructure, or business changes.

The then-current version will govern our privacy practices as of its stated effective date or last updated date.

8.0 Contact Information

8.1 Privacy Inquiries

Questions, requests, deletion requests, or concerns regarding this Privacy Notice or our privacy practices should be directed to info@zeromargin.loans.

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