

Legal

Privacy Policy, Text Messaging Terms and Terms of Use

Text messaging is not currently enabled.

Fintech Regulatory Futures Index – Privacy Policy

Effective date: 13 October 2026

1. Who we are and what this policy covers

The Fintech Regulatory Futures Index (the “Index”) is a project of The Fintech Foundation (“the Foundation,” “we,” “us”), a nonprofit organization recognized under section 501(c)(3) of the U.S. Internal Revenue Code and based in Washington, DC. The Foundation is the controller of the personal information described in this policy.

This policy applies to regdex.org and any related pages, accounts, forms, email and text-message communications we operate (together, the “Site”). It does not cover the websites of other organizations we may link to, including our supporting partner, the Global Finance & Technology Network (GFTN), which has its own privacy practices.

How to reach us: privacy@thefintechfoundation.org · (771) 772 - 6077 ·

The Fintech Foundation,

1717 N Street NW, STE 1

Washington, DC, 20036.

2. The Site in brief

Anyone can read the Index’s published standards (the “Canon”), its methodology and background material without an account. If you create an account you can create your own editable version of the Canon, propose changes to the standards, and take part in public discussion of proposals in the Proposals Library. Proposals, comments and contributor names are public by design; this is a transparent, open process for developing regulatory standards, not a private workspace. The Site also offers a “Have Your Say” page where anyone can send us feedback on the methodology or suggest new indicators without creating an account.

3. Information we collect

Information you give us.

- Account information: your name, email address, organizational affiliation, password or login credentials, and any profile details you choose to add (for example a title, a country, or a short biography).
- Contributions: the proposals, edits, comments and discussion you post, the version history of your edits, and the fact that a proposal was accepted, declined or is pending.

- Feedback forms: your name, email address and affiliation, and the feedback or indicator suggestions you submit through “Have Your Say.”
- Mobile number and text-message consent: if you choose to receive text messages, your mobile number, the date and time you opted in, the consent language you saw, and your later opt-out, if any.
- Email preferences: which categories of email you have asked to receive or declined.
- Correspondence: anything you send us by email or through the Site.

Information collected automatically. When you use the Site we and our service providers record your IP address, browser and device type, the pages you visit, the time of your visit, and the referring page. We use cookies and similar technologies to keep you logged in, remember your preferences and understand how the Site is used. See section 3.A below for more information. We do not use advertising trackers.

What we do not collect. We do not process payments on the Site and do not collect payment card information. We do not collect biometric data, precise location, or information about children (see section 11).

3A. Cookies, similar technologies and analytics

The Site uses cookies and similar technologies for the purposes described below. Cookies are small files stored on your device when you visit a website.

Login, preferences and other functional storage. We use cookies and browser storage to support login, remember your choices and save drafting information, as described below.

Login. We use Supabase cookies to keep you signed in. These cookies are set and read by us and Supabase. They have a lifetime of up to 400 days, refreshed during use. This cookie lifetime is separate from the validity period of the login tokens used to authenticate you.

Preferences and drafts. We use browser storage to remember your analytics choice, language and theme, and to save drafts. This information generally remains until it is changed or removed, or your browser storage is cleared. Temporary sign-in and editing information is held for the duration of the browser tab session.

You can block or delete cookies and clear browser storage through your browser settings. However, doing so may prevent certain features from working, including the ability to stay logged in, and may remove stored preferences or drafts.

Analytics. With your consent, we use Google Analytics 4, provided by Google, and PostHog to understand how visitors use the Site and identify improvements.

Our analytics includes information about visits and interactions with the Site. PostHog also enables us to analyse usage events and clicks, produce heatmaps showing where visitors interact with pages, review session recordings that replay interactions with the Site, and investigate errors and performance issues.

Google Analytics cookies. Google Analytics uses `_ga` cookies to distinguish visitors and sessions. These cookies are set through Google’s analytics technology, and we access the resulting analytics through Google. Their default lifetime is two years, subject to browser limits.

PostHog cookies and browser storage. PostHog uses cookies and browser storage for usage analytics, heatmaps and session recordings. We access this information through PostHog. PostHog cookies have a default lifetime of 365 days. Its local-storage entries do not have an automatic expiry.

Your analytics choices. You can allow or decline optional analytics through our banner. You can change your choice or withdraw your consent at any time, free of charge, through the “Cookie settings” link on the Site. If you decline or withdraw consent, we will not collect further information for these optional analytics purposes.

Declining analytics does not prevent you from using the Site’s core functions. We will still process information needed to provide your account and protect the Site, as explained elsewhere in this Privacy Notice.

4. How we use information

We use personal information to:

- create and administer your account and let you contribute;
- publish your proposals, comments and contributor name as part of the Index’s open methodology process, and keep an accurate record of who proposed what;
- send you the messages you have asked for: account and security notices, updates on the status of your proposals, and, if you opted in, methodology and Index updates by email or text;
- read and act on feedback submitted through “Have Your Say,” which we may reference anonymously in methodology notes;
- run, secure and improve the Site, including understanding which pages are used and diagnosing problems;
- protect the integrity of the process, for example by detecting duplicate accounts, spam or abusive conduct;
- comply with law and enforce our Terms of Use.

For people in the European Economic Area, Switzerland and the United Kingdom, the law requires us to have a legal basis for each way we use personal information. The table below sets out each purpose, the information involved, and the basis we rely on. Where we rely on legitimate interests, we have considered the effect on you and concluded that our interest is not overridden by your rights, and you can object at any time as described in section 7. Where we rely on consent, you can withdraw it at any time without affecting earlier processing.

Purpose	Personal data used	Legal basis
Creating and administering your account, authenticating you, and letting you contribute	Account information; login credentials; profile details; information received from a third-party login provider, if used	Performance of our contract with you (the Terms of Use)

Purpose	Personal data used	Legal basis
Publishing your proposals, comments and contributor name, and keeping an attributable record of who proposed what and when	Contributor name; affiliation; contributions and their version history; proposal status	Performance of our contract with you (the Terms of Use); our legitimate interest in maintaining an accurate and attributable public record of the Index's standard-setting process
Sending account and security notices, password resets, and updates on the status of your proposals	Name; email address; account activity	Performance of our contract with you (the Terms of Use)
Sending optional methodology and Index updates by email	Name; email address; email preferences	Your consent, which you can withdraw at any time using the unsubscribe link or your account settings
Sending optional text messages	Mobile number; opt-in date and time; consent text shown; opt-out record	Your consent, which you can withdraw at any time by replying STOP or in your account settings
Keeping records that you gave, and later withdrew, consent to email or text messages	Email address or mobile number; timestamp; consent text shown; IP address at opt-in	Compliance with our legal obligations under U.S. telemarketing and electronic communications law (including the Telephone Consumer Protection Act and CAN-SPAM Act); our legitimate interest in demonstrating that consent was given and in defending legal claims
Reading and acting on feedback submitted through "Have Your Say" and referencing it anonymously in methodology notes	Name; email address; affiliation; the feedback submitted	Our legitimate interest in developing and improving the Index methodology in response to feedback from the community it serves
Running, securing and diagnosing problems with the Site	IP address; browser and device type; server and security logs; pages visited; timestamps	Our legitimate interest in keeping the Site available, secure and functioning correctly.
Understanding how the Site is used in order to improve it	Analytics data as described in the Cookies and Similar Technologies section	Your consent, where consent is required for the analytics tools we use; otherwise our legitimate interest in understanding how the Site is used.
Protecting the integrity of the Index process, including detecting duplicate accounts, spam, coordinated manipulation of proposals and abusive conduct	Account information; IP address; contributions; account activity	Our legitimate interest in preserving the integrity and fairness of an open standard-setting process and in enforcing our Terms of Use
Responding to your correspondence and requests, including requests to exercise your rights	Correspondence; account information needed to verify your identity	Compliance with our legal obligations; our legitimate interest in responding to people who contact us

Purpose	Personal data used	Legal basis
Sharing aggregated participation statistics with GFTN and in public reporting	Aggregated, non-identifying statistics only	Not personal data once aggregated; where any personal data is shared, our legitimate interest in reporting to our supporting partner on the Index's reach
Complying with law, responding to legal process, and establishing, exercising or defending legal claims	Any of the above, as relevant	Compliance with our legal obligations; our legitimate interest in protecting our legal position
Transferring information if the Index moves to another nonprofit host	Any of the above, as relevant	Our legitimate interest in ensuring continuity of the Index

5. When we share information

We share personal information only as described here. We do not sell personal information, and we do not share it with anyone for their own marketing.

- Publicly, by design. Your contributor name, affiliation, proposals, comments and their status are visible to anyone who visits the Site and may be indexed by search engines. Feedback submitted through “Have Your Say” is not published, but may be referenced anonymously in methodology notes.
- Service providers acting for us. We use service providers for website hosting, email and text-message delivery, analytics, account authentication, and website development and maintenance. Where these providers access personal information on our behalf, they do so under contracts that limit their use of the information to provide services to us.
- Legal and safety. If required by law, legal process or a government request, or where we believe in good faith that disclosure is needed to protect the rights, safety or property of the Foundation, our users or others.
- Organizational changes. If the Index or the Foundation is reorganized or the project is transferred to another nonprofit host, information may transfer as part of that change, subject to this policy.

Text-message information. No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging originator opt-in data and consent will not be shared with any third parties, except with our messaging service provider solely to deliver the messages you have requested and as required by law.

We may also share information that has been aggregated or anonymized so that it no longer identifies you, for example participation statistics by region.

6. Your choices

- Email. Every non-essential email we send includes an unsubscribe link, and you can change your email preferences in your account settings. You will still receive messages needed to run your account, such as security notices, password resets and responses to your requests.

- Text messages. Reply STOP to any message to opt out, or HELP for assistance. You can also opt out in your account settings or by contacting us. Opting out stops all further texts except a single confirmation that you have been unsubscribed. Text messages are never a condition of using the Site or creating an account. Full program terms are in our Text Messaging Terms.
- Cookies. You can control cookies through your browser settings. If a cookie banner is used: you can also change your choices at any time through the “Cookie settings” link on the Site. Disabling cookies may mean you cannot stay logged in.
- Your profile. You can edit your name, affiliation and other profile details at any time in account settings. Because proposals and comments are public, edits to your profile do not change earlier public records of what you proposed, though your current display name is shown alongside them.

7. Your rights

Wherever you live, you can ask us to access, correct or delete your personal information, to receive a copy of it in a portable form, or to stop or limit particular uses, and you can object to processing based on our legitimate interests. To make a request, use the tools in your account settings or write to privacy@thefintechfoundation.org. We will verify that the request comes from you, respond within 30 days (or the shorter period local law requires), and we will not treat you differently for exercising your rights. If we decline a request, we will explain why and how to appeal.

If you are in the EEA, Switzerland or the UK. You have the right to:

- Access the personal data we hold about you;
- Request corrections to inaccurate information;
- Request deletion of your data;
- Transfer your data to another controller;
- Object to or restrict how your data is used;
- Withdraw your consent at any time without affecting earlier processing; and
- complain to your national data protection authority (in the UK, the Information Commissioner’s Office).

We would appreciate the chance to address your concern first. Our representative in the EU is VeraSafe Ireland Ltd.; Address: Unit 3D North Point House, North Point Business Park, New Mallow Road, Cork T23AT2P, Ireland; Phone: +420 228 881 031; Email: info@verasafe.com. Our representative in the UK is VeraSafe United Kingdom Ltd.; Address: 37 Albert Embankment, London SE1 7TL, United Kingdom; Phone: +44 (20) 4532 2003; Email: info@verasafe.com.

In the UK, you also have the right to complain to us if you consider that we have infringed applicable data protection law in connection with your personal data. You can make a complaint by contacting us at privacy@thefintechfoundation.org.

If you are in the United States. Certain state privacy laws give residents specific rights, including the right to opt out of the sale of personal information or its use for targeted advertising. We do not sell personal information or use it for targeted advertising. We honor Global Privacy Control signals where the law requires.

8. How long we keep information

We keep personal information only as long as needed for the purposes described in this policy, and then delete or anonymize it. Our standard periods are:

Information	Kept for	Notes
Account information	While your account is active, then deleted within 30 days of account deletion	Except where kept under the rows below
Proposals, comments and their history	Retained as part of the public record of the Index	On account deletion your name is replaced with “[Former contributor]”; the content remains because other proposals and the Canon build on it. See section 9
Have Your Say submissions	3 years, then anonymized	Retained as part of the methodology record
Mobile number	Deleted within 30 days after you opt out or delete your account, except where retained as part of the limited consent records described below.	
Text-message and email consent records (number or address, timestamp, consent text shown, IP address)	4 years after opt-out	Kept as evidence that consent was given, as U.S. law expects
Server and security logs	90 days	Longer if needed to investigate an incident
Correspondence with us	3 years	
Cookies	For the lifetimes shown in the Cookies section, you can delete them at any time through your browser.	

We may keep information longer where the law requires it, to resolve a dispute, or to enforce our Terms.

9. Deleting your account

You can delete your account at any time from account settings, or by emailing privacy@thefintechfoundation.org from the address on your account. Within 30 days we will delete your account information and mobile number, except for the limited information retained for the periods and purposes described in section 8, stop all communications, and replace your name on public contributions with “[Former contributor].”

Because the Index is an open standard-setting process, proposals and comments that others have already read, discussed or built on stay part of the public record after your name is removed, subject to your rights under applicable data protection law. If a contribution contains personal information you want

removed, or you have a particular reason to want the content itself taken down, tell us when you make the request and we will consider it individually, taking account of your rights and the integrity of the record, and will erase personal information where required by applicable law.

10. Security and international transfers

We use reasonable technical and organizational safeguards appropriate to the kind of information we hold, including encryption in transit, access controls and logging. No system is completely secure, and we cannot guarantee security. If we become aware of a breach affecting your information we will notify you and any regulator as the law requires.

The Foundation is based in the United States and the Site is hosted there. If you use the Site from outside the United States, your information is transferred to and processed in the United States, where the privacy laws in place may differ from your own. For transfers from the EEA, Switzerland or the UK we rely on the European Commission's Standard Contractual Clauses and the UK Addendum with our service providers, and on your consent or the necessity of the transfer for our contract with you where those apply. You may contact us at privacy@thefintechfoundation.org to request further information about the safeguards that apply to your personal data to obtain a copy of the relevant contractual safeguards.

11. Children

The Site is intended for adults working in or studying financial regulation. You must be at least 18 to create an account. We do not knowingly collect personal information from anyone under 18; if we learn we have, we will delete it. Parents or guardians who believe a child has provided us information can contact us at the address above.

12. Changes to this policy

We will post any changes on this page and update the effective date. If a change materially affects how we use information you have already given us, we will notify account holders by email before it takes effect.

13. Contact

The Fintech Foundation · privacy@thefintechfoundation.org · (771) 772 - 6077

Fintech Regulatory Futures Index – Text Messaging Terms

- Program. The Regulatory Futures Index Updates text-message program is operated by The Fintech Foundation. Messages tell you about the status of your proposals, changes to the Index methodology, and occasional Index-related announcements. We do not send promotional messages for third parties.
- Consent. You join by checking the text-message box when you create or update your account and entering your mobile number. Consent to receive texts is not a condition of creating an account or of using any part of the Site. By opting in you agree to receive recurring automated text messages at the number you provided.
- Frequency and cost. Message frequency varies; we expect no more than 4 messages per month. Message and data rates may apply according to your mobile plan.
- Opting out. Reply STOP at any time to stop receiving messages. You will receive one final message confirming you have been unsubscribed, and no further messages unless you opt in again. You can also opt out in your account settings or by contacting us.
- Help. Reply HELP for assistance, email team@thefintechfoundation.org, or call +1 (771) 772 - 6077
- Your information. No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. Text messaging originator opt-in data and consent will not be shared with any third parties, except with our messaging service provider solely to deliver messages and as required by law. See our Privacy Policy for how we handle mobile numbers and consent records.
- Carriers. Participating carriers are not liable for delayed or undelivered messages. The program is available on major U.S. carriers. The program is limited to U.S. mobile numbers on participating carriers.
- Changes. We may update these terms; changes take effect when posted. Contact: The Fintech Foundation, 1717 N Street NW, STE 1, Washington, DC, 20036, team@thefintechfoundation.org, +1 (771) 772 - 6077.

Fintech Regulatory Futures Index – Terms of Use

Effective date: 13 October 2026

1. Agreement

These Terms of Use (“Terms”) govern your access to and use of the Fintech Regulatory Futures Index (the “Index”), and any related pages, accounts, forms, tools and communications (collectively, the “Site”). The Site is operated by The Fintech Foundation (“the Foundation,” “we,” “us,” “our”). These Terms, together with the Privacy Policy and Text Messaging Terms (each incorporated herein by reference), form a legally binding agreement between you and the Foundation. By accessing or using the Site, or by creating an account, you acknowledge that you have read, understood and agree to, be bound by these Terms. If you do not agree, you must not access or use the Site. Your continued use of the Site following the posting of revised Terms constitutes your acceptance of such revised Terms.

2. What the Site is

The Index is a global benchmark for comparing fintech regulatory environments, developed through an open, participatory methodology. The Site publishes the Index’s standards (the “Canon”), its methodology and background, and lets registered contributors propose changes to the standards for consideration by other users and working groups. Proposals and the discussion around them are public. As at the date of these Terms, the Index does not publish rankings or assessments of individual jurisdictions.

You do not need an account to read the Canon, the methodology or background material published on the Site. However, you must create an account in order to propose changes to the standards, submit edits, post comments, participate in discussion or appear on the contributor listing. Accounts are subject to section 3.

3. Eligibility and accounts

You must be at least 18 years old to create an account. By creating an account, you represent and warrant that the information you provide is accurate and complete. You must keep your login credentials confidential, use a reasonably strong password and must not share your login credential with any third party. You are solely responsible for all activity that occurs under your account and must tell us promptly if you believe your account has been used without permission. The Foundation reserves the right to refuse, suspend or terminate any account at its sole discretion.

Only one account is permitted per person. You may not create an account on behalf of another person without their express authorization, and you may not impersonate another person or entity or misrepresent your affiliation. If you register with an organizational affiliation, you represent and warrant that you are permitted to do so.

4. Contributions and licenses

Your contributions. Proposals, edits, comments and other material you submit (“Contributions”) are public. You keep whatever copyright you hold in your Contributions. By submitting Contributions, you grant the Foundation a perpetual, irrevocable, worldwide, royalty-free, non-exclusive, sublicensable through multiple tiers, license to use, reproduce, publish, translate, adapt and distribute your Contributions, to incorporate them in whole or part into the Canon and the methodology, and to sublicense them under the terms of license applied to the Canon in section 5. You agree that your Contributions may be edited, combined with others’ work, accepted or declined, and that the Foundation is not obliged to adopt any proposal. To the extent permitted by applicable law, you waive, or agree not to assert, any moral rights or similar rights in your Contributions. The Foundation has no obligation to monitor, review or pre-screen Contributions, but reserves the right to do so, including to remove or edit Contributions in its sole discretion.

Attribution. We display your contributor name with your Contributions and on the contributor listing and, where applicable, on any ranking or listing of contributors whose proposals have been accepted. You may not require attribution beyond what the Site provides, and you may not remove attribution from other contributors’ work. If you delete your account, your name is replaced with “[Former contributor]” as described in the Privacy Policy.

Your responsibility. You represent and warrant that you have all necessary rights, license and permissions to submit your Contributions, that they do not infringe anyone’s rights or breach any confidentiality obligation, that they do not violate any applicable law, and that they do not contain personal information about other people unless those people are public officials acting in an official capacity or have agreed. Contributions reflect the views of their authors, not the Foundation, Global Finance & Technology Network (“GFTN”), any working group member or any contributor’s employer.

Feedback. Feedback submitted through “Have Your Say” is treated as a Contribution under this section. Feedback is not published on the Site but may be referenced anonymously in methodology notes.

5. The Canon and other Site content

The Canon, the methodology and related documents are owned by the Foundation and are published under the Creative Commons Attribution 4.0 International license (CC BY 4.0), which lets you share and adapt them with attribution to the Index. The Index name, the Foundation name and associated logos are trademarks or service marks of the Foundation. You may not use the Foundation marks without prior written permission, except to make fair, accurate reference to the Index in accordance with applicable law. Software that runs the Site is licensed, not sold, and remains ours or our licensors’. All rights not expressly granted in these Terms or the applicable license are reserved. Nothing in these Terms grants any implied license or other rights, whether by estoppel, implication or otherwise.

6. Acceptable use

You agree to use the Site only for its intended purpose, namely: developing and discussing regulatory standards in good faith. Without limiting the foregoing, you agree you agree that you will not:

- harass, threaten, demean or defame others, or post content that is hateful, obscene or incites violence;
- post spam, advertising, or content unrelated to the Index;

- post confidential or non-public supervisory information, material protected by legal privilege, or personal information about others without their consent;
- misrepresent your identity or affiliation, operate multiple accounts to influence discussion, or coordinate to manipulate proposal outcomes;
- scrape, crawl or bulk-download the Site by automated means beyond what any published API or export tools we make available permit, or attempt to bypass access controls;
- introduce malware, interfere with the Site's operation, or probe its security without our written permission;
- reverse engineer, decompile or disassemble any part of the Site, except as permitted by applicable law;
- use the Site or its content to develop a competing product or service; or
- otherwise use the Site in any manner that violates any applicable law or infringes the rights of any third party.

We may remove content, suspend or terminate accounts, and decline proposals at our discretion to protect the process and other users. If you believe your account was wrongly suspended, or content violates these Terms, contact team@thefintechfoundation.org.

7. Communications

By creating an account you agree to receive account and security messages by email. Email and text messages may be delivered through third-party service providers on the Foundation's behalf, and the Foundation is not responsible for failures, delays or errors in delivery caused by those providers. Optional email updates and text messages are sent only if you separately opt in, and you can opt out at any time. Consent to text messages is never required to create or keep an account; the text-message program is governed by our Text Messaging Terms.

8. Not advice; no endorsement

The Index, the Canon, the methodology, proposals and discussion are published for research, education and public policy dialogue. They are not legal, regulatory, investment or compliance advice, and they do not state or imply the position of any regulator, government, GFTN, or any contributor's employer. The Foundation does not endorse any jurisdiction, firm, product or contributor. The Foundation makes no representation as to the accuracy, completeness or currency of any content, and reliance on any content is entirely at your own risk. You are responsible for any decision you make using the Site.

9. Copyright complaints

Copyright information and designated-agent details are pending. For copyright-related concerns in the meantime, please contact The Fintech Foundation at team@thefintechfoundation.org.

10. Disclaimers

The Site and its content are provided “as is” and “as available.” To the fullest extent the law allows, the Foundation disclaims all warranties, express or implied, including warranties of merchantability, accuracy, completeness, fitness for a particular purpose and non-infringement. We do not promise the Site will be uninterrupted, secure or error-free, or that any proposal will be considered or adopted. The Foundation does not warrant that the Site will meet your requirements. The Foundation is not responsible for, and disclaims liability arising from, third party content, links to third-party sites or services, or outages or failures of service providers. Some jurisdictions do not allow certain disclaimers, so parts of this section may not apply to you.

11. Limitation of liability

The Site is provided free of charge. To the fullest extent permitted under applicable law, the Foundation, GFTN, and their respective directors, officers, employees, working group members and agents will not be liable for indirect, incidental, consequential, special or punitive damages, or for lost profits, data or goodwill, arising from your use of the Site, whether based on contract, tort (including negligence), strict liability or any other legal theory, even if the Foundation has been advised of the possibility of such damages, and our total liability for any claim relating to the Site will not exceed USD 100. Nothing in these Terms limits liability that cannot be limited by law, including, for consumers in the EEA and UK, liability for death or personal injury caused by negligence, or for fraud. Nothing in these Terms excludes or limits liability for gross negligence or willful misconduct.

12. Indemnity

You agree to indemnify the Foundation against third-party claims arising from: (a) your Contributions; or (b) your breach of the warranties and representations you provide under these Terms; or (c) your willful violation of these Terms, in each case subject to applicable law.

13. Termination

You can delete your account at any time. We may suspend or terminate accounts that violate these Terms or where necessary to protect the Site or its users, and we may discontinue the Site or parts of it. Where practicable, we will give reasonable notice before suspending or terminating your account, except where immediate action is necessary, including for legal compliance or to address a security threat.

On termination, your right to use the Site ceases immediately. Further: (a) all rights and licenses granted to you under these Terms will immediately terminate, except that the licenses you granted to the Foundation in respect of your Contributions will survive as set out below, and (b) we will process the removal of your account information, cease communications and replace your contributor name in accordance with the timelines and procedures set out in section 9 of our Privacy Policy.

Sections 4, 5 and 8 through 15 survive termination of these Terms.

14. Governing law and disputes

These Terms are governed by the laws of the District of Columbia and applicable U.S. federal law, without regard to conflict-of-laws rules. Any dispute arising out of or in connection with these Terms or your use of the Site shall be brought exclusively in the state or federal courts located in the District of Columbia, and you irrevocably submit to the exclusive jurisdiction of such courts. If you are a consumer in the EEA or UK, nothing in this section deprives you of the protection of mandatory consumer law in your country of residence or of the right to bring proceedings there.

15. General

We may update these Terms; we will post changes on this page with a new effective date and, for material changes, notify account holders by email at least 30 days before they take effect. Continued use after that date is acceptance. If any provision is unenforceable, the rest remains in effect. A failure to exercise or delay in exercising any right under these Terms is not a waiver of that right. Neither the Foundation nor its service providers will be liable for any failure or delay in performing obligations under these Terms caused by circumstances beyond the Foundation's reasonable control, including natural disasters, war, labor disputes, internet or telecommunications failures, or actions of governmental authorities. These Terms, the Privacy Policy and the Text Messaging Terms are the entire agreement between you and the Foundation about the Site. You may not assign these Terms; however, we may assign them to a successor nonprofit host of the Index. Contact: The Fintech Foundation, 1717 N Street NW, STE 1, Washington, DC, 20036, team@thefintechfoundation.org, (771) 772-6077.

If you submitted information through the Site before these Terms took effect, including through the 'Have Your Say' feedback forms, your continued use of the Site constitutes your agreement that such information is governed by these Terms and the Privacy Policy from the effective date.