



# PRIVACY AND DATA PROTECTION POLICY

**Offices: Dubai, Switzerland, Australia, and USA**  
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## INTRODUCTION

At Ryans Loans LLC, safeguarding client information is a fundamental priority. We are dedicated to maintaining absolute confidentiality, integrity, and transparency in all data-related processes, ensuring that personal and financial information remains fully protected across every region of our global operations.



Ryans Loans LLC views data privacy not just as a regulatory requirement but as an ethical responsibility that defines our commitment to trust, accountability, and excellence. Operating across Dubai, Switzerland, Australia, and the United States, the company adheres to international data protection frameworks, including GDPR, CCPA, and the UAE Data Protection Law. All personal and financial information—such as identification details, wallet addresses, and loan records—is handled with the utmost care and precision. We implement rigorous security controls such as encryption, secure storage, and restricted data access to prevent unauthorized use or breaches. Our privacy framework is guided by the principles of lawfulness, fairness, and transparency, ensuring that data is collected only for legitimate purposes, remains accurate, and is stored for no longer than necessary. Ryans Loans LLC empowers clients with full control over their data by allowing access, correction, or deletion requests in line with applicable laws. Every employee undergoes regular training to understand privacy obligations, while periodic audits and compliance reviews guarantee adherence to internal and legal standards. Through these measures, we create a secure, trustworthy environment that prioritizes client confidence and operational integrity. Our unified privacy approach ensures that regardless of jurisdiction, every client receives the same level of protection and ethical handling of their information. This policy reinforces our vision of responsible data stewardship—where technology, compliance, and human integrity come together to uphold privacy excellence on a global scale.

## SCOPE OF THE POLICY



This Data Privacy Policy applies to all individuals, departments, and entities associated with Ryans Loans LLC, regardless of location or role. It governs the handling of all personal and financial data collected, processed, or stored by the company across branches in Dubai, Switzerland, Australia, and the United States. The policy covers data obtained through loan applications, customer onboarding, digital communications, marketing, financial assessments, and compliance procedures. It applies equally to clients, employees, contractors, partners, vendors, and affiliated entities who handle or access Ryans Loans LLC data. All external service providers and regulators interacting with company data must adhere to strict contractual and legal data protection obligations. This policy extends to every system, device, and database used for business operations, including servers, cloud services, laptops, and third party platforms. It governs both automated and manual data processing in all formats, digital or physical. Each office operates under a unified data privacy framework that ensures encryption, confidentiality, and compliance with global regulations. Noncompliance with this policy can result in disciplinary or legal action, as data protection is mandatory and integral to the company's integrity, transparency, and operational excellence.

## INFORMATION COLLECTED



Ryans Loans LLC collects specific categories of data necessary to provide quality financial services, comply with regulations, and ensure secure digital operations. All information is gathered lawfully, fairly, and transparently, with clients fully informed of how their data is used. The data collected includes personal identification information such as name, date of birth, address, nationality, and government issued identification numbers like passport, driver's license, or national ID. Financial and transactional information, including bank details, wallet addresses, income statements, and loan repayment records, is used to assess creditworthiness and process transactions securely. Digital and technical data such as IP addresses, device identifiers, and browsing activity may also be collected to enhance cybersecurity and improve platform performance. Compliance documentation, including proof of income, identity verification, or business registration, ensures adherence to KYC and AML standards. Additionally, communication records between clients and Ryans Loans LLC may be stored for support and service improvement. In cases requiring enhanced security, biometric data like facial or fingerprint authentication may be used strictly for identity verification. All data is processed confidentially, never sold or shared unlawfully, and collected only when essential to provide services, ensuring privacy, accuracy, and transparency at every stage.



## **PURPOSE OF DATA COLLECTION**

Ryans Loans LLC collects data solely for legitimate and transparent purposes that support secure, efficient, and compliant financial services. Client information is used to process loan applications, assess creditworthiness, and verify eligibility. Personal and financial data also support identity verification, ensuring compliance with global KYC and AML regulations while preventing fraud and maintaining financial integrity. Account information enables seamless management, digital wallet operations, and real time access to services. Communication details are used for updates, notifications, and reminders, while technical data helps strengthen security and detect unauthorized activity. Regulatory compliance requires maintaining accurate records to meet legal and reporting obligations. Additionally, data analytics are applied to improve user experience and develop better financial solutions. Ryans Loans LLC guarantees transparency, collecting only relevant data with consent and ensuring it is used exclusively for the purposes disclosed during each stage of client engagement.

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## DATA STORAGE AND SECURITY MEASURES

At Ryans Loans LLC, the protection of client and employee data is treated as a core priority in our operations. Given the sensitive nature of financial and identification information, we uphold the highest global standards of security, confidentiality, and integrity. All data is securely stored in encrypted environments hosted in our international data centers located in Dubai, Switzerland, Australia, and the United States. These facilities operate under stringent cybersecurity frameworks that ensure 24/7 system monitoring, redundancy, and data availability. We employ AES 256 encryption for both data at rest and data in transit, alongside strict access controls. Multi factor authentication, role based authorization, and user activity logging ensure that only verified personnel can access specific information layers. Each access request is monitored in real time to prevent internal misuse and unauthorized external access.

Our approach to security extends far beyond meeting regulatory compliance. It embodies Ryans Loans LLC's unwavering dedication to responsibility, trust, and transparency. Every digital interaction is treated with the highest level of care, ensuring that client data remains confidential, protected, and managed in accordance with global best practices.

To further strengthen our security posture, Ryans Loans LLC employs multi layered defenses including next generation firewalls, intrusion detection systems, and continuous real time monitoring designed to identify and neutralize threats before they escalate. Data segmentation ensures that each client's records are isolated, preventing cross access or accidental exposure. Our cybersecurity team conducts quarterly audits, vulnerability scans, and penetration testing aligned with GDPR and ISO 27001 certification standards. In the event of anomalies or breaches, the Cybersecurity Response Unit (CRU) acts immediately to investigate, contain, and resolve issues. Employees undergo continuous cybersecurity training focused on data handling, phishing prevention, and secure reporting practices. Additionally, encrypted daily backups are stored in geographically diverse data centers, ensuring business continuity and data recovery in case of disruption. Through these comprehensive measures, Ryans Loans LLC reinforces a globally trusted environment built on security, reliability, and integrity.



# CLIENT RIGHTS

Ryans Loans LLC is fully committed to protecting client privacy and ensuring that every individual maintains full control over their personal data. Clients have the right to know how their data is collected, used, stored, and shared, and to exercise control over each aspect of this process. The company upholds these rights through transparency, fairness, and compliance with global data protection standards. Clients are entitled to access and obtain copies of their data, request corrections when inaccuracies occur, and demand deletion or restriction of data processing when legally permitted and once contractual or regulatory obligations have been satisfied.

Beyond access and correction rights, clients of Ryans Loans LLC may also object to the processing of their personal data, particularly for purposes such as direct marketing or automated decision-making. They retain the right to withdraw consent at any time, without affecting the legality of prior processing conducted under valid authorization. Ryans Loans LLC treats every such request with urgency, accuracy, and respect, ensuring that no client's data rights are ignored or delayed. The company's data protection team verifies each request, provides written confirmation of outcomes, and maintains a secure record of compliance. All actions are performed in alignment with the General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA), and other applicable privacy frameworks. This transparent, client-centered approach reinforces the trust that forms the foundation of Ryans Loans LLC's commitment to responsible and ethical data management.



# **THIRD-PARTY SHARING & DISCLOSURE, DATA RETENTION POLICY, INTERNATIONAL DATA TRANSFERS, POLICY UPDATES & CLIENT CONSENT**

Ryans Loans LLC only shares personal data with trusted third parties under strict contractual agreements. This sharing is limited to entities supporting legitimate business operations, including regulatory bodies, auditors, financial partners, or technology vendors, all bound by confidentiality obligations. Data may also be shared when required by legal authorities or court orders, but it is never sold or disclosed for marketing purposes without explicit client consent. Each third-party integration undergoes a privacy impact assessment to ensure compliance with Ryans Loans LLC's global data protection framework and to maintain the highest standards of privacy and accountability.

The company retains client information only for as long as necessary to fulfill operational or legal obligations. Personal data remains stored during the client relationship and for a reasonable period thereafter to meet accounting, legal, and audit requirements. Once data is no longer required, it is permanently deleted through certified data destruction methods, and all backup copies are securely purged to prevent recovery. This retention policy strictly adheres to regional data protection laws, minimizing risks of unnecessary data storage and ensuring full compliance with international privacy obligations.

With a strong global presence in Dubai, Switzerland, Australia, and the United States, Ryans Loans LLC conducts data transfers across borders in full compliance with international privacy standards. All cross-border transfers are secured with encryption, standard contractual clauses, and robust data handling protocols. Any third-party service provider outside the European Economic Area must uphold privacy standards equivalent to GDPR. Ryans Loans LLC frequently reviews and updates its policy to reflect technological and regulatory changes, notifying clients through email or official channels. Continued use of services signifies acknowledgment and consent to the updated Data Privacy Policy.

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# CONTACT INFORMATION

For any inquiries or concerns regarding this Data Privacy Policy, clients may contact Ryans Loans LLC via the following offices:

**Head Office (Dubai):**

Emaar Business Park, 1 Street 6, The Greens, Dubai, United Arab Emirates

**Switzerland Office:**

Terre Bonne Park, Route de Crassier 11, 1262 Eysins, Switzerland

**Australia Office:**

Sydney BP, 15 Hollingsworth Road, Marsden Park, NSW 2765, Australia

**United States Office:**

WP Business Park, Charlotte, NC 28214, USA

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