

Privacy Policy for SettleQuik

Effective Date: January 13, 2026

Introduction

SettleQuik LLC ("SettleQuik," "we," "us," or "our"), a limited liability company organized under the laws of the State of Oklahoma, with its principal place of business at 9905 S Pennsylvania Ave Ste A, Oklahoma City, OK 73159, operates the SettleQuik website (the "Site") at settlequik.com and provides the SettleQuik services (the "Services"). This Privacy Policy ("Policy") describes how we collect, use, share, and protect personal information when you access or use our Site and Services.

By using the Services, you consent to the practices described in this Policy. If you do not agree, please do not use the Services. This Policy applies to all users ("Users," "you," or "your"), including those on our Free Plan, Pro Plan, and Business Plan. We are committed to protecting your privacy and complying with applicable laws, including but not limited to the General Data Protection Regulation ("GDPR") for users in the European Union, the California Consumer Privacy Act ("CCPA") for California residents, and other state and federal privacy laws.

Important Note: SettleQuik does not process payments, store payment credentials, or handle financial transactions. We do not collect sensitive financial information such as credit card details or bank account numbers. All payment links direct users to third-party processors (e.g., PayPal, Stripe), where those platforms handle any personal data related to transactions.

This Policy incorporates our Terms and Conditions, available at [settlequik.com/terms], which govern your use of the Services. For questions about this Policy, contact us at privacy@settlequik.com or support@settlequik.com.

Information We Collect

We collect limited personal information necessary to provide the Services. Our collection practices are transparent and minimal.

2.1 Information You Provide Directly

When you create an Account or use the Services, you may provide:

- **Account Information:** Name, email address, and password (hashed for security).
- **User Content: Payment links (e.g., URLs to PayPal, Venmo, Paxum Email, Cosmo Payment ID, Throne Wishlist URL),** customization preferences (e.g., themes, colors, bio), and branding elements for your landing page, including custom thank-you messages and subdomain configurations (Business Plan only).
- **Billing Information (Pro Plan and Business Plan Only):** Payment method details for subscriptions, processed exclusively by our third-party provider, Stripe. We do not store full payment credentials; Stripe handles this in compliance with PCI-DSS standards.

2.2 Information Collected Automatically

We may automatically collect non-personal information to improve the Services:

- **Usage Data:** IP address, browser type, device information, and access times.
- **Analytics Data (Pro Plan and Business Plan Only):** Page views, link clicks, referral sources, and aggregated performance metrics for your landing page(s), including cross-page analytics dashboard data (Business Plan only). This data is anonymized where possible and not linked to individual identities without consent.
- **Cookies and Tracking Technologies:** We use essential cookies for functionality (e.g., session management) and analytics cookies (e.g., for Pro Plan and Business Plan tracking). You can manage cookie preferences via your browser settings.

2.3 Information from Third Parties

- We receive limited billing confirmations from Stripe for Pro and Business Plan subscriptions.
- No data is collected from third-party payment processors you link (e.g., PayPal, Zelle); those platforms manage their own privacy practices.

We do not collect sensitive personal information (e.g., racial or ethnic origin, health data, or

biometric data) unless inadvertently provided in a bio, in which case you are responsible for compliance.

How We Use Your Information

We use collected information solely to operate, improve, and secure the Services:

- **Provide and Maintain Services:** To create and host your landing page(s), process Pro and Business Plan subscriptions, deliver analytics (including cross-page reporting for Business Plan), and configure custom subdomains with SSL.
- **Communicate with You:** For support, updates, or marketing (with opt-out options), including priority 12-hour SLA responses for Business Plan users.
- **Improve User Experience:** Analyze usage patterns to refine features (e.g., customization options, multiple payment pages for Business Plan).
- **Security and Fraud Prevention:** Detect unauthorized access or abuse. •

Legal Compliance: Respond to legal requests or enforce our Terms.

We do not use your information for automated decision-making that produces legal effects or similarly significant impacts.

Sharing Your Information

We do not sell, rent, or share your personal information for marketing purposes. Sharing is limited:

4.1 With Service Providers

- **Stripe:** For Pro and Business Plan billing only; they are contractually bound by data protection terms.
- **Hosting Providers (e.g., Namecheap):** For Site infrastructure; access is limited to necessary technical support, including subdomain hosting for Business Plan.
- **Analytics Tools:** Aggregated, anonymized data only (no personal identifiers).

4.2 For Legal Reasons

We may disclose information if required by law, to protect our rights, or in response to subpoenas, court orders, or government requests. We will notify you of such disclosures unless prohibited.

4.3 Business Transfers

In the event of a merger, acquisition, or sale of assets, your information may be transferred as a business asset, subject to equivalent privacy protections.

4.4 With Your Consent

We may share additional information if you explicitly agree (e.g., via integrations in future updates).

No data is shared with third-party payment processors you link; we only store and display public URLs.

5. Data Security

We prioritize your data's security with industry-standard measures:

- **Encryption:** SSL/TLS for all data in transit; password hashing for storage.
- **Access Controls:** Limited employee access, role-based permissions, and regular audits.
- **Backups and Retention:** Secure backups; data retained only as long as necessary (e.g., Account info while active; analytics for 12 months post-deletion, including cross-page data for Business Plan).
- **Incident Response:** In case of a breach, we will notify affected users and authorities within required timelines (e.g., 72 hours under GDPR).

Despite these efforts, no online service is 100% secure. You are responsible for safeguarding your login credentials.

5.1 Data Retention

We retain personal information only for as long as needed to provide the Services, meet legal obligations, or resolve disputes. Account information is kept while your Account remains active and is deleted within ninety days after deactivation unless retention is required for legal or tax purposes. Analytics data and performance metrics are stored for up to twelve months. Support and communication records are stored for up to eighteen months. Billing records are kept for seven years to comply with applicable accounting and audit requirements. When retention periods expire, information is securely deleted or anonymized in accordance with industry standards.

Your Privacy Rights and Choices

Depending on your location, you may have rights under applicable laws. To exercise them, contact privacy@settlequik.com with verification.

6.1 General Rights

- **Access:** Request a copy of your personal data.
- **Rectification:** Correct inaccurate information.
- **Deletion:** Request removal (subject to legal retention obligations; e.g., billing records for 7 years).
- **Objection/Restriction:** Object to or restrict processing (e.g., for marketing). •

Portability: Receive your data in a structured format (where applicable). **6.2**

CCPA-Specific Rights (California Residents)

- Right to know categories of information collected, sold, or disclosed in the past 12 months.
- Right to opt-out of sales (we do not sell data, but you can submit opt-out requests). •

Right to non-discrimination for exercising rights.

6.3 GDPR-Specific Rights (EU/EEA Users)

- Rights as listed above, plus the right to data portability and to lodge complaints with supervisory authorities (e.g., via edpb.europa.eu).
- For EU users, our legal basis for processing is contract performance (for Services), consent (for marketing), or legitimate interests (for security/analytics).

We respond to verified requests within 45 days (extendable under law). No fee unless requests are excessive.

6.4 Cookies and Tracking

Manage cookies via browser settings. Opt-out of analytics by downgrading to Free Plan or contacting support.

7. Data Controller and Data Processor Roles

SettleQuik acts as the data controller for personal information that relates to your Account, communications, and general use of the Services. For User Content that you choose to publish or upload to your landing page, SettleQuik acts as a data processor and processes that information solely to provide and maintain the Services. For business users that require additional data protection terms, SettleQuik can make available a Data Processing Addendum upon request. All processing activities are limited to the instructions necessary to operate the Services and comply with applicable law.

International Data Transfers

Our servers are located in the United States. For international users (e.g., Phase 2: Canada, UK, Australia; Phase 3: EU), we ensure adequate safeguards:

- **EU/UK Transfers:** Standard Contractual Clauses (SCCs) with U.S.-based providers like Stripe.
- **Other Countries:** Compliance with local adequacy decisions or equivalent mechanisms.

We do not transfer data to countries without sufficient protections.

Children's Privacy

The Services are not intended for children under 13 (U.S.) or 16 (EU, depending on jurisdiction). We do not knowingly collect data from children. If we learn of such collection, we will delete it promptly. Parents/guardians should contact us at privacy@settlequik.com.

Changes to This Policy

We may update this Policy to reflect changes in our practices or laws. We will post revisions on the Site and notify you via email or in-Account notice for material changes (at least 30 days in advance). Continued use after updates constitutes acceptance.

Contact Us

For privacy inquiries, data subject requests, or concerns:

- **Email:** privacy@settlequik.com
- **Support:** support@settlequik.com
- **Postal:** SettleQuik LLC, Attn: Privacy Officer, 9905 S Pennsylvania Ave Ste A, Oklahoma City, OK 73159
- **Phone:** 572-241-5592

For EU users, our Data Protection Officer can be reached at the above email.

Last Updated: January 13, 2026 SettleQuik LLC