

# Privacy Policy

Effective date: 10 August 2026

## 1. Who we are

This Privacy Policy explains how Breeze Ventures Holding W.L.L. ("Skyro", "we", "us", "our"), registered office at Manama Center, block 316, road 383, building 128, office 2306, Kingdom of Bahrain, collects, uses, discloses, and protects personal data when you use the website at skyro.io and its country sections (the "Site"). For the Site, we are the controller of your personal data.

This Policy covers the Site only. Personal data processed by local Skyro group entities in connection with their financial or lending products and services is governed by those entities' own privacy notices. Where local law designates a different or joint controller for a country section, that will be identified in the relevant local notice.

## 2. Your rights

We process your personal data in line with applicable data-protection law. You have the right to access, correct, or delete your data, withdraw consent, and complain to the competent data-protection authority. To exercise these rights, contact [legal@skyro.io](mailto:legal@skyro.io).

We may need to verify your identity before acting on a request, and we will respond within any timeframe required by applicable law. Withdrawing consent does not affect the lawfulness of processing carried out before withdrawal.

## 3. Personal data we collect

Information you provide to us:

- Newsletter / updates sign-up: your name and email address;
- Enquiries and contact: your name, email, and anything you include in your message;
- Early-access / waitlist forms (where offered): the contact details you provide, which may include your phone number;
- Careers interest: links may take you to a separate careers site; data you submit there is handled under that site's notice;
- Any other information you choose to submit through forms on the Site.

Information we collect automatically (technical and usage data): when you use the Site we collect, via cookies and similar technologies (see Section 6): IP address and approximate location derived from it, device type and identifiers, browser type and version, operating system, language settings, referring and exit pages, the pages and content you view, dates and times of access, and interactions with the Site.

Information from third parties: we may receive limited data from our analytics and service providers and from social-media platforms where you interact with our content.

We do not intend to collect sensitive or special-category personal data through the Site. The Site is not directed to minors, and we do not knowingly collect their personal data. Please do not submit such data to us.

## 4. How we use personal data

We use personal data to:

- operate, maintain, and secure the Site;
- respond to your enquiries and requests;
- send you newsletters and marketing communications where you have opted in (see Section 5);
- measure and improve the Site using analytics;
- personalise content and remember your preferences;

- comply with legal obligations and enforce our terms; and
- establish, exercise, or defend legal claims.

Legal basis: we rely on your consent (for marketing communications and non-essential cookies); our legitimate interests in operating, securing, and improving the Site and responding to your enquiries; and compliance with our legal obligations.

## 5. Marketing communications and your consent

We send marketing communications only where you have given your consent, or where otherwise permitted by applicable law.

Your consent is voluntary and is not a condition of using the Site.

You can withdraw your consent or unsubscribe at any time using the unsubscribe link in our communications or by contacting [legal@skyro.io](mailto:legal@skyro.io). Withdrawing consent does not affect the lawfulness of processing carried out before withdrawal.

## 6. Cookies and similar technologies

We use essential (technical) cookies and, with your consent, non-essential cookies.

Essential cookies are necessary for the Site to work securely and correctly — for example, to enable page navigation, security, and access to core areas. Because they are technically required, they are always on.

With your consent, we use non-essential cookies to analyse traffic, understand how the Site is used, remember your preferences, and improve your experience.

You can accept all, reject non-essential, or manage your choices at any time through the Cookie Settings on the Site and through your browser settings, and you can withdraw your consent at any time. Some features may not work if you disable certain cookies.

## 7. Social media features

The Site may include social-media links, buttons, or embedded content. If you interact with them, the relevant platform may collect data about you under its own policy. We are not responsible for those platforms' processing.

## 8. How we share personal data

We share personal data only as needed, with: service providers acting on our instructions (such as hosting, content delivery, analytics, email, and security providers); Skyro group companies and market operators, where relevant to the purposes above; professional advisers; and authorities, regulators, or courts where required by law, or a successor in the event of a merger, acquisition, or reorganisation.

We do not sell your personal data.

## 9. International data transfers

We work with service providers who may process personal data in different countries. Where personal data is transferred internationally, we put in place appropriate safeguards as required by applicable law.

## 10. Automated decision-making and profiling

The Site itself does not make decisions that produce legal or similarly significant effects about you. We may use limited analytics-based profiling to understand and improve how the Site is used and, with your consent, for marketing. Any credit or product decisions are made by the relevant licensed Skyro group entity under its own notice.

## 11. Aggregated and de-identified data

We may create and use aggregated or de-identified data (which does not identify you) for analytics, reporting, and improving our services. We maintain such data in a form that does not reasonably allow re-identification.

## 12. Data retention

We keep personal data only for as long as necessary to fulfil the purposes described above or as required by law. Once the relevant period expires, we securely delete or anonymise the data.

## 13. Security

We use appropriate technical and organisational measures to protect personal data, including encryption in transit (TLS), access controls, and monitoring. We maintain procedures to deal with any suspected personal-data breach and will notify you and any regulator where required by law.

## 14. Third-party sites

The Site links to third-party sites that have their own privacy practices. We are not responsible for those sites; please review their policies.

## 15. Changes to this Policy

We may update this Policy from time to time. The current version is posted on the Site and takes effect when published. Please review it periodically.

## 16. How to contact us

Controller: Breeze Ventures Holding W.L.L., Manama Center, block 316, road 383, building 128, office 2306, Kingdom of Bahrain. Privacy contact: [legal@skyro.io](mailto:legal@skyro.io). If you are not satisfied with our response, you may complain to the competent data-protection authority.