

Privacy Policy

www.coreledger.org

Effective Date: March 2026

CoreLedger - F.Z.E is committed to protecting your personal data and respecting your privacy. This Policy explains how we collect, use, store and protect information about you in connection with your use of our website and services, in compliance with the UAE Federal Decree by Law No. (45) of 2021 on the Protection of Personal Data (PDPL).

1. DATA CONTROLLER

The Data Controller within the meaning of the UAE PDPL and other applicable data protection legislation is:

COMPANY CoreLedger - F.Z.E

LICENCE NO. 44595

ADDRESS B.C. 1305711, Ajman Free Zone C1 Building, Ajman Free Zone, Ajman, UAE

WEBSITE www.coreledger.org

EMAIL privacy@coreledger.org

JURISDICTION United Arab Emirates

2. SCOPE OF THIS POLICY

This Privacy Policy describes:

- What personal information we collect and why;
- How we obtain and use your personal information;
- The legal grounds on which we process it;
- How long we retain it;
- With whom we may share it;
- How we protect it;
- Cross-border transfers of your data, including to Switzerland where our servers are hosted;
- Your rights as a data subject;
- Our use of cookies and similar technologies.

3. PERSONAL INFORMATION WE COLLECT

We may collect the following categories of personal information:

3.1 Information You Provide Directly

- Name (first name, last name);
- Email address;
- Telegram username / handle;
- Any other information you voluntarily submit via our website forms.

3.2 Information Collected Automatically

- IP address and approximate geographic location;
- Browser type, version, and operating system;
- Pages visited, time spent, referral sources, and clickstream data;
- Cookie identifiers and session data (see Section 8 on Cookies);
- Device identifiers.

3.3 Information Collected in the Course of Business

- Communications and correspondence with us;
- Information provided when onboarding as a client or partner;
- Financial and transactional data necessary to provide our services;
- Professional background information relevant to our engagement;
- Any other information you provide in the course of your relationship with us.

4. HOW WE OBTAIN YOUR PERSONAL INFORMATION

We collect your personal information through:

- Website contact and subscription forms (e.g., email and name collection forms);
- The WPS Generator tool and similar interactive utilities on our website, where you provide your name and email;
- Direct communication with us by email, phone, or other channels;
- Automated technologies including cookies and analytics tools when you visit our website;
- Third-party sources where lawful, such as public registries or partners with your consent;
- In the course of providing our services, including during client onboarding and ongoing engagement.

5. HOW WE USE YOUR PERSONAL INFORMATION

We use the personal information we collect for the following purposes:

- To respond to your enquiries and requests submitted via our website forms;
- To provide you with access to tools and features on the website (e.g., WPS Generator);
- To send you communications you have requested, including newsletters and updates;
- To provide, manage, and improve our services;
- To administer and manage our relationship with you as a client, partner, or prospect;
- To monitor and improve the performance, security, and user experience of our website;
- To fulfil our legal, regulatory, and contractual obligations;
- To defend or establish legal claims;
- For internal analytics and business development purposes.

6. LEGAL GROUNDS FOR PROCESSING

We process your personal information on one or more of the following legal bases under the UAE PDPL:

- Consent — where you have given us your explicit consent (e.g., by submitting a form on our website);
- Contractual necessity — where processing is required to enter into or perform a contract with you;
- Legal obligation — where we are required to process your data to comply with applicable law or regulation;
- Legitimate interests — where we have a legitimate business interest that is not overridden by your rights and interests, such as improving our services, fraud prevention, and direct marketing;
- Vital interests — in rare circumstances, where necessary to protect the vital interests of an individual.

7. RETENTION OF PERSONAL INFORMATION

We retain personal information for as long as is necessary to fulfil the purposes for which it was collected, including satisfying any legal, regulatory, accounting, or reporting requirements. Retention periods are determined by the nature of the data, the purpose of processing, and applicable statutory limitation periods.

Where you ask us to delete your data, we will do so unless we are required or permitted by law to retain it — for example, to comply with a legal obligation, resolve a dispute, or enforce our agreements.

8. COOKIES AND SIMILAR TECHNOLOGIES

Our website www.coreledger.org uses cookies and similar tracking technologies. Cookies are small text files stored on your device that help us operate our website, understand usage patterns, and deliver a personalised experience.

8.1 Types of Cookies We Use

Necessary Cookies

Essential for the website to function correctly. They cannot be switched off and are set in response to your actions, such as setting your privacy preferences or completing forms.

Analytics & Performance Cookies

Allow us to count visits and understand how visitors use our website via Google Analytics and Yandex Metrica. Information collected is aggregated and anonymised.

Marketing & Advertising Cookies

Third-party cookies (e.g., OpenX, WebVisor) used to track behaviour across websites and deliver relevant advertising.

8.2 Cookie Table

The following cookies are currently in use on this website:

COOKIE	DURATION	PURPOSE
wp-wpml_current_language	Session	WPML — remembers selected language.
cookieyes-consent	1 year	CookieYes — stores user consent preferences.
rc::a	Never expires	Google reCAPTCHA — bot detection (persistent).

COOKIE	DURATION	PURPOSE
rc::c	Session	Google reCAPTCHA — bot detection (session).
wpEmojiSettingsSupports	Session	WordPress — checks browser emoji support.
PHPSESSID	Session	Preserves user session state across pages.
_ga	1 yr 1 mo 4 days	Google Analytics — visitor, session and campaign data.
ga*	1 yr 1 mo 4 days	Google Analytics — page view counting.
uid	1 month	Google UserID — tracks users across site segments.
bh	1 yr 1 mo 4 days	Google Analytics — browser-hint cookie.
sync_cookie_csrf	10 minutes	Yandex Metrica — connection monitoring with DMPs.
sync_cookie_ok	1 day	WebVisor — marketing purposes.
receive-cookie-deprecation	1 year	Google — Privacy Sandbox testing.
yandexuid	1 yr 1 mo 4 days	Yandex — user identification and analytics.
yashr	1 year	Yandex Metrica — recurring visitor metrics.
_ym_uid	1 year	Yandex — site user identification.
_ym_d	1 year	Yandex — stores date of first session.
_ym_isad	20 hours	Yandex — detects presence of ad blockers.
yp	1 yr 1 mo 4 days	Yandex — anonymous browsing statistics.
yabs-sid	Session	Yandex — session ID storage.
yuidss	1 yr 1 mo 4 days	Yandex — returning visitor recognition.
ymex	1 year	Yandex — user behaviour for analysis and optimisation.
_ym_visorc	1 hour	Yandex — Session Replay functionality.
_yasc	10 years	Yandex Metrica — long-term visitor interaction tracking.
i	1 yr 1 mo 4 days	OpenX — anonymised data for targeted advertising.

8.3 Managing Cookies

You can control and manage cookies through your browser settings or via the cookie consent banner displayed when you first visit our site. Please note that disabling certain cookies may affect the functionality of the website.

9. SHARING YOUR INFORMATION

We may share your personal information with trusted third parties in the following circumstances:

- Technology and IT service providers supporting our website and operations;
- Analytics providers (e.g., Google Analytics, Yandex Metrica);
- Professional advisers including legal, financial, and compliance consultants;
- Regulatory authorities, courts, and law enforcement agencies where required by law;
- Business partners or counterparties in the course of delivering services, with your knowledge;
- Successors or acquirers of our business in the event of a merger, acquisition, or restructuring.

We do not sell, rent, or otherwise make your personal information commercially available to third parties without your prior consent.

10. INTERNATIONAL DATA TRANSFERS

Our website is hosted on servers located in Switzerland. This means that when you submit any form on our website — including contact forms, the WPS Generator, subscription forms, or any other data entry tool — your personal information is transferred to and processed on servers in Switzerland.

Switzerland is recognised as a jurisdiction providing an adequate level of data protection. The Swiss Federal Act on Data Protection (nFADP) has been assessed as offering protection equivalent to leading international standards and is compatible with the requirements of the UAE Federal Decree by Law No. (45) of 2021 (PDPL). Accordingly, the transfer of your personal data to our Swiss-hosted servers does not require additional safeguard mechanisms beyond the protections already in place under this Policy.

In addition to Switzerland, your data may in certain circumstances be processed by third-party service providers — such as analytics or communications platforms — operating in other jurisdictions. In such cases, we apply appropriate safeguards in accordance with Article 23 of the UAE PDPL, which may include contractual data protection clauses and data processing agreements.

We do not transfer your personal data to countries that do not provide an adequate level of data protection, unless the transfer is necessary for the performance of a contract, the establishment or defence of legal claims, or is subject to your explicit consent.

11. SECURITY

We implement appropriate technical and organisational measures to protect your personal information against unauthorised access, loss, alteration, or disclosure. These measures include:

- Encrypted data transmission (SSL/TLS);
- Access controls and role-based permissions;
- Regular security reviews and vulnerability assessments;
- Contractual obligations on third parties who process data on our behalf.

While we take significant steps to protect your data, no method of electronic transmission or storage is completely secure. We cannot guarantee absolute security, and we encourage you to take reasonable steps to protect your own personal information online.

12. YOUR RIGHTS

Under the UAE PDPL and other applicable legislation, you have the following rights in relation to your personal information:

- The right to access the personal information we hold about you;
- The right to rectification of inaccurate or incomplete information;
- The right to erasure ('right to be forgotten'), subject to legal retention obligations;
- The right to restrict or object to certain processing activities;
- The right to data portability, where technically feasible;
- The right to withdraw consent at any time, without affecting the lawfulness of prior processing;
- The right to lodge a complaint with the UAE Data Bureau.

To exercise any of these rights, please contact us at: privacy@coreledger.org. We will respond to your request within the timeframe prescribed by applicable law.

13. THIRD-PARTY LINKS

Our website may contain links to third-party websites or services. We are not responsible for the privacy practices of those third parties and encourage you to review their privacy policies independently.

14. CHILDREN'S PRIVACY

Our website and services are not directed at children under the age of 18. We do not knowingly collect personal information from minors. If you believe we have inadvertently collected such information, please contact us immediately and we will take appropriate steps to delete it.

15. CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. The current version will always be available on our website. We will notify you of material changes by email or via a prominent notice on our website prior to the changes taking effect.

16. CONTACT

If you have any questions, concerns, or requests regarding this Privacy Policy or the way we handle your personal data, please do not hesitate to contact us:

EMAIL privacy@coreledger.org

WEBSITE www.coreledger.org

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