

Privacy policy

Effective Date: September 8, 2026

IQBID Helios Limited ("Company," "we," "us," or "our") a company incorporated under the laws of the Republic of Seychelles with registered company number 252002 and having its registered office Suite 9, Ansuya Estate, Royal Street, Victoria, Mahe, Seychelles respects your privacy and is committed to protecting your personal information. This Privacy Policy applies exclusively to users who reside in the United States of America ("US Users") and access or use our artificial intelligence (AI) model aggregation service, website, and related software applications (collectively, the "Service").

This Privacy Policy describes how we collect, use, disclose, retain, and protect your personal information, including specific disclosures required under state data privacy laws, such as the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (collectively, "CCPA/CPRA"), and similar comprehensive state privacy frameworks.

1. Information we collect

In the preceding twelve (12) months, we have collected, and may continue to collect, the following categories of personal information from US Users:

- **Identifiers:** Name, email address, online identifier, Internet Protocol (IP) address, and account login credentials.
- **Commercial Information:** Records of Subscription Plans purchased, billing history, prompt credit usage, purchased IQBID Tokens usage, and payment status (processed securely through third-party infrastructure providers such as "Payment Processors"). We do not store raw credit card numbers on our servers.
- **Internet or Other Electronic Network Activity:** Browsing history, search history, device type, operating system, IP address, and information regarding your interaction with our Service's user interface.
- **User-Generated AI Input Data:** The text prompts, inputs, queries, and any digital files (including images, documents, audio, or metadata) that you upload, submit, or transmit directly into the interface of our Service (collectively, "User Inputs").
- **AI-Generated Output Data:** Content automatically generated by third-party artificial intelligence models in response to your User Inputs (collectively, "Outputs").

2. How we use your information

We process and use the collected personal information for the following commercial and business purposes:

- **Service Delivery:** To provision your account, maintain your Subscription Plan, execute prompt requests, and route data seamlessly to aggregated third-party AI models.
- **Billing and Infrastructure Support:** To manage multi-currency **transactional billing for chosen Subscription Plans** through "Payment Processors", process legitimate transactions, and mitigate transaction fraud.
- **AI Model Optimization and Training:** To analyze user engagement patterns, evaluate model performance, and actively train, retrain, or fine-tune our internal software, algorithmic routing matrices, and specialized AI models based on your User Inputs and generated Outputs and associated IQBID Tokens interaction data.
- **Security and Compliance:** To enforce our Usage Policy, detect and prevent malicious or illegal activity, satisfy legal mandates, and defend against potential corporate liability or intellectual property claims.

3. How we disclose and share your information

To deliver an aggregation service, your data must be transmitted to third parties. We do not sell your traditional personal identifiers (like your name or email) to data brokers. However, we disclose information under the following protocols:

- **Third-Party AI Infrastructure Providers (Sub-processors):** When you submit a prompt or file, it is automatically routed via API to independent AI infrastructure developers, including but not limited to OpenAI, LLC and Google LLC. These providers process data according to their commercial API enterprise agreements.
- **Payment Infrastructure Providers:** Financial logs and transactional identifiers are shared exclusively with "Payment Processors" and associated banking institutions to execute your Subscription Plan.
- **Legal Mandates:** We may disclose your information to federal or state law enforcement authorities if compelled by a valid legal subpoena, court order, or search warrant.

4. Notice of ai data training and user opt-out rights

As established in Section 2, the Company reserves the right to utilize anonymized or de-identified versions of your User Inputs (including uploaded files) and Outputs for the explicit purpose of machine learning optimization and AI model training.

YOUR PRIVACY CHOICES (OPT-OUT): If you prefer that your User Inputs and Outputs are not utilized by the Company for internal machine learning or algorithmic model training purposes, you possess the absolute right to opt out at any time. To exercise this right, you may:

1. Navigate to your Account Dashboard, select the "Your Privacy Choices" or "Data Control" tab, and toggle the switch to disable AI Model Training; or
2. Transmit an explicit written request via email to privacy@iqbid.ai stating your desire to restrict your inputs from model training activities.

Opting out of data training will not degrade your core user experience, reduce your prompt capacity, or impact your billing terms under your active Subscription Plan or associated IQBID Tokens balance.

5. State-specific privacy rights (ccpa/cpra disclosures)

If you are a resident of California (or states with equivalent privacy laws such as Virginia, Colorado, Connecticut, Utah, Texas, etc.), you possess specific statutory rights regarding your personal information:

- **Right to Know and Access:** The right to request that we disclose what personal information we collect, use, disclose, and sell about you over the past 12 months.
- **Right to Delete:** The right to request the deletion of your personal information collected or maintained by us, subject to specific regulatory exceptions (such as the necessity to deliver your active Subscription Plan limits or comply with financial record-keeping laws).
- **Right to Correct:** The right to request the rectification of inaccurate or outdated personal data stored within your account.
- **Right to Opt-Out of the "Sale" or "Sharing" of Data:** Under the broad statutory definitions of the CCPA, transferring user data to third-party AI models or utilizing files for machine learning might be interpreted as "sharing" data. You may restrict this via our "Your Privacy Choices" mechanism described in Section 4.
- **Right to Non-Discrimination:** We strictly prohibit any discriminatory pricing, latency degradation, or service denials against users who choose to assert their statutory privacy rights.

To submit a formal request to access, correct, or delete your data, please email our privacy compliance officer at privacy@iqbid.ai with the subject line "State Privacy Rights Request." We will verify your identity using your registered account email before executing any request.

6. Data retention policy

We retain your personal information, including historical billing records and login logs, for as long as your account remains active or as required to fulfill the business objectives outlined in this policy.

User Inputs (uploaded files and texts) and Outputs are securely cached on our infrastructure to maintain your session history. Cached files are retained for a standard period of ninety (90) calendar days from submission, after which they are systematically overwritten or completely de-identified for ongoing security analysis, unless an active user selects to delete their history manually at an earlier date.

7. Third-party links and api redirections

Our Service bridges to third-party technology providers. Once your prompts and files are securely transmitted via API to third-party networks (OpenAI, Google, etc.), their downstream processing becomes subject to their respective corporate privacy frameworks. We encourage you to review the developer terms of those individual AI model providers.

8. Changes to Terms and Effective Date

(a) **Effective Version:** Privacy policy are effective and legally binding upon users as of the "Effective Date" indicated at the top of this document. Any interactions, purchases, or data executions performed on the Service are governed strictly by the specific version of the Privacy policy active on the precise calendar date of such transaction.

(b) **Right to Modify:** The Company reserves the absolute unilateral right to update, amend, modify, or completely replace any part of these Privacy policy, including changing the pricing parameters of Subscription Plans or the operational definition and infrastructure throughput of IQBID Tokens, at any time to reflect software changes, technology updates, or regulatory shifts.

(c) **User Responsibility to Monitor:** The Company will indicate policy updates by updating the "Effective Date" or "Last Updated" stamp at the top of this page. The Company is not obligated to dispatch individual email notifications regarding updates. It is your sole personal responsibility to check this page periodically to maintain active awareness of the current legal framework. Your continued access to or use of the Service following the publication of any modifications constitutes your immediate, absolute, and irrevocable acceptance of the updated Privacy policy. If you do not agree to the updated terms, your sole remedy is to cease utilizing the Service immediately.

9. Contact information

For any inquiries, structural clarifications, or data requests regarding this US Privacy Policy, please contact our legal and privacy infrastructure team at:

- **Email:** privacy@iqbid.ai
- **Attn:** Data Privacy Protection Officer
- **Company Name:** IQBID Helios Limited
- **Company number:** 252002
- **Registered office:** Suite 9, Ansuya Estate, Royal Street, Victoria, Mahe, Seychelles

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