Privacy Policy

Version 1.0 · Last updated 2 November 2026

In short: we collect the information we need to verify who you are, run your account and move your money safely, and to meet our legal duties. We share it only with the providers that help us do this, with our payment partner BVNK, and with authorities when the law requires. We never sell your personal data.

1. Who we are

This Privacy Policy explains how Levid Technologies Limited, a company registered in England and Wales (company number 17412867) ("Levid", "we", "us") collects, uses and protects your personal data when you use the Levid app, the website levid.io and our Services. Levid is the controller of your personal data. Our office is at 61 Hersham Close, London SW15 4JQ, United Kingdom.

For any question about your personal data, or to exercise your rights, contact our data protection team at privacy@levid.io.

2. The personal data we collect

Category	Examples	Where it comes from
Identity and contact	Name, date of birth, nationality, email, phone number, home address	You
Verification	Identity document images and details, selfie video, face-match and liveness results	You and our identity verification providers
Screening	Sanctions, politically exposed person and adverse media results	Our verification providers and public lists
Financial	Balances, transactions, recipients' names and bank details, payment references, source of funds	You, BVNK and payout partners
Account and security	Login history, transaction PIN (stored only as a secure hash), biometric sign-in setting (your fingerprint or face never leaves your device)	You and your device
Device and technical	Device model, operating system, app version, IP address, notification token, crash reports	Your device and the app
Usage	Screens visited and features used, collected through analytics	The app
Communications	Support chats, AI assistant conversations, emails and complaints	You
Preferences	Language, currency, notification and marketing choices	You

3. How we use your data and our legal bases

We use your personal data only where the law allows it:

- **To provide our Services (performance of our contract with you):** opening and running your account, processing payments, showing your balances and history, customer support and service messages.
- **To meet our legal obligations:** verifying your identity, anti-money-laundering and counter-terrorist financing checks, sanctions screening, record keeping, tax and regulatory reporting, and responding to lawful requests from authorities.
- **For our legitimate interests:** preventing fraud and protecting your account, keeping the Services secure and working, analysing how the app is used to improve it, and defending legal claims. We balance these interests against your rights.
- **With your consent:** sending marketing messages, using AI features (see section 5), and processing biometric data during identity verification. You can withdraw consent at any time; this does not affect processing that took place before.

4. Biometric data

During identity verification, our providers compare your selfie video with the photo on your identity document and check that you are a real, present person. This creates biometric data, which is a special category of personal data. We process it only with your explicit consent, given in the app before the check begins, and where necessary for preventing fraud and meeting our legal obligations. Biometric sign-in to the app (fingerprint or face) is handled by your device; we never receive your biometric data for it.

5. AI features

When you use the Levid AI assistant or the AI support chat, your messages, and the account information needed to answer them (such as balances and recent transactions), are sent to third-party AI providers that process them for us. We ask your permission before you first use these features, and you can choose not to use them. The providers may only use this data to provide the service to us, not to train their models for others or for advertising. The AI cannot move money on its own: any action it suggests needs your approval.

6. Automated decisions

Some identity and fraud checks are automated. If an automated check would lead to a refusal or restriction of your account, a member of our team reviews it, and you can ask us to explain the decision, give your view and request human review by contacting privacy@levid.io.

7. Who we share your data with

We share personal data only as needed, and only with:

- **BVNK**, our payment partner, which provides payment, currency conversion and digital-asset services and acts as a controller of the data it receives under its own privacy notice;
- **payout partners and banks** that deliver money to your recipients, for example in Nigeria;
- **identity verification providers** (Didit and Onfido), which verify documents, selfies and screening results for us;
- **cloud and app service providers**: Google Cloud for hosting, and Google Firebase for sign-in, notifications, crash reports and app analytics;
- **AI providers** that power our AI features, only if you choose to use them;
- **email and SMS providers** that deliver service messages and one-time codes;

- **professional advisers**, such as lawyers and auditors; and
- **law enforcement, regulators, courts and tax authorities**, where the law requires it.

Our service providers act on our instructions under written contracts that require them to protect your data. If Levid is reorganised or sold, your data may transfer to the new owner, who must respect this policy. **We never sell your personal data.**

8. International transfers

Your data is processed in the United Kingdom and the European Economic Area, and may also be processed in other countries, including the United States (for some cloud and AI providers) and Nigeria (to deliver payments there). When we transfer data to a country without an adequacy decision, we use safeguards approved under UK and EU data protection law, such as the International Data Transfer Agreement or the Standard Contractual Clauses. You can ask us for a copy of the relevant safeguards.

9. How long we keep your data

- Identity verification, screening and transaction records: **five years** after our relationship ends, as anti-money-laundering law requires, or longer if a law, investigation or legal claim requires.
- Support chats and AI conversations: up to **two years** after they end, unless they relate to a complaint or legal claim.
- Marketing preferences: until you change them or close your account.
- When you close your account, we suspend it for 30 days so you can change your mind. We then delete or anonymise your personal details, keeping only the records described above for the period the law requires.

10. Your rights

Under UK and EU data protection law, you have the right to:

- access the personal data we hold about you;
- correct inaccurate or incomplete data;
- have your data erased, where we do not need to keep it by law;
- restrict or object to our use of your data, including for marketing at any time;
- receive your data in a portable, machine-readable format; and
- withdraw your consent where we rely on it.

To use these rights, contact privacy@levid.io. We will respond within one month and may need to confirm your identity first. You also have the right to complain to the UK Information Commissioner's Office (ico.org.uk) or, if you live in the European Economic Area, to your local data protection authority. We would appreciate the chance to address your concern first.

11. Security

We protect your data with encryption in transit and at rest, strict access controls, transaction PINs stored only as secure hashes, monitoring and regular reviews. No system is completely secure, so please keep your password, PIN and device safe. If a personal data breach is likely to put your rights at high risk, we will tell you and the relevant authorities as the law requires.

12. Marketing

We send product news and offers by email or notification only if you switch on “News and offers” in the app. It is off unless you turn it on, and you can turn it off in Settings or use the unsubscribe link in any marketing email. Service and security messages about your account are not marketing and will still be sent.

13. Cookies and analytics

The Levid app does not use cookies. It uses Google Firebase Analytics to understand how the app is used, and Firebase Crashlytics to fix crashes; neither is used for advertising or to track you across other apps. Our website uses only the cookies and similar storage it needs to work, such as remembering your language, and keeping you signed in.

14. Children

Levid is only for people aged 18 or over. We do not knowingly collect data from children. If you believe a child has given us personal data, contact privacy@levid.io and we will delete it.

15. Changes to this policy

We may update this policy from time to time. We will tell you about significant changes by email or in the app before they take effect. The date at the top shows when it was last updated.

16. Contact us

Levid Technologies Limited, 61 Hersham Close, London SW15 4JQ, United Kingdom.
Data protection: privacy@levid.io · Support: support@levid.io · Website: levid.io