

DeepTech

Cognitive Infrastructure for the Global Economy.
Estonia | Europe | Global

PRIVACY POLICY

agiQMI.com

Last Updated: September 2026

1. Data Controller

AGI Finance Lab OÜ

Tallinn, Estonia

Representative Office: Milan, Italy

agiQMI.com is the public communication platform of AGI Finance Lab OÜ dedicated to the dissemination of research, methodologies, analytical frameworks, publications, and educational content related to QMI, QLI, QLI-D, Artificial Intelligence, productivity, and economic intelligence.

2. Privacy Principles

AGI Finance Lab processes personal data according to the principles of:

- Lawfulness
- Fairness
- Transparency
- Data minimization
- Purpose limitation
- Integrity
- Confidentiality
- Accountability

in compliance with the General Data Protection Regulation (GDPR) and applicable European legislation.

3. Information We Collect

Technical Data

- IP address
- Browser information
- Operating system
- Access date and time
- Website performance and usage metrics

Information Voluntarily Provided

- Name and surname
- Email address
- Company or organization
- Information submitted through contact forms

4. Purpose of Processing

Personal data may be processed for the following purposes:

- Responding to user inquiries
- Providing requested communications
- Improving website security and functionality
- Producing anonymous and aggregated statistics
- Complying with legal and regulatory obligations

AGI Finance Lab does not sell personal information to third parties.

5. Data Retention

Personal data is retained only for as long as necessary to fulfill the purposes described in this Policy and in accordance with applicable European regulations.

6. Security Measures

AGI Finance Lab implements appropriate technical and organizational measures to protect:

- Personal data
- Digital infrastructure
- Electronic documents
- Information systems

consistent with the company's governance and information protection principles.

7. Data Subject Rights

Users have the right to request:

- Access
- Rectification
- Erasure
- Restriction of processing
- Objection
- Data portability

Requests may be submitted through the official contact channels listed on the website.

8. International Transfers

Where necessary, international data transfers will be carried out exclusively in accordance with GDPR requirements and applicable safeguards.

9. Changes to This Policy

This Privacy Policy may be updated periodically to reflect legal, operational, and technological developments.

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COOKIE POLICY

agiQMI.com

1. Use of Cookies

agiQMI.com uses cookies exclusively for:

- Website security
- Technical functionality
- Anonymous analytical insights
- User experience improvement

2. Types of Cookies

Essential Cookies

Required for the proper operation of the website.

Analytics Cookies

Used in aggregate and anonymized form to understand:

- Traffic volumes
- Visitor behavior
- Site performance

Third-Party Cookies

Any third-party services used on the website will be clearly identified and, where required, subject to prior user consent.

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3. Consent Management

Users may manage, modify, or withdraw cookie consent at any time through the website's cookie preferences panel.

TERMS OF USE

1. Purpose of the Website

agiQMI.com is an informational platform dedicated to:

- QMI Framework
- Quality Loss Index (QLI)
- Quality Loss Index Distribution (QLI-D)
- Applied research
- Economic analysis
- Artificial Intelligence
- Cognitive productivity
- Digital transformation

2. Informational Nature of Content

All content published on agiQMI.com is intended solely for:

- Informational purposes
- Educational purposes
- Research purposes
- Public communication

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Content does not constitute:

- Financial advice
- Investment advice
- Legal advice
- Tax advice
- Professional consulting services

3. Intellectual Property

Unless otherwise stated, all methodologies, frameworks, documents, concepts, and related materials, including:

- QMI
- QLI
- QLI-D
- Research methodologies
- Publications
- Analytical models

are proprietary works of AGI Finance Lab OÜ and are protected under applicable intellectual property laws.

4. Limitation of Liability

Information provided on this website is supplied on an "as available" basis.

AGI Finance Lab makes no warranty regarding:

- Suitability for specific purposes
- Continuous availability
- Error-free operation
- Achievement of specific outcomes

Users remain solely responsible for any decisions based on information obtained from the website.

5. Responsible Use of Artificial Intelligence

In accordance with the company's governance principles:

Artificial Intelligence is a support tool and shall never replace professional, human, regulatory, or institutional judgment. All AI-generated outputs require appropriate verification and contextual evaluation.

AI TRANSPARENCY POLICY

Public Statement on Artificial Intelligence

AGI Finance Lab utilizes Artificial Intelligence systems to support:

- Research activities
- Data processing
- Analytical workflows
- Content generation
- Modeling and simulations
- Knowledge management

All AI-generated outputs:

- Are subject to human oversight
- Require contextual verification
- Are not assumed to be automatically correct
- Do not replace professional judgment

This principle aligns with the company's internal governance, quality control, and operational responsibility standards.

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QMI, QLI & QLI-D DISCLAIMER

The QMI, QLI, and QLI-D frameworks are proprietary measurement and analytical models developed to support research, evaluation, and decision-support activities.

These frameworks:

- Are not official certifications
- Do not guarantee future outcomes
- Do not replace independent verification
- Do not constitute advisory services
- Should not be interpreted as investment, legal, tax, or regulatory guidance

Their objective is to improve the quantitative understanding of organizational, economic, cognitive, technological, and societal phenomena.

WEBSITE LEGAL DISCLAIMER

The information presented on agiQMI.com is intended solely for educational, informational, research, and public communication purposes.

Nothing contained on this website should be interpreted as:

- Financial advice
- Investment recommendations
- Legal opinions
- Tax recommendations
- Professional consulting services

Users remain solely responsible for any business, financial, legal, or operational decisions made using information obtained through the platform.

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FOOTER LEGAL NOTICE

AGI Finance Lab OÜ

European Horizon. Global Intelligence. Local Impact.

agiQMI.com is the official public communication and research platform dedicated to the QMI Framework, Quality Loss Index (QLI), and Quality Loss Index Distribution (QLI-D).

All content is provided exclusively for educational, informational, and research purposes. AGI Finance Lab operates according to principles of transparency, methodological rigor, verifiability, operational integrity, and compliance with applicable European regulations.

10. Cookies, Analytics and Tracking Technologies

Our Approach

AGI Finance Lab adopts a **privacy-by-design** and **data minimization** approach.

agiQMI.com is designed to collect only the information strictly necessary to operate the website, improve user experience, protect infrastructure, and understand aggregated usage patterns.

We do not engage in invasive tracking practices or the sale of personal data.

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Types of Tracking Technologies

The website may use:

Essential Cookies

Required for:

- Website functionality
- Security controls
- Session management
- Load balancing
- Fraud prevention

These cookies are necessary for the operation of the website and do not require explicit consent where permitted by applicable law.

Analytics Technologies

Used to understand:

- Page views
- Visitor flows
- Device categories
- Geographic regions (aggregated)
- Content performance
- Platform usage trends

Analytics data is processed in aggregated or anonymized form whenever possible.

No attempt is made to identify individual users through analytics activities.

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Functional Cookies

Used to improve user experience, including:

- Language preferences
- Accessibility settings
- Cookie consent preferences
- Personalized interface options

AI Interaction Metrics

Where AI-powered tools, assistants, or interactive systems are provided through agiQMI.com, the platform may collect operational metrics such as:

- Number of interactions
- Session duration
- Feature usage
- Error rates
- Performance indicators

These metrics are collected solely for quality improvement, system monitoring, and user experience optimization.

What We Do Not Do

Unless explicitly disclosed and separately consented to:

- We do not sell personal data.
- We do not create advertising profiles.
- We do not perform cross-site behavioral tracking.
- We do not share personal data with advertising networks.
- We do not use personal information for targeted political or ideological profiling.

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Third-Party Services

The website may rely on third-party providers for:

- Hosting
- Security
- Analytics
- Content delivery
- Form processing
- AI infrastructure

Where third-party services place cookies or process data, they operate under their own privacy policies and contractual obligations consistent with applicable European regulations.

Consent Management

Where required under GDPR and the ePrivacy framework:

Users may:

- Accept cookies
- Reject non-essential cookies
- Modify preferences at any time
- Withdraw previously granted consent

Consent choices can be updated through the website's Cookie Preferences Center.

Do Not Track

Where technically feasible and legally applicable, agiQMI.com will respect browser-based privacy preferences and user tracking choices.

However, support for Do Not Track (DNT) signals may vary depending on browser standards and technical infrastructure.

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Data Retention for Analytics

Analytics and usage data are retained only for the period necessary to:

- Ensure platform security
- Monitor platform performance
- Produce aggregated statistical insights
- Improve services and content quality

After this period, data may be deleted, anonymized, or aggregated so that individuals are no longer identifiable.

Transparency Commitment

AGI Finance Lab believes that trust requires transparency.

Accordingly:

We measure systems, not people.

We analyze patterns, not identities.

We optimize knowledge access, not behavioral surveillance.

This principle is consistent with the QMI Framework's focus on measurement, verifiability, proportionality, and responsible use of technology.