

Privacy Policy

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Cogaid Solutions Pvt Ltd (trading as Makersfuel) is committed to protecting your privacy and personal data. This Privacy Policy explains how we collect, use, share, and protect your information when you use the Makersfuel platform. It applies to all users worldwide, including those in the EU and other jurisdictions. In this policy, “we”, “us”, or “our” refer to Cogaid Solutions Pvt Ltd (8/1/1 Hardutt Rai Chamarla Road, Howrah 711101, India; contact: hello@cogaid.tech), the data controller responsible for this service. As required, we include our legal company name and address. Makersfuel is an AI-powered gamified accelerator platform offering collaborative tools (e.g. Monthly Sprints, AI Employees, document repositories) for early-stage and solo startup founders. This policy describes the types of Personal Data and other information we collect, why and how we use it, with whom we share it, your rights under applicable law (including the EU's GDPR), and how we protect your data.

Definitions

To ensure clarity, we define some key terms used in this Privacy Policy (GDPR Article 12 requires clear language):

- **Personal Data:** any information relating to an identified or identifiable individual (e.g. name, email, IP address).
- **Usage Data:** information on how you use our Services (e.g. login times, pages visited, actions taken).
- **Cookie:** a small file placed on your device that enables certain site functions, such as remembering preferences or collecting analytics.
- **Service Providers (Processors):** third parties (e.g. Stripe, Google, Cloudflare) that process data on our behalf.
- **EU/EEA:** European Union and European Economic Area countries.
- **GDPR:** the EU General Data Protection Regulation, which grants certain rights to individuals and imposes obligations on data controllers.

Personal Data We Collect

When you sign up for Makersfuel or use our platform, we collect the following **Personal Data** directly from you:

- **Registration data:** your name, email address, password, startup name, and country of residence. This is required to create your account and profile.
- **Profile/Content data:** any additional information you provide in your profile or tasks (e.g. biography, profile photo, startup details).
- **User-generated content:** tasks you submit, comments, or other contributions. *Please note:* such content is publicly viewable by other Makersfuel users (i.e. it may be shared on the platform), and we are not responsible for how other users use or share your public content.

We also collect **Usage Data** automatically when you visit or interact with the platform:

- **Device and usage information:** IP address, browser type, operating system, device identifiers, access times, and pages viewed.
- **Analytics data:** we use Google Analytics 4 (Google LLC) to collect aggregate usage statistics about visits and navigation, which helps us improve the platform. Google Analytics uses cookies and is a data processor under GDPR, acting on our behalf while we remain the data controller.

Finally, we use **cookies and similar tracking technologies** (see the Cookie Policy below). Session cookies are used for site functionality (keeping you logged in, for example). Non-essential cookies (e.g. analytics and preference cookies) are set only with your consent. We do not collect sensitive personal data (such as racial or health information) through the platform, nor do we systematically collect any biometric data.

How We Use Your Data

We use the collected data for the following purposes:

- **Providing and operating the Service:** to create and maintain your account, authenticate logins, manage subscriptions, and deliver the Services you request. Your registration data is used to operate your account and provide customer support.
- **Payment processing:** we use Stripe (a third-party payment processor) for billing and subscription payments. Stripe processes your payment details (e.g. credit card information) directly and securely; we do *not* collect or store your financial information on our servers. For subscription services, we share your email/name with Stripe to create the payment profile. (Stripe is PCI-DSS compliant and will not share your raw card data with us.)
- **Service improvement and analytics:** to analyze and improve our platform and features, we use Google Analytics 4 for aggregate statistics and insights. This includes identifying popular features, monitoring system performance, and detecting errors. We may also use aggregated usage data to personalize and enhance the experience (e.g. suggesting relevant tasks). Such analysis is based on our legitimate interests and helps us maintain and improve the platform.
- **Communications:** to send you transactional emails and updates related to your account (such as changes to terms, service notifications, and technical notices). We may also send marketing or promotional communications (e.g. new features or offers) if you have opted in to receive them. You can opt out of marketing communications at any time by using the unsubscribe link or emailing us.
- **Security and fraud prevention:** to detect and prevent abuse, fraud, or unauthorized use of the service. For example, we (and Cloudflare, which provides CDN/security services) monitor traffic for suspicious activity. Ensuring integrity and confidentiality of data is part of GDPR's principles.
- **Legal compliance:** to comply with any applicable laws or regulations, such as accounting or tax obligations. For instance, we may retain records of subscriptions and transactions to meet financial reporting requirements.

All processing of your Personal Data is done on legal grounds permitted by law. Primarily, we rely on the following **legal bases** under the GDPR:

- **Performance of a contract:** We need certain data (e.g. your registration info) to fulfill our agreement with you (providing access to Makersfuel). Without this data we could not create or maintain your account.
- **Consent:** For specific cases like non-essential cookies or marketing emails, we ask for your explicit consent and you may withdraw it at any time.
- **Legitimate interests:** We have a legitimate interest in running and improving the platform (e.g. analyzing usage to improve features, preventing fraud, maintaining security). In each case, we balance our interests against your privacy rights.
- **Legal obligation:** Where required by law (such as financial record-keeping), we process data to comply with regulatory requirements.

When we rely on **legitimate interests**, we only process data as reasonably expected by users and take steps to protect your privacy. If consent is given, you have the right to withdraw it anytime (without affecting the lawfulness of prior processing).

Data Sharing and Disclosure

We do *not* sell or rent your Personal Data to third parties. We share your information only in the following ways:

- **Service Providers:** We share data with trusted third-party service providers who perform functions on our behalf under strict confidentiality and security obligations. These include:
 - **Stripe, Inc.:** for payment processing (as noted, to collect subscription fees).
 - **Google LLC (Google Analytics):** for analytics and usage tracking.
 - **Cloudflare, Inc.:** for website hosting, content delivery, and security.
 - **Supabase, Inc.:** as our cloud database and backend service provider, which stores user data in encrypted form.
 - **CookieBot (Cybot A/S):** for cookie consent management on our site.
 - **Email Service Providers:** (e.g. SendGrid or Mailgun) to send emails on our behalf.

- Each of these processors may have access to personal data only to the extent needed to provide their services. We require them to protect your data and not to use it for their own purposes. Under the GDPR, sharing data with processors is permitted as long as we are transparent about it and have a legal basis. We list these specific providers for transparency; our Privacy Policy includes the broad categories of companies as recommended (e.g. payment processors, analytics providers).
- **Public/Other Users:** Your profile information and any user-generated content you post on Makersfuel (such as tasks or comments) will be visible to other platform users. You should be careful not to include sensitive or confidential information in public content, as we are not responsible for the actions of other users.
- **Legal and safety purposes:** We may access, preserve, and share your information with government authorities or other parties if we believe it is reasonably necessary to comply with a law, to enforce our Terms of Service, or to protect the rights, property, or safety of us, our users, or others.

In all cases of data sharing, we abide by GDPR and other applicable privacy laws. For example, if we share data with Google, we make users aware that Google will receive analytics data.

Cookies and Tracking Technologies

Cookies are used to make our site work and to collect information about your visit. As required by law, we provide a Cookie Policy and obtain consent for non-essential cookies. In fact, “Most major data privacy laws, including the GDPR, require you to have a cookie policy on your website if you use cookies to collect user data”.

- **Necessary cookies:** These are essential for the platform to function (e.g. keeping you logged in, saving your consent preferences). We do not require your consent for strictly necessary cookies.
- **Analytics cookies:** We use Google Analytics 4, which sets first-party cookies to measure usage and traffic. These cookies help us understand how users interact with Makersfuel so we can improve the site. We will only place these analytics cookies if you have consented via our CookieBot banner.
- **Preference cookies:** CookieBot itself sets a cookie to store your cookie preferences (i.e. which categories you accept).
- **Third-party cookies:** We do not place social or advertising cookies by default. Any third-party tools (e.g. embedded content, charts) will only set cookies if you consent.

Our CookieBot integration provides a banner on first visit, allowing you to accept or decline non-essential cookies. You can change or withdraw your consent at any time using the cookie settings on the site or through your browser preferences. Detailed information about each cookie category (purpose, duration) is available in our Cookie Policy section on the site.

International Data Transfers

Makersfuel is a global service, and some of our servers and providers are located outside your country. For example, Google, Stripe, Cloudflare, and Supabase operate data centers in the US and other countries. Under the GDPR, transferring personal data to non-EU countries is allowed only if adequate safeguards are in place.

We take appropriate measures to protect data during international transfers. These include:

- Entering into Standard Contractual Clauses (SCCs) or relying on an adequacy decision (e.g. the EU-U.S. Data Privacy Framework, under which Google, Stripe, and Cloudflare participate) to ensure compliance with EU privacy laws.
- Ensuring our providers implement strong security and data protection controls.

By using our service, you consent to the transfer and processing of your data in countries outside your home country. We ensure any such transfers comply with applicable law and protect your rights.

Data Retention

We keep your Personal Data only as long as necessary to fulfill the purposes outlined in this policy or as required by law. Specifically, *storage limitation* is a key GDPR principle: we will not retain your data longer than needed. For example:

- **Account data:** We retain your registration and profile information for as long as your account is active. If you delete your account, we may retain some data for a short period (e.g. 30 days) in case you change your mind, after which your data will be permanently deleted from our servers.

- **Transactional data:** Payment records (processed by Stripe) are retained by Stripe per their policies; we store minimal transaction metadata (e.g. date, amount) to comply with financial record-keeping obligations.
- **Analytics and logs:** Aggregated usage statistics are retained for improving our service. We anonymize or delete old logs and analytics data in accordance with our internal data retention schedule.

If you have any specific questions about our retention periods, please contact us. In general, once data is no longer needed for a legitimate purpose (or required by law), it is securely deleted or de-identified.

Your Data Protection Rights

If you are an individual subject to the EU GDPR, you have several rights regarding your personal data. These include (among others) the right to:

1. **Be informed:** You have the right to know how we collect and use your personal data. This Privacy Policy is part of that obligation.
2. **Access:** You can request a copy of the personal data we hold about you.
3. **Rectification:** You can request correction of any inaccurate or incomplete data about you. (You can also update much of your data directly in your account profile.)
4. **Erasure ("Right to be forgotten"):** You can ask us to delete your personal data, subject to legal exceptions (e.g. we may need to keep some data for compliance).
5. **Restriction of processing:** You can ask us to limit how we use your data (for example, if you contest its accuracy).
6. **Data portability:** You can request a transfer of your data to another service provider, in a structured, commonly used electronic format.
7. **Objection:** You can object to certain processing activities (e.g. direct marketing or processing based on legitimate interests) if you believe your rights override our reasons for processing.
8. **Withdraw consent:** Where we rely on your consent (e.g. for non-essential cookies), you can withdraw it at any time without affecting processing done prior to withdrawal.

These rights correspond to the data subject rights defined in the GDPR. To exercise any of these rights, please contact us at hello@cogaid.tech. You will not be charged a fee for making a request. We may need to verify your identity before fulfilling your request. We will respond within one month (as required by GDPR) or inform you if an extension is needed.

If you are in the European Union and believe we have not addressed your request properly, you also have the right to lodge a complaint with the relevant data protection authority in your country.

Children's Privacy

Makersfuel is not intended for children. We do not knowingly collect personal data from children under the age of 16 (the age of consent under GDPR) or under 13 (COPPA standard in the U.S.) without parental consent. According to the GDPR, processing of a minor's data under 16 is only lawful with parental permission. Since we do not have age verification, if we learn that a child under these ages has provided us with personal data, we will delete it. By using Makersfuel, you represent that you are at least the applicable age of consent and that any content you submit is your own or you have permission to share it.

Third-Party Services and Links

Our platform may contain links to other websites or services (for example, social media logins or resources). This Privacy Policy does not apply to those third parties, and we encourage you to review their privacy policies. We also integrate third-party content (for instance, embedded videos or tools); they may collect data as described in their own policies.

Security

We take reasonable measures to protect your Personal Data. This includes using industry-standard security measures such as SSL/TLS encryption for data in transit, secure password storage, and routinely updating our systems. Cloudflare helps protect against DDoS attacks and provides a secure content delivery network. Despite these measures, no internet system

is completely secure, so we cannot guarantee absolute security. In the event of a data breach, we will notify affected users and authorities as required by law.

Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes in our practices or legal requirements. We will post the revised policy on this page with the date of update. If changes are significant, we will inform users (e.g. via email or a notice on the site). Your continued use of Makersfuel after such changes means you accept the updated policy.

Contact Information

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, you may contact us at:

Cogaid Solutions Pvt Ltd (Makersfuel)
8/1/1 Hardutt Rai Chamaria Road, Howrah 711101, India
Email: hello@cogaid.tech

We will make reasonable efforts to address your inquiries and uphold your privacy rights.