

Privacy Notice

How ZeroMargin.loans collects, uses, stores, and shares personal information.

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March 21, 2026	1.0.0	ZM-PRIVACY-001

1.0 Overview

1.1 Scope of This Notice

This Privacy Notice explains how ZeroMargin.loans collects, uses, stores, shares, and otherwise processes personal information in connection with its website, research materials, forms, communications, and related digital experiences.

This Privacy Notice applies to information collected through the website and related interactions unless a separate privacy notice is expressly provided for a specific service, relationship, or product.

1.2 Who We Are

ZeroMargin.loans operates as an informational platform focused on liquidity analysis and educational content related to market-based financing alternatives.

References in this Privacy Notice to ZeroMargin.loans, we, us, or our refer to the entity or entities responsible for operating the website and related services.

2.0 Information We Collect

2.1 Information You Provide

We may collect personal information that you choose to provide directly, including your name, email address, phone number, company name, professional role, inquiry details, and any other information you submit through contact forms, lead forms, newsletter signups, research requests, or direct communications.

Users should avoid submitting sensitive personal information unless specifically requested and reasonably necessary.

2.2 Automatically Collected Information

When you use the website, we may automatically collect technical and usage information such as IP address, browser type, device type, operating system, referring URLs, pages viewed, session behavior, approximate geolocation, timestamps, and interactions with site features.

This information may be collected through server logs, cookies, pixels, analytics tools, and similar technologies.

2.3 Information From Third Parties

We may receive information from third parties such as analytics providers, marketing platforms, CRM tools, advertising partners, referral sources, or publicly available sources.

We may combine such information with data collected directly from users where appropriate and legally permitted.

3.0 How We Use Information

3.1 Service Operations

We may use personal information to operate the website, respond to inquiries, provide requested materials, administer communications, maintain records, troubleshoot issues, and support the general operation of the platform.

3.2 Analytics and Site Improvement

We may use information to understand how visitors interact with the website, improve performance, evaluate content effectiveness, refine user experience, maintain security, and develop new features or materials.

3.3 Communications

We may use contact information to send requested materials, respond to questions, follow up on inquiries, provide updates about content or platform developments, and, where permitted, send marketing or promotional communications.

Users may opt out of marketing communications at any time using the unsubscribe mechanism provided or by contacting us directly.

4.0 How We Share Information

4.1 Service Providers

We may share information with vendors and service providers that perform functions on our behalf, such as hosting, analytics, communications delivery, CRM management, form handling, security monitoring, professional services, and website operations.

Such parties may process information only as needed to provide services to us, subject to applicable contractual and legal restrictions.

4.2 Legal and Compliance Requests

We may disclose information where we believe disclosure is necessary or appropriate to comply with applicable law, regulation, legal process, government request, or enforceable rights.

4.3 Business Transfers

We may disclose or transfer information in connection with an actual or proposed merger, acquisition, financing, reorganization, sale of assets, transition of service operations, bankruptcy, or similar corporate event.

Such transfers remain subject to applicable confidentiality and legal obligations.

5.0 Retention and Security

5.1 Retention Periods

We retain personal information for as long as reasonably necessary for the purposes described in this Privacy Notice, including to respond to inquiries, maintain business records, comply with legal obligations, resolve disputes, and enforce agreements.

Retention periods may vary depending on the nature of the information, the sensitivity of the data, the context in which it was collected, and applicable legal or operational requirements.

5.2 Protection Measures

We use administrative, technical, and organizational measures designed to protect personal information against unauthorized access, disclosure, alteration, and destruction.

However, no internet transmission or storage system can be guaranteed to be completely secure, and users submit information at their own risk.

6.0 Your Rights and Choices

6.1 Marketing Opt-Out

Users may opt out of receiving promotional emails by following the unsubscribe instructions included in those communications or by contacting us directly.

Opting out of marketing communications does not prevent us from sending non-promotional messages relating to inquiries, requests, transactions, or service-related matters.

6.2 Cookie Controls

Users can control certain data collection through browser settings, cookie preferences, and other tools described in our Cookie Notice.

Blocking some technologies may affect website functionality, performance, or personalization.

6.3 California Privacy Rights

Depending on applicable law, including California privacy law, certain users may have rights relating to access, deletion, correction, and the ability to opt out of certain data uses or sharing practices.

Any jurisdiction-specific rights workflow should be updated once the final operating entity, data flows, and applicable legal posture are confirmed.

7.0 Contact Information

7.1 Privacy Inquiries

Questions, requests, or concerns regarding this Privacy Notice or our privacy practices should be directed to the contact address designated by ZeroMargin.loans for privacy matters.

This section is currently a placeholder until production contact details are finalized.

7.2 Notice Updates

We may update this Privacy Notice from time to time to reflect operational, legal, technical, or business changes.

The then-current version will govern our privacy practices as of its stated effective date or last updated date.