Privacy Policy

Last Updated: January 13, 2026

1. Introduction

Welcome to CrossFund Protocol ("we," "our," or "us"). We are committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you access or use our payment infrastructure services, website, API, and related applications (collectively, the "Services").

By accessing or using our Services, you consent to the practices described in this policy. If you do not agree with this policy, please do not use our Services.

2. Information We Collect

We utilize a "privacy-first" and non-custodial approach. However, to provide our Services, we may collect certain types of information:

2.1. Information You Provide to Us

- **Contact Information:** If you register for a merchant account, we may collect your email address or other contact details.
- **Wallet Information:** We collect your public blockchain wallet addresses to facilitate payouts and settlements.
- **Merchant Details:** Business name, website URL, and integration settings provided during the onboarding process.
- **Correspondence:** Information provided when you contact our support team.

2.2. Information We Collect Automatically

- **Transaction Data:** Details about payments processed through our system, including transaction hashes, amounts, token types, timestamps, and sender/receiver wallet addresses. Note that this information is publicly available on the blockchain.
- **Device and Usage Data:** Information about how you access our Services, including your IP address, browser type, operating system, and interaction logs.
- **Cookies and Tracking Technologies:** We may use cookies to maintain your session, store preferences, and analyze service usage.

2.3. Blockchain Data

Please be aware that our Services leverage public blockchains (including but not limited to Solana and EVM-compatible chains). **Transactions conducted on**

public blockchains are immutable and transparent. Information stored on the blockchain, such as wallet addresses and transaction history, is public and cannot be deleted or hidden by us.

3. How We Use Your Information

We use the collected information for the following purposes: - **Service Provision:** To process payments, swap tokens, settle funds to merchant wallets, and provide dashboard functionality. - **Support and Communication:** To respond to your inquiries, send technical notices, updates, and security alerts. - **Security and Fraud Prevention:** To monitor for suspicious activity, prevent fraudulent transactions, and ensure the integrity of our platform. - **Legal Compliance:** To comply with applicable laws, regulations, and legal requests (e.g., AML/KYC obligations, if applicable). - **Service Improvement:** To analyze usage trends and improve the performance and user experience of our Services.

4. Discussion of Information

We do not sell your personal information. We may share your information in the following circumstances: - **Service Providers:** With third-party vendors who assist in hosting, data analytics, and customer support. - **Blockchain Networks:** Transaction data is broadcast to the relevant blockchain networks to be confirmed and recorded. - **Legal Requirements:** If required by law, regulation, or legal process, or to protect the rights, property, and safety of CrossFund Protocol or others. - **Business Transfers:** In connection with a merger, sale of assets, or similar corporate transaction.

5. Data Security

We implement industry-standard security measures to protect your information. This includes encryption, secure infrastructure, and access controls. However, no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to protect your data, we cannot guarantee its absolute security.

Non-Custodial Nature: We do not hold custody of your funds. You retain full control over your private keys and assets. We are not responsible for the loss of funds due to compromised private keys or user error.

6. Your Rights

Depending on your jurisdiction, you may have rights regarding your personal information, such as: - Accessing the data we hold about you. - Requesting correction of inaccurate data. - Requesting deletion of your data (subject to legal retention requirements and blockchain immutability).

To exercise these rights, please contact us at himanshu@crossfund.xyz

7. Third-Party Links and Services

Our Services may contain links to third-party websites or interact with third-party decentralized applications (dApps) and wallets. We are not responsible for the privacy practices of these third parties. We encourage you to review their privacy policies before engaging with them.

8. Children's Privacy

Our Services are not intended for individuals under the age of 18. We do not knowingly collect personal information from children. If we become aware that we have collected such information, we will take steps to delete it.

9. Changes to This Policy

We may update this Privacy Policy from time to time. The updated version will be indicated by the "Last Updated" date at the top of this page. Your continued use of our Services after any changes constitutes your acceptance of the new policy.

10. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at:

CrossFund Protocol Email: himanshu@crossfund.xyz