

Privacy Policy

Effective Date: 01/05/2026

This Privacy Policy describes how Republic Core LLC (“*Company*,” “*we*,” “*us*,” or “*our*”) collects, uses, and protects information in connection with your access to and use of the PersonaFi mobile application (the “*App*”).

1. Overview

The App is designed to function without requiring users to create accounts or provide personal identifying information. We are committed to minimizing data collection and using information only as necessary to operate and improve the App.

2. Information We Collect

(a) Information You Provide

We do not require you to provide personal information such as your name, email address, phone number, or government-issued identification to use the App’s core functionality.

(b) Automatically Collected Information

When you use the App, certain limited information may be collected automatically, including:

- (i) device type, operating system, and app version;
- (ii) anonymous usage data, such as feature interactions and session duration;
- (iii) crash reports or performance diagnostics.

This information does not identify you personally and is used solely for operational, security, and improvement purposes.

(c) Simulated Data

Any portfolios, asset selections, balances, preferences, or performance results created within the App are simulated and are not linked to your real-world identity. Such data may be stored locally on your device or in anonymized form.

3. How We Use Information

We use collected information solely to:

- (a) operate, maintain, and improve the App;
- (b) monitor performance, stability, and security;
- (c) diagnose technical issues and prevent misuse;
- (d) comply with applicable legal obligations.

We do not use information for targeted advertising or profiling.

4. Cookies and Tracking Technologies

The App does not use cookies or web-based tracking technologies. Any analytics or diagnostics tools used operate in an anonymized or aggregated manner.

5. Sharing of Information

We do not sell, rent, or share personal information with third parties.

We may share limited, non-personal information with service providers who assist with analytics, diagnostics, or infrastructure, solely for the purpose of operating the App and subject to confidentiality obligations. Such service providers process information solely on our behalf and under our instructions.

We may also disclose information if required to do so by law or in response to valid legal process.

6. Third-Party Services and Links

The App may contain links to third-party websites, applications, or services. This Privacy Policy does not apply to third-party services, and we are not responsible for their privacy practices. We encourage you to review the privacy policies of any third-party services you access.

7. Data Security

We implement reasonable administrative, technical, and organizational measures designed to protect information from unauthorized access, loss, misuse, or alteration. However, no system can be guaranteed to be completely secure.

8. Data Retention

We retain information only for as long as reasonably necessary to fulfill the purposes described in this Privacy Policy, unless a longer retention period is required or permitted by law.

Simulated data stored locally on your device remains under your control and may be deleted by removing the App.

9. Children's Privacy

The App is not directed to individuals under the age of eighteen (18). We do not knowingly collect personal information from children. If we become aware that personal information has been collected from a minor, we will take appropriate steps to delete such information.

10. Your Rights and Choices

Depending on your jurisdiction, including if you are a California resident, you may have certain rights regarding information associated with your use of the App, including the right to request access or deletion of information. Because we do not collect personal identifying information, our ability to identify or associate data with a specific individual may be limited.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Continued use of the App after an updated Privacy Policy becomes effective constitutes acceptance of the revised policy.

12. Contact Information

If you have questions or concerns about this Privacy Policy, please contact: legal@republic.co