

YOUR PRIVACY IS IMPORTANT TO US

We will never sell, rent, or share your personal information with any third parties without your express permission.

Privacy Policy

Last Updated: January 8, 2026

This Privacy Policy describes how Skydrop Labs LLC ("Skydrop Labs," "we," "us," or "our") collects, uses, and shares information in connection with your use of the MoneyOS self-custodial wallet platform and infrastructure, including any related tools, APIs, SDKs, and services (collectively, the "Services").

1. Information We Collect

Information You Provide

- **Account Information:** When you create an account, we may collect your username, profile information, and contact information.
- **Developer Information:** If you register for API access or developer tools, we may collect your organization name, application details, and technical contact information.
- **Social Login Data:** If you choose to sign in using X (Twitter) or other social platforms, we receive basic profile information from those services.
- **Communications:** When you contact us for support or feedback, we collect the information you provide in those communications.

Information We Collect Automatically

- **Device Information:** We collect information about the device you use to access our Services, including device type, operating system, and browser type.
- **Usage Information:** We collect information about how you use our Services, including features accessed, API calls made, and actions taken within the platform.

- **Log Data:** Our servers automatically record information when you access our Services, including IP address, access times, and referring URLs.
- **API Usage Data:** If you use our APIs or SDKs, we may collect data about your integration patterns, request volumes, and error rates for the purpose of maintaining and improving the platform.

Information We Do NOT Collect

As a self-custodial wallet platform and infrastructure provider, MoneyOS does not have access to or collect:

- Your private keys or passkeys
- Your recovery phrases or backup credentials
- The contents of your signed transactions
- Your wallet balances (except as displayed through public blockchain data)
- Private keys or credentials of end users of applications built on the Platform

2. How We Use Your Information

We use the information we collect to:

- Provide, maintain, and improve our Services and infrastructure
- Process transactions and send related information
- Send you technical notices, updates, security alerts, and support messages
- Respond to your comments, questions, and customer service requests
- Monitor and analyze trends, usage, and activities in connection with our Services
- Detect, investigate, and prevent fraudulent transactions and other illegal activities
- Personalize and improve your experience
- Monitor API and infrastructure usage to ensure platform stability and prevent abuse
- Comply with legal obligations

3. Information Sharing

We may share information about you as follows:

- **Service Providers:** With vendors, consultants, and other service providers who need access to such information to carry out work on our behalf.
- **Compliance with Laws:** When we believe disclosure is necessary to comply with applicable law, regulation, or legal process.
- **Protection of Rights:** When we believe disclosure is necessary to protect the rights, property, or safety of Skydrop Labs, our users, or others.
- **Business Transfers:** In connection with any merger, sale of company assets, financing, or acquisition of all or a portion of our business by another company.
- **With Your Consent:** With your consent or at your direction.

4. Blockchain Transactions

When you or your applications conduct transactions using wallets created through the MoneyOS Platform, those transactions are recorded on public blockchain networks. This means that wallet addresses and transaction details are publicly visible and cannot be deleted or modified. We have no control over information recorded on public blockchains.

5. Data Security

We take reasonable measures to help protect information about you from loss, theft, misuse, unauthorized access, disclosure, alteration, and destruction. However, no internet or electronic storage system is completely secure. Private keys and passkeys associated with wallets created through the Platform are stored locally on user devices and are never transmitted to or stored on our servers.

6. Data Retention

We retain information for as long as necessary to provide our Services and fulfill the purposes described in this Privacy Policy, unless a longer retention period is required or permitted by law. We may retain certain information after you delete your account for legitimate business purposes, such as to comply with legal obligations, resolve disputes, and enforce our agreements.

7. Your Rights and Choices

Account Information

You may update or correct your account information at any time by accessing your account settings. You may also request deletion of your account by contacting us.

Push Notifications

You may opt out of receiving push notifications by adjusting your device settings or within the app settings.

Marketing Communications

You may opt out of receiving promotional communications from us by following the instructions in those messages. If you opt out, we may still send you non-promotional communications, such as those about your account or our ongoing business relations.

8. International Data Transfers

Your information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different from the laws of your country. We take appropriate safeguards to ensure that your personal information remains protected in accordance with this Privacy Policy.

9. Children's Privacy

Our Services are not directed to children under the age of 18. We do not knowingly collect personal information from children under 18. If we learn that we have collected personal information from a child under 18, we will take steps to delete such information as soon as possible.

10. Third-Party Services

Our Services may contain links to or integrate with third-party websites, applications, or services. This Privacy Policy does not apply to those third-party services. We encourage you to review the privacy policies of any third-party services you access through our Services.

11. Developer and API Users

If you use the MoneyOS APIs or SDKs to build applications, you are responsible for providing your own privacy policy to your end users that accurately describes your data collection and usage

practices. You must not represent that MoneyOS collects, stores, or has access to your end users' private keys, passkeys, or wallet credentials.

12. Changes to This Policy

We may update this Privacy Policy from time to time. If we make material changes, we will notify you by updating the date at the top of this policy and, in some cases, we may provide you with additional notice (such as adding a statement to our website or sending you a notification). We encourage you to review this Privacy Policy periodically to stay informed about our practices.

13. California Privacy Rights

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA), including the right to know what personal information we collect, the right to delete your personal information, and the right to opt out of the sale of your personal information. We do not sell personal information. To exercise your rights, please contact us using the information below.

14. European Privacy Rights

If you are located in the European Economic Area (EEA), United Kingdom, or Switzerland, you may have additional rights under the General Data Protection Regulation (GDPR), including the right to access, rectify, port, and delete your personal data, as well as the right to restrict or object to certain processing. To exercise your rights, please contact us using the information below.

Contact Us

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

support@skydroplabs.com

Skydrop Labs LLC

1111B S Governors Ave # 93911

Dover, DE 19904, USA

For general inquiries: support@skydroplabs.com