

Privacy Policy for ChessAndCash

Effective Date: October 28, 2025

This Privacy Policy describes how ChessAndCash ("we," "us," or "our") collects, uses, processes, and protects the information we gather from users ("User" or "You") of our online chess platform and related services (the "Service").

1. Information We Collect

We collect several types of information from and about users of our Service:

1.1 Information You Provide Directly

- **Account Registration Data:** This includes your name, username, email address, password (hashed), date of birth, and country of residence.
- **Financial & Transaction Data:** Information necessary for purchasing and redeeming Coins, including:
 - Deposit and withdrawal amounts.
 - Third-party payment processor details (e.g., wallet ID, redacted bank account numbers). **Note: We do not store full credit card details.**
 - Redemption history and Coin balances.
- **Identity Verification Data:** To comply with regulatory requirements (Know Your Customer/Anti-Money Laundering, or "KYC/AML"), we may collect copies of government-issued IDs (e.g., passport, driver's license), proof of address, and photograph/selfie verification.
- **Communications:** Records of correspondence when you contact customer support, report issues, or interact with us via email or in-app chat.

1.2 Information Collected Automatically

- **Device and Usage Data:** Information about how you access and use the Service, including:
 - IP address, device type, operating system, and browser type.
 - Activity logs (login/logout times, features used, pages viewed).
 - In-game activity (match history, win/loss records, tournament participation).
- **Location Information:** We may collect general location information based on your IP address for regulatory compliance (jurisdiction restrictions).
- **Cookies and Tracking:** We use cookies, web beacons, and similar technologies to track activity on our Service, recognize your browser/device, and enhance your user experience.

2. How We Use Your Information

We use the information we collect for the following primary purposes:

- **To Provide and Maintain the Service:** To operate the chess platform, manage your account, track gameplay, and facilitate the staking and management of Coins.
- **Transaction Processing:** To process deposits, purchases of Coins, and process requests for Coin redemption (withdrawals) in compliance with our Terms of Service.
- **Security and Fraud Prevention:** To verify your identity, prevent cheating, detect and investigate fraudulent or illegal activity (including AML/KYC checks), and protect the integrity of the Service.
- **Regulatory Compliance:** To comply with applicable laws, legal processes, and governmental regulations, particularly those related to financial transactions and age verification.
- **Communication:** To send service updates, security alerts, and administrative messages.
- **Improvement of Service:** To analyze usage trends, troubleshoot technical issues, and improve the functionality and design of the platform.

3. How We Share Your Information

We do not sell your personal data. We may share your information with third parties in the following circumstances:

- **Service Providers:** We share data with third-party vendors who perform services on our behalf, such as:
 - Payment processors (for deposits and withdrawals).
 - KYC/AML verification services.
 - Hosting and infrastructure providers.
 - Customer support providers.
- **Legal and Regulatory Obligations:** We may disclose your information if required to do so by law, court order, or governmental authority, or if we believe such action is necessary to:
 - Comply with legal obligations (e.g., reporting suspicious financial activity).
 - Protect the rights, property, or safety of ChessAndCash, our users, or the public.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred to the acquiring entity.
- **Other Users:** Your username, win/loss record, and in-game statistics are visible to other users for the purpose of competition and ranking on the platform.

4. Data Retention

We retain your personal information for as long as your account is active or as needed to provide you with the Service. We will also retain and use your information as necessary to comply with our legal obligations (especially AML/KYC data), resolve disputes, and enforce our

agreements. Generally, KYC/AML records are kept for a minimum period mandated by law after account closure.

5. Data Security

We implement appropriate technical and organizational measures designed to protect your personal data from accidental loss, unauthorized access, use, alteration, and disclosure. However, no internet transmission or electronic storage system is 100% secure. While we strive to protect your data, we cannot guarantee its absolute security.

6. Your Data Rights

Depending on your jurisdiction, you may have the right to:

- **Access:** Request a copy of the personal data we hold about you.
- **Correction:** Request correction of inaccurate or incomplete data.
- **Erasure:** Request deletion of your personal data, subject to our legal and regulatory retention obligations (e.g., AML laws may prevent immediate deletion of certain financial/identity data).
- **Objection/Restriction:** Object to or restrict the processing of your data in certain circumstances.

To exercise any of these rights, please contact us using the contact information provided below.

7. Changes to This Privacy Policy

We may update this Privacy Policy periodically. We will notify you of any changes by posting the new policy on this page and updating the "Effective Date." Your continued use of the Service after changes are posted constitutes your acceptance of the revised policy.

8. Contact Information

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us.