

Last Updated: 10 november 2026

1. Introduction

This Privacy Policy ("Policy") explains how BIM GROUPE HOLDING INTERNATIONAL LIMITED ("BIM Finance," "we," "our," or "us") collects, uses, and protects information in connection with our decentralized services (the "Services") available through bim.finance and related applications (collectively, the "Interface").

BIM operates in a decentralized, non-custodial, and permissionless manner. We do not hold user funds, execute transactions on behalf of others, or provide any custodial services.

By accessing or using the Services, you agree to this Privacy Policy and our Terms of Use. If you do not agree, you must not use the Services.

2. Regulatory Status

BIM GROUPE HOLDING INTERNATIONAL LIMITED is a company incorporated and operating under the laws of the British Virgin Islands (BVI).

BIM Finance is not a licensed or MiCA-compliant entity within the European Union, nor is it registered or regulated by any European or United States financial authority.

The Services are not intended for residents or entities located in:

the European Union,

the United States, or

any other jurisdiction where such services are restricted or unlawful (including OFAC- or FATF-sanctioned jurisdictions).

By using the Services, you confirm that you are not a resident of such jurisdictions and that you comply with your local laws and regulations.

3. Information We Collect

A. Information You Provide

We may collect the following information when you voluntarily interact with us:

Contact Information: name, email, or other identifiers when contacting support.

Messages and Feedback: content of messages or inquiries you send to us.

Voluntary Data: any other information you choose to provide.

B. Information Collected Automatically

Wallet Address: we may collect your blockchain wallet address for analytics, security, and compliance (e.g., filtering wallets linked to sanctioned activities).

Device Information: browser type, device type, operating system, and screen size, to improve functionality and compatibility.

Usage Data: pages visited, features accessed, time spent, and general interaction patterns (aggregated and anonymized).

We do not collect personally identifiable information (PII) unless you explicitly provide it.

4. Use of Information

We may use limited data for:

Operating, maintaining, and improving the Interface and Services;

Responding to user inquiries or technical issues;

Ensuring network and user security;

Preventing fraud, misuse, or illegal activity;

Complying with applicable BVI laws and international sanctions;

Conducting aggregated analytics to enhance performance and user experience.

We do not sell or trade personal information.

5. Sharing of Information

We may share information only with:

Authorized Service Providers: for hosting, analytics, and security operations;

Advisors or Auditors: for legal, tax, or compliance purposes;

Regulatory Authorities: only if required under BVI law or applicable international obligations.

All third-party service providers are bound by confidentiality and limited-use obligations.

We may share non-identifiable, aggregated information for statistical or operational purposes.

6. Blockchain Data

Because BIM operates on public blockchain networks:

All transactions, wallet addresses, and balances are public and immutable.

We cannot modify, delete, or obscure blockchain data.

Interaction with third-party wallets (e.g., MetaMask, Trust Wallet) is governed by their respective privacy policies.

7. Cookies and Analytics

A. Cookies

BIM Finance does not use tracking or advertising cookies.

We may use functional cookies solely for session management or security purposes.

You may disable cookies through your browser settings at any time.

B. Analytics

We may use non-personal analytics tools (such as privacy-focused platforms) to understand aggregated user behavior and improve the Interface.

No personally identifiable data is collected or stored.

8. International Data Transfers

Information collected through the Interface may be processed in the BVI, Switzerland, or other jurisdictions.

By using the Services, you consent to the transfer and processing of information in these jurisdictions in accordance with this Policy.

9. Data Retention

We retain limited technical and communication data only as long as necessary for the purposes described in this Policy or as required by law.

Blockchain data is immutable and cannot be deleted.

10. Data Security

We implement reasonable administrative, physical, and technical safeguards to protect

information against loss, theft, unauthorized access, or misuse.

However, due to the decentralized nature of blockchain technology, we cannot guarantee absolute security of information transmitted or stored.

11. Children

The Services are not directed to individuals under 18 years of age.

We do not knowingly collect data from minors.

If you believe that a minor has provided information to us, please contact us and we will take appropriate action.

12. Third-Party Services

The Interface may contain links or integrations to third-party services (e.g., wallets, exchanges, analytics providers).

Your use of these third-party services is governed by their own privacy policies and terms of use.

We are not responsible for the privacy practices of such third parties.

13. Your Rights and Choices

Because BIM Finance operates as a decentralized protocol with minimal data collection:

Users may disconnect their wallets at any time to stop interaction with the Interface.

Users may request deletion of voluntarily submitted contact information by emailing us.

We cannot modify or delete data recorded on any blockchain.

14. Changes to this Privacy Policy

We reserve the right to amend this Privacy Policy at any time.

Updates become effective upon publication on bim.finance

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Your continued use of the Services after an update constitutes acceptance of the revised Policy.

15. Contact Us

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

contact@bim.finance

BIM GROUPE HOLDING INTERNATIONAL LIMITED
Road Town, Tortola, British Virgin Islands

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Registered in the British Virgin Islands.

BIM Finance is not MiCA-compliant and does not provide services to EU or US residents.