

Privacy Policy

At **KarmicDD**, we take your privacy seriously. This Privacy Policy outlines the types of personal information we collect, how we use and protect it, and the rights you have regarding your data. By using **KarmicDD**, you agree to the collection and use of information in accordance with this Privacy Policy.

If you have any questions about this Privacy Policy or your data, please contact us at info@clarigenai.com

1. Information We Collect

To provide and improve our services, we collect the following types of information:

- **Account Information:** When you register, we collect your email address, role (startup or investor), and a securely hashed password.
- **Profile Data:** We collect information you provide to build your startup or investor profile. This may include, but is not limited to:
 - **For Startups:** Company name, industry, funding stage, team member details, and other business-related information.
 - **For Investors:** Investment thesis, preferred industries, ticket size, and past investment details.
- **Uploaded Documents:** We collect and process the documents you upload for due diligence purposes. This includes financial statements, legal agreements, pitch decks, and other materials you choose to provide. These documents may be designated as "public" (visible to other logged-in users) or "private" (visible only to you).
- **Questionnaire Responses:** We collect your answers to our questionnaires, which are used to generate compatibility and belief system analyses.
- **Technical and Usage Data:** We automatically collect certain technical information when you use our platform, such as your IP address, browser type, and usage patterns (e.g., API requests). This data is used for security purposes like rate limiting and to monitor and improve our services.

2. How We Use Your Information

We use the information we collect to:

- **Provide Services:** To deliver and enhance the AI-powered matchmaking, due diligence reports, and recommendations based on your profile and preferences.
- **Communication:** To communicate with you regarding your account, product updates, customer support, and promotional content (if you've opted in).
- **Operational Purposes:** To ensure platform functionality, monitor usage, optimize features, and prevent abuse or fraud.
- **Legal Compliance:** To comply with applicable laws, including tax, financial, and regulatory obligations.

We do not sell, rent, or lease your personal data to third parties.

3. Children's Privacy

KarmicDD is not intended for use by users under the age of 18. We do not knowingly collect personal information from children under 18. If we learn that we have collected such information, we will take steps to delete it. If you are a parent or guardian and believe that we have inadvertently collected information from a child under 18, please contact us at info@clarigenai.com.

4. Ethics and Responsible Use Policy

We are committed to using AI ethically and responsibly. This includes:

- **Transparency:** Ensuring that users are aware of how AI decisions are made on the platform.
- **Fairness:** Striving to eliminate bias in AI models and ensuring equal treatment for all users, regardless of background or profile.
- **Accountability:** Holding ourselves accountable for the results generated by our AI models, especially in terms of matchmaking and due diligence.
- **Privacy by Design:** We integrate privacy considerations into every stage of our AI model development, ensuring that personal data is handled with the utmost care.

5. Security Practices Disclosures

We are committed to protecting your information and have implemented a range of security measures:

- **Data Encryption:** We use industry-standard encryption to protect your data both in transit (using TLS) and at rest. Sensitive information like passwords is cryptographically hashed using bcrypt.

- **Secure Authentication:** We use JSON Web Tokens (JWT) for secure, stateless session management. We also offer OAuth 2.0 for authentication through providers like Google and LinkedIn.
- **API Security:** Our APIs are protected with multiple layers of security, including:
- **Rate Limiting:** To prevent abuse and ensure service stability, we apply rate limits to various endpoints, including authentication, file uploads, and AI-intensive operations.
- **Secure Headers:** We use security-focused HTTP headers to protect against common web vulnerabilities.
- **Input Validation:** All data submitted to our API is rigorously validated to prevent injection attacks and other threats.
- **Database Security:** We employ a hybrid database strategy using PostgreSQL for critical user data and MongoDB for flexible profile and analysis data. Access to these databases is strictly controlled.
- **Document Handling:** All document processing, including OCR, is performed in-memory to minimize security risks. We do not store your documents on local file systems after processing.

6. Responsible AI Use Policy

Our platform leverages Google's Gemini AI to provide advanced analytics. Our use of AI is governed by the following principles:

Purposeful Use: We use AI exclusively to provide the services described, such as financial and legal due diligence, compatibility scoring, and belief system analysis. The AI processes the content of the documents and profile information you provide to generate these insights.

Human-in-the-Loop: Our AI-generated analysis is designed to augment, not replace, human judgment. The insights, scores, and reports are intended to support your decision-making process.

Data Privacy in AI Processing: The information sent to the AI for analysis is limited to what is necessary to generate the requested report or insight. We do not use your data to train or improve the AI models for other customers.

Transparency and Validation: We have implemented strict validation checks on the responses we receive from the AI. Our system is designed to reject incomplete or invalid AI-generated data to ensure the integrity of the analysis you receive.

7. Charter AI Policy

Our **Charter AI Policy** is our commitment to building and maintaining responsible AI:

- **AI Safety:** Ensuring that all AI systems are tested for safety and do not harm users or the platform.
- **Ethical Development:** Adopting ethical AI practices in model development, ensuring that we prioritize transparency, fairness, and accountability.
- **Continuous Improvement:** We actively seek feedback and continuously improve our AI models to keep them aligned with our ethical standards and user expectations.

8. Whitelist/Blacklist Policy for AI

To ensure that our AI models are using data responsibly and ethically, we implement the following:

- **Whitelist:** We maintain a list of approved data sources that adhere to our privacy, ethical, and security standards. Data used to train AI models must come from trusted and verified sources.
- **Blacklist:** Any data source that violates our standards, or that is deemed potentially harmful to the integrity of our models, will be excluded from our training data. This includes any data that could introduce bias, inaccuracies, or security vulnerabilities.

9. Data Anonymization Statement

To improve our services and provide valuable insights to the ecosystem, we may use anonymized and aggregated data. Our process is as follows:

Anonymization Process: We may remove all Personally Identifiable Information (PII) and company-specific identifiers from your data. This de-identified data is then aggregated with data from other users.

Purpose of Use: This aggregated, anonymous data may be used for statistical analysis, industry trend reporting, and improving our AI models and services. For example, we might analyze anonymized financial ratios to provide industry benchmarks.

No Re-Identification: We will not attempt to re-identify any anonymized data, and we maintain a strict separation between your personal data and any anonymized datasets we create.

10. How We Share Your Information

We do not sell your personal information to third parties. However, we may share your data in the following circumstances:

- **Service Providers:** We share personal information with third-party vendors who help us operate the platform, such as payment processors, cloud storage providers, and analytics tools.
- **Business Transfers:** If **KarmicDD** is involved in a merger, acquisition, or asset sale, your personal data may be transferred as part of the transaction.
- **Legal Compliance:** We may disclose your information if required by law, regulation, or legal process (e.g., a subpoena).

11. Your Data Rights

Under applicable data protection laws, you have the following rights:

- **Access:** You can request a copy of the personal data we hold about you as per terms of service.
- **Correction:** You can update or correct any inaccurate data we have on file.
- **Deletion:** You can request that we delete your personal data, subject to certain exceptions (e.g., legal obligations).
- **Portability:** You can request a copy of your data in a machine-readable format and transfer it to another service provider.
- **Opt-Out:** You can opt-out of marketing communications at any time.

To exercise these rights, please contact us at info@clarigenai.com.

12. Modifications to This Privacy Policy

We reserve the right to modify or update this Privacy Policy at any time. Any changes will be reflected by updating the "Effective Date" above. Your continued use of the platform after any changes are made constitutes your acceptance of the modified Privacy Policy.

13. Contact Information

If you have any questions or concerns regarding this Privacy Policy, please contact us at info@clarigenai.com