BankLicenseWiki
The free, sourced encyclopedia of banking licenses
banklicensewiki.com

Privacy policy

From BankLicenseWiki, the free encyclopedia of banking licenses · Last updated 26 November 2026

In short: BankLicenseWiki has no user accounts. It has no advertising. It has no analytics and sets no cookies. Fonts and images are served from our own site. Reading the site involves only the technical data your browser sends to our hosting provider, such as your IP address. If you suggest an edit or email us, we use what you send only to review it and reply.

1. Controller

The controller of your personal data under the General Data Protection Regulation (Regulation (EU) 2016/679, "GDPR") is the operator of banklicensewiki.com. Contact for data protection matters: see the Legal notice.

2. Data we process

a) Visiting the website

When you open a page, your browser sends technical data to the server: your IP address, the date and time, the page requested, the referring page, and your browser and operating system. Our hosting provider processes this data to deliver the page and to protect the service against attacks and abuse.

- **Purpose:** delivering the website and keeping it secure.
- **Legal basis:** Article 6(1)(f) GDPR (our legitimate interest in operating a secure website).
- **Retention:** server logs are kept by the hosting provider only for a short period for operation and security, and are then deleted.

b) Contacting us

If you email us, we process your email address, name (if given) and the content of your message to answer you.

- **Legal basis:** Article 6(1)(f) GDPR (answering enquiries); Article 6(1)(b) GDPR where your message relates to a contract.
- **Retention:** until your enquiry is resolved, then for as long as needed to document it or as required by law, normally no longer than 3 years.

b2) Chatting with us on WhatsApp

The "Chat with us" button opens WhatsApp, a service of WhatsApp Ireland Limited (Meta). Our pages do not load any WhatsApp code; nothing is sent to WhatsApp unless you click the button. If you write to us there, WhatsApp processes your phone number, profile name and messages under its own privacy policy, and we process them to answer you (Article 6(1)(f) GDPR, or 6(1)(b) where your message relates to a contract). We delete chats once your question is resolved, normally within 12 months, unless we must keep them longer by law. WhatsApp may transfer data outside the EEA; see WhatsApp's privacy policy.

c) Booking a consultation or sending an inquiry

When you book a private consultation or send an inquiry through our consultation page, we process: your name, email address, the topic, your message, the chosen appointment time and your time zone, and, only if you provide them, your phone number, company and country of interest. Each request gets a reference number (for example CFW-2026-0001). We also store a one-way hash of your IP address to prevent spam and abuse.

- **Purpose:** arranging and holding the consultation, answering your inquiry, and preventing abuse.
- **Legal basis:** Article 6(1)(b) GDPR (steps at your request before entering into a contract); Article 6(1)(f) GDPR for answering general inquiries and preventing abuse.
- **Retention:** the IP hash is deleted after 30 days. Requests are deleted 24 months after they are closed, unless a longer period is required by law (for example accounting records if a paid service follows) or needed to establish or defend legal claims.
- **Who sees it:** only the people who handle consultations. It is stored in a separate database from the encyclopedia content. We do not use third-party booking or form services.

c2) Suggesting an edit or reporting content

When you use "Suggest an edit" we process: the article concerned, the type of suggestion, your message, any quoted text and source link, and, only if you provide them, your name and email address. We also store a one-way hash of your IP address to prevent spam and abuse; it cannot be turned back into your IP address.

- **Purpose:** reviewing and acting on your suggestion, replying to you, crediting you by name if you ask, handling reports of illegal content under the EU Digital Services Act, and preventing abuse.
- **Legal basis:** Article 6(1)(f) GDPR (our legitimate interest in keeping the encyclopedia accurate and the service free of abuse); Article 6(1)(c) GDPR for handling notices of illegal content.
- **Retention:** the IP hash is deleted after 30 days. Suggestions are deleted 12 months after a decision, unless we need them longer to establish or defend legal claims. If you are credited, your name stays on the article until you ask us to remove it.
- **Who sees it:** only our editors. Your email address is never published.

d) Search on the site

Site search runs entirely in your browser. Your search terms are not sent to us or to anyone else.

3. What we do not do

- No cookies or similar technologies (see the Cookie policy).
- No analytics, tracking pixels, advertising or social media plug-ins.
- No third-party fonts or content delivery networks: fonts, flags and images are served from our own domain.
- No profiling or automated decision-making within the meaning of Article 22 GDPR.
- We do not sell personal data.

4. Recipients and processors

We use these processors, each under a data processing agreement:

- **Netlify, Inc.** (USA): hosts the website. Netlify is certified under the EU–U.S. Data Privacy Framework, which the European Commission has recognised as providing an adequate level of protection (Article 45 GDPR).
- **Railway** and **MongoDB**: host our editorial system and databases, which store articles, the suggestions you send, and consultation requests.

Where personal data is transferred outside the European Economic Area, we rely on an adequacy decision or on the European Commission's Standard Contractual Clauses.

We may disclose data to public authorities only where the law requires it.

5. Your rights

Under the GDPR you have the right to: access your data (Art. 15); rectification (Art. 16); erasure (Art. 17); restriction of processing (Art. 18); data portability (Art. 20); and to **object** at any time to processing based on our legitimate interests (Art. 21). To exercise these rights, contact us.

You also have the right to lodge a complaint with a supervisory authority, in particular in the EU Member State where you live or work. For us, the lead authority is the President of the Personal Data Protection Office (Prezes Urzędu Ochrony Danych Osobowych, UODO) .

6. Do you have to provide data?

No. You can read the site without providing any personal data beyond the technical data needed to deliver pages. Suggesting edits and contacting us are voluntary; name and email are optional, except for reports of illegal content, where the Digital Services Act requires them.

7. Links to other websites

Articles link to official regulators and registers and other external sites. Once you follow such a link, the privacy policy of that website applies.

8. Changes

We will update this policy whenever we change how the site processes personal data, for example before adding analytics, a newsletter or public contributions. The date at the top shows the current version.

Source: https://banklicensewiki.com/privacy-policy/
Version: last updated 26 November 2026. Check the online version for later changes.

© 2026 BankLicenseWiki. BankLicenseWiki is a free, independent encyclopedia of banking licenses: what each supervisor requires to authorise a bank and how depositors are protected, across 10 jurisdictions. General information, not legal or investment advice. Confirm with the regulator or a qualified adviser before acting.