Zero Labs Privacy Policy

Last Updated: September 25, 2026

This privacy policy ("**Privacy Policy**") describes the types of personal data that Zero Labs, Inc. ("**Zero Labs**," "**we**," or "**us**") collects, uses, and discloses from individuals ("**you**" or "**your**") who use our websites (including www.zero.finance) (our "**Website**") and the services provided by us that link to this Privacy Policy (the "**Service**").

This Privacy Policy applies to:

- Personal data for the purposes of operating our Website; and
- Personal data for the purposes of preparing optimal financial and tax strategies via our forecasting engine ("**tax information**").

Personal Data You Provide

Account Data. We collect personal data when you create an account or upload data to our Website or Service. This may include your name, username, billing and mailing addresses, phone number, email address, and other personal data that you provide us.

Communications. If you contact us, we may receive personal data about you, such as your name, email address, the contents of any message that you may send.

Newsletters. When you sign up for news and updates, we will collect your email address and other personal data. When we send you emails, we may use embedded pixels or other technologies to track information about your receipt and interaction with our emails, such as whether and when you open them, whether you access any links included in our emails, how long you read our emails, whether you forward our emails and to whom, your Location Information (described below), and your Device Information (described below), to learn how to deliver a better customer experience and improve our website experience or products and services.

Personal Data We Collect

We may collect a variety of personal data from or about you or your devices from various sources, as described below. If you do not provide your personal data when requested, you may not be able to use the full extent of our Website or Service if that personal data is necessary to provide you with Website or Service or if we are legally required to collect it.

Tax Information. When you use our Service, we may collect personal data, such as your contact information, including your name and email address. We may also collect your tax information, such as your banking and account numbers, wire transfer information, information on voided checks, direct deposit forms, salary, tax submissions and filings, information relating to loans, liabilities, and defaults, and credit history.

Third-Party Services. If you use or integrate third-party tools or link third-party services with our Website or Service, we may receive personal data about you through those third-party tools or services.

Careers. If apply for a job with us, you may submit your contact information and your resume online. We will collect the information you choose to provide on your resume, such as your education and employment information.

Payment Information. If you make a payment to us, your payment-related information, such as credit card, debit card, or other financial information, is collected by our third-party payment processor on our behalf.

Usage Information. We automatically receive information about your interactions with our Website and Service, such as the dates and times of your visits and the features you use.

Location Information. We may collect and infer your general location information, including, for example, by collecting and using your internet protocol (IP) address.

Device Information. We may collect information about your device and software, including IP address, device type, device identifiers, web browser type and version, and operating system version.

Information from Cookies and Similar Technologies. We and our third-party partners collect information about your activities on our Website and Service using cookies, pixel tags, SDKs, or other tracking technologies. Our third-party partners, such as analytics and security partners, may also use these technologies to collect information about your online activities over time and across different services.

How We Use the Personal Data We Collect

We use the personal data we collect:

- To operate our Website and Service;
- To maintain, improve, debug, and enhance our Website and Service;
- To understand and analyze how you use our Website and Service, and develop new products, services, features, and functionality;
- To communicate with you, provide you with relevant updates and other information, provide information that you request, respond to comments and questions, and otherwise provide customer support;
- For marketing and advertising purposes, such as developing and providing promotional and advertising materials that may be relevant, valuable or otherwise of interest to you, that is not your tax informaiton;
- To generate deidentified or aggregated data that we may use for any lawful purposes;
- To find and prevent fraud and abuse, resolve disputes, or respond to trust and safety issues that may arise;

- For compliance purposes, including enforcing our contracts or other legal rights, or as may be required by applicable laws and regulations or requested by any judicial process or governmental agency; and
- For other purposes for which we provide notice at the time the information is collected.

Who We Disclose Your Personal Data To

Affiliates. We may disclose any information we receive to our current or future affiliates for any of the purposes described in this Privacy Policy.

Vendors and Service Providers. We may disclose any information we receive to vendors and service providers retained in connection with our Website or Service.

AI Service Providers. We may disclose information we receive to vendors that provide artificial intelligence services in connection with our Website or Service.

Partners. We use analytics services such as Google Analytics to collect and process certain analytics data. These services may also collect information about your use of other websites, apps, and online resources. You can learn more about Google's practices by visiting https://www.google.com/policies/privacy/partners/.

As Required by Law and Similar Disclosures. We may access, preserve, and disclose your information if we believe doing so is required or appropriate to:

- Comply with law enforcement requests and legal process, such as a court order or subpoena;
- Respond to your requests;
- Protect your, our, or others' rights, property, or safety;
- Protect against legal liability; or
- Investigate fraud or other unlawful activity.

For the avoidance of doubt, the disclosure of your information may occur if you post any objectionable content on or through our Website or Service.

Merger, Sale, or Other Asset Transfers. We may transfer your personal data to service providers, advisors, potential transactional partners, or other third parties in connection with the consideration, negotiation, or completion of a corporate transaction in which we are acquired by or merged with another company or we sell, liquidate, or transfer all or a portion of our assets.

Your Choices

Marketing Communications. You can unsubscribe from our promotional emails via the link provided in the emails. Even if you opt out of receiving promotional messages from us, you will continue to receive administrative messages from us.

Do Not Track. There is no accepted standard on how to respond to "Do Not Track" signals, and we do not respond to such signals.

Third Parties

Our Website and Service may contain links to other websites or services that we do not own or operate or permit you to integrate with third-party services. We are not responsible for the privacy practices of these third parties. Please be aware that this Privacy Policy does not apply to your activities on these third-party services or any data you disclose to these third parties. We encourage you to read their privacy policies before providing any data to them.

Retention

We retain personal data about you for as long as reasonably necessary to provide you with our Website or Service, or otherwise in support of our business or commercial purposes. When you request that we do so, we take measures to delete your personal data or keep it in a form that does not permit identifying you when this personal data is no longer reasonably necessary for the purposes for which we process it, unless we are required by law to keep this information for a longer period.

Security

We make reasonable efforts to protect your data by using security measures designed to safeguard the data we maintain. However, because no electronic transmission or storage of data can be entirely secure, we can make no guarantees as to the security or privacy of your data.

Children's Privacy

We do not knowingly collect, maintain, or use personal data from children under 18 years of age, and no part of our Website or Service is directed to children. If you learn that a child has provided us with personal data in violation of this Privacy Policy, then you may alert us at support@zero.finance.

United States Specific Terms

Zero Labs is a financial institution subject to the Gramm-Leach-Bliley Act ("**GLBA**"). By using, accessing, or interacting with our Service, you are consenting to receive notices about your financial privacy electronically. Please see our GLBA Notice at link.

International Visitors

Our Website and Service are hosted in the United States ("**U.S.**"). If you choose to use the Website or Service from the European Union or other regions of the world with laws governing data collection and use that may differ from U.S. law, then please note that you are transferring your personal data outside of those regions to the U.S. for storage and processing. We may also transfer your data from the U.S. to other countries or regions in connection with storage and processing of data, fulfilling your requests, and operating our Website or Service. By providing any information, including personal data, on or to our Website or Service, you consent to such transfer, storage, and processing.

Updates

We will post any updates to the Privacy Policy on this page, and the revised version will be effective when it is posted.

Contact Zero Labs

If you have any questions, comments, or concerns about our data processing activities, please email us at support@zero.finance or write to us at:

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