

Privacy Policy

Effective 28 October 2026 - boringandrich.com

This Privacy Policy explains how ArrowBow Software Solutions Ltd., a company incorporated in the British Virgin Islands with its registered office at ABM Corporate Services, Ltd, 1st Floor, Columbus Centre, P.O. Box 2283, Road Town, Tortola VG1110, British Virgin Islands ("ArrowBow", "we", "us" or "our") collects, uses and shares information when you use boring&rich (the "Service"). By using the Service you agree to this Policy.

1. Information we collect

Account information. When you sign in with Google, we receive basic profile information: your name, email address and profile picture. We do not receive your Google password.

Membership and payment information. Memberships are processed by Stripe. Stripe handles your card details directly; we receive limited billing information such as a customer and subscription identifier, your plan, its status and renewal date, and the email used at checkout, but not your full card number.

Email preferences. We record whether you have turned signal emails on or off, and an unsubscribe token used in our emails.

Technical and usage information. We automatically collect technical data such as IP address, device and browser type, and aggregated, privacy-friendly usage statistics (such as pages viewed). We use cookies and similar technologies as described below.

Public data. The research itself is built from public company filings and market data. That data is not collected from you.

2. How we use information

We use information to: provide and operate the Service; authenticate you and keep your account secure; manage your membership, billing and access to members-only content; send transactional and service email, including signal emails when the model portfolio changes (which you can turn off at any time) and receipts; respond to your requests; measure and improve the Service; prevent fraud and abuse; and comply with legal obligations. We do not use your information to give you personal investment advice and we do not sell it.

3. How we share information

We do not sell your personal information. We share it only with: service providers that process it on our behalf under confidentiality obligations, namely Google (sign-in), Stripe (payments), Resend (email delivery), Vercel and Hetzner (hosting and infrastructure); parties to a corporate transaction such as a merger, acquisition or asset sale; and authorities or others where we believe in good faith it is necessary to comply with law, enforce our terms, or protect the rights, safety or property of ArrowBow, our users or the public.

Aggregated or de-identified information that cannot reasonably be used to identify you may be shared freely.

4. Cookies and similar technologies

We use a small number of cookies and similar technologies that are needed to run the Service: to keep you signed in, to protect sign-in against forgery, and to remember preferences. Our usage statistics are collected without advertising or cross-site tracking cookies. You can control cookies through your browser settings; blocking them will sign you out and may affect functionality.

5. Data retention

We keep personal information for as long as your account or membership is active and as needed to provide the Service, and thereafter only as required to comply with legal, tax and accounting obligations, resolve disputes, prevent abuse and enforce our agreements. You can ask us to delete your account, after which we will delete or de-identify your personal information except where retention is legally required (for example, billing records).

6. Security

We use administrative, technical and organisational measures designed to protect information, including encryption in transit, access controls and keeping payment card data with Stripe rather than on our systems. No method of transmission or storage is completely secure, however, and we cannot guarantee absolute security.

7. Your rights and choices

Depending on where you live, you may have rights to access, correct, delete, restrict or object to the processing of your personal information, to data portability, and to withdraw consent. You can exercise many choices directly in the Service, for example turning signal emails off on your account page, using the unsubscribe link in any email, or managing and cancelling your membership through the billing portal.

To make a request, contact us at privacy@boringandrich.com. We will respond consistent with applicable law and may need to verify your identity. You also have the right to lodge a complaint with your local data-protection authority.

8. International transfers

We and our service providers operate internationally, and your information may be processed and stored in countries other than where you live, including the United States and the European Union, which may not provide the same level of data protection. Where required, we rely on appropriate safeguards for such transfers, such as standard contractual clauses.

9. Children

The Service is not directed to, and may not be used by, anyone under 18. We do not knowingly collect personal information from children. If you believe a child has provided us information, contact us and we will delete it.

10. Changes to this Policy

We may update this Policy from time to time. Material changes take effect when we post the updated Policy and revise the effective date. Your continued use of the Service after that constitutes acceptance.

11. Contact

For privacy questions or requests, contact privacy@boringandrich.com, or write to ArrowBow Software Solutions Ltd. at its registered office above.

ArrowBow Software Solutions Ltd., a company incorporated in the British Virgin Islands (BVI Business Companies Act, 2004). Registered office: ABM Corporate Services, Ltd, 1st Floor, Columbus Centre, P.O. Box 2283, Road Town, Tortola VG1110, British Virgin Islands.