

Privacy Policy

Last updated: Nov 20, 2025

Introduction

Welcome to Gwop. We are committed to protecting your personal data.

This Privacy Policy explains how **Gwop Payments Limited** ("we", "us", "our") collects, uses, and protects your information when you use our website, mobile application, and payment routing services (collectively, the "Services").

Company Details:

- **Company Name:** Gwop Payments Limited
- **Company Number:** 16875948
- **Registered Office:** 20 Swan Street, Manchester, M5 4JW, United Kingdom
- **Contact Email:** hello@gwop.io

For the purposes of the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR), we are the **Data Controller**.

2. The Data We Collect

As a non-custodial infrastructure provider, we aim to minimize data collection. However, to provide our Services, we collect the following:

Information You Provide

- **Identity Data:** Your chosen @username.
- **Contact Data:** Your email address (for account recovery or notifications).
- **Transaction Data:** Wallet addresses involved in transactions, transaction hashes, and amounts.

Information from Third Parties

- **On-Ramp Data:** If you use our integrated fiat on-ramps (e.g., Apple Pay, Card payments), these are processed by third-party providers. We may receive metadata (e.g., "Transaction Successful") but **we do not store your credit card numbers or bank account details**.

Technical Data

- **Device Data:** IP address, browser type, and device identifiers to prevent fraud and ensure security.
- **Blockchain Data:** Publicly available blockchain data associated with your linked wallet addresses.

3. How We Use Your Data

We use your data for the following legal bases:

1. **Performance of a Contract:** To resolve your @username to wallet addresses, route payments, and execute swaps.
2. **Legitimate Interests:** To improve our algorithm, detect fraud, and ensure the security of the Gwop rail.
3. **Legal Obligation:** To comply with UK laws and regulations.

4. Third-Party Sharing

We do not sell your data. We may share data with trusted infrastructure partners to facilitate the Service:

- **Liquidity & Settlement Protocols:** (e.g., Chainflip) Public wallet addresses are shared to execute atomic swaps.
- **Fiat On-Ramp Providers:** Data is shared to facilitate fiat-to-crypto conversions. These providers act as independent data controllers.
- **Regulatory Authorities:** We may disclose information if required by UK law or a valid court order.

5. Non-Custodial Nature

Important: Gwop is a non-custodial interface. We do not hold your private keys or your funds. Transactions are executed via smart contracts and decentralized protocols. Data written to public blockchains (Bitcoin, Ethereum, Solana, Arbitrum) is public and immutable; we cannot delete data from the blockchain.

6. International Transfers

Our infrastructure is global. If we transfer your personal data out of the UK, we ensure a similar degree of protection is afforded to it by ensuring at least one of the specific safeguards approved by the UK Government is implemented.

7. Data Retention

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting, or reporting requirements.

8. Your Legal Rights

Under the UK GDPR, you have the right to:

- **Request access** to your personal data.
- **Request correction** of your personal data.
- **Request erasure** of your personal data (where not overridden by blockchain immutability or legal requirements).
- **Object to processing** of your personal data.

To exercise these rights, please contact us at [Insert Support Email].

9. Contact the Regulator

You have the right to make a complaint at any time to the **Information Commissioner's Office (ICO)**, the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO.
