exness

Privacy Policy

Protecting your privacy and personal and financial data is one of our top priorities at Exness.

Important information

This Privacy Policy relates to your use of our website(s), Exness Trade: Online Trading and application (the “app”), Exness CRM (App ID: 2257719171514277), and to information collected by us in relation to your opening of and of your Account and the services provided by Exness.

Who we are

For the purpose of this Privacy Policy, Exness includes:

Exness (SC) Ltd is a Securities Dealer registered in Seychelles with registration number 8423606-1 and authorized by the Financial Services Authority (FSA) with license number SD025. The registered office of Exness (SC) Ltd is at 9A CT House, 2nd floor, Providence, Mahe, Seychelles.

Exness (SC) Ltd is also authorized as an Over-The-Counter Derivatives Provider (ODP) by the Financial Sector Conduct Authority (FSCA) in South Africa. The following specific terms will apply under South African data protection law.

Exness B.V. is a Securities Intermediary registered in Curaçao with registration number 148698(0) and authorized by the Central Bank of Curaçao and Sint Maarten (CBCS) with license number 0003LSI. The registered office of Exness B.V. is at Emancipatie Boulevard Dominico F. “Don” Martina 31, Curaçao

Exness (VG) Ltd is authorized by the Financial Services Commission (FSC) in BVI with registration number 2032226 and investment business license number SIBA/L/20/1133. The registered office of Exness (VG) Ltd is at Trinity Chambers, P.O. Box 4301, Road Town, Tortola, BVI and their respective affiliated entities and providers such as for example developer of Exness Trade: Online Trading app (together “Exness Entities” and each an “Exness Entity”).

Exness (BZ) Ltd is registered with the Belize Companies & Corporate Affairs Registry under business entity registration number 000022129 and with the Financial Services Commission (FSC) of Belize under registration number 9110312. The registered office of Exness (BZ) Ltd is at 15A Street, Belize City, Belize.

Your personal data will be controlled by the relevant Exness Entity that provides services to or is in electronic communication with you. In some instances, your personal data will be controlled by and or exchanged between more than one Exness Entity, as applicable.
Any enquiries with regards to the use of your personal data should be sent to support@exness.com

What personal data we collect and process

We may collect, use, store and share different kinds of your personal data, such us:

- Your name, username or similar identifier, title, date and place of birth, gender, country of residence and citizenship;

- Your contact information and billing address, delivery address, email address, telephone number(s);
- Information about you that are stored in different documents in various forms or copies of them, including your passport, identity card, driver license as well as documents for the proof of you address, utility bill, payslip/tax return as proof of source of funds, credit checks;
- Your economic profile including assets, income, financial position/ source of wealth, employment status, profession and industry, bank account and bank statement, e-wallet and credit card details;
- Your education, profession and/or details about your work, nationality;
- Contractual Data: such as details about the services and or products offering;
- Trading information Data: reason for opening the account, experience in trading, risk tolerance and risk profile;
- Details about payments to and from you, information on products and services you have purchased from us, deposit methods, purpose of transactions with us;
- National identifier Data: such as tax identification number, country of tax residence;
- Profile Data: such as your username and password, purchases or orders made by you, historical data about the trades and investments you have made, your preference for certain types of products and services, products you trade with us, your interests, preferences, feedback, and survey responses;
- Details about you that are available online, are in public records or other open available sources;
- Your consents, any permission or preferences given to Exness;
- Marketing and Communications Data: such as details about you from letter, email and conversation, chats between us and your preference in receiving marketing from us and any third-party companies on our behalf;
- Technical Data: such as internet protocol (IP) address, login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access our website and mobile app and electronic services;

- Usage Data: such as information about how you use our website, mobile app, products, and services.

We obtain this information in a number of ways through your use of our services and website, the account opening applications, our demo sign up forms, and from information provided in the course of ongoing customer service correspondence. We may also collect this information about you from third parties either through bought-in third party marketing lists, publicly available sources, social media platform, introducing brokers and affiliates, bankers and credit card processors, subscription-based intelligence databases, credit references agencies, fraud prevention agencies, third authentication service providers, other financial institutions and the providers of registers, and other third party associates.
We may integrate with third-party service providers and communication platforms, such as WhatsApp, to facilitate our services. When you interact with us through these channels, we collect and process data in accordance with our privacy practices to maintain and manage these connections.
When you use our WhatsApp-integrated features, we may collect and process: your phone number, WhatsApp display name, and profile picture; timestamps, delivery status, message type, and phone numbers of message recipients; content and attachments; template parameters; and the text, media, and interactive button selections contained within inbound and outbound messages processed through our application.
We also process personal data generated by us in the course of providing you with our services such as Transaction Data.

We may ask for other personal data from time to time (for example, through market research, surveys or special offers). If you choose not to provide the information we need to fulfill your request for a specific product or service, we may not be able to provide you with the requested product or service.

We also use cookies on our website to ensure that our website works effectively, for fraud prevention, security and to support your trading activities. Cookies are small text files sent from our web server to your computer.

We may enlist outside organizations to help us manage the website and collect and analyze statistical data. These outside organizations may install and use their own cookies on our behalf.

Throughout our website we may link to other websites owned and operated by certain trusted third parties to make additional products and services available to you. Those third party websites may also gather information about you in accordance with their own separate privacy policies. This Privacy Policy is valid only for our website and does not cover other websites, including but not limited to websites that you go to using links on our website. We recommend that you review the privacy policy of each website whose use involves transferring personal data.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our business relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us for the purpose of complying with our regulatory obligations. Such telephone conversation may be recorded without a prior warning tone or any other further notice.

How we collect your personal data and purpose

By registering a Personal Area, you agree to have your personal data processed and specifically consent to the collection, systemization, aggregation, storage, revision (updating, changing), usage, anonymization, blocking, deletion, and distribution (transfer) of said personal data to third parties in accordance with the conditions set forth in this Privacy Policy.

We ask you for the data necessary for registering a Personal Area, providing functional service, and using this data if a dispute arises between you and Exness. Providing this data is required for client identification and thus allows you to perform various operations in your Personal Area and trading accounts.

We may also collect data to improve our understanding of your needs and preferences by communicating through Live Chat, conducting brief surveys in your Personal Area on our official website, and communicating with you over the phone or WhatsApp. You provide this data to us voluntarily.
We process data collected through the Whats App Business API for customer identification, to facilitate customer communications, maintain service history, and ensure platform security.

We use the data that you directly provide when communicating with us.

We use your personal data to provide secure high-quality service.

The personal data you provide us with is used to verify contact information and identity. We also use personal data to register Personal Areas, open and configure trading accounts, and issue activation codes and passwords. By providing contact information, you help us improve our services and promptly communicate the availability of additional services, features, and promotions we may be offering.

We may review, store and delete your personal information, including without limitation physical records of transactions and correspondence from you in accordance with the relevant legislation.

Who we share personal data with and in what circumstances

We may disclose your personal information to our entities part of the same group of Exness companies, service providers who are involved in the delivery of products or services to you, e.g. payment service providers; other third parties we use to help us run our business, e.g. outsourced compliance services, website hosts and website analytics providers, Meta/ What's app, our banks.

We or the third parties mentioned above occasionally may also share personal data with: our and their external auditors, eg in relation to the audit of our or their accounts, in which case the recipient of the information will be bound by confidentiality obligations; our and their professional advisors (such as lawyers and other advisors), in which case the recipient of the information will be bound by confidentiality obligations;
We may pass your personal data on to third party authentication service providers https://sumsub.com/privacy-notice/ when you use our system to perform identity checks and documents verification- we do this in order to comply with our legal obligations. When transferring your information to third parties, we maintain the confidentiality and security of the information being transferred.

We reserve the right to provide personal data to third parties if required by law or if we receive formal requests from law enforcement and other government agencies and as envisaged by the agreement with you.

We may also provide your personal data to tax authorities or organizations that require the data to be provided in order to comply with laws against money laundering and financing terrorism, or when necessary to protect our rights or property

In order to give you comprehensive, state-of-the-art high-quality service, we may exchange your personal data with our partners. At your request, we can provide information about the services that our partners provide for us.

We monitor the usage of data from agents or third parties to ensure that they comply with our confidentiality and data protection policies, ensuring that no misuse of information and data takes place. The Company has access at all times to the data used by agents or third parties.

Security and protection

Exness complies with the Payment Card Industry Data Security Standard (PCI DSS) to ensure your security and privacy. We conduct regular vulnerability scans and penetration tests in accordance with the PCI DSS requirements for our business model.

We have put in place appropriate and reasonable security measures to prevent your personal data from being accidentally lost, used, collected, disclosed, altered, disposed or accessed in an unauthorized way, altered or disclosed. In addition, we limit access to your personal data to those who have a genuine need to access it. They will only process your personal data on our instructions, and they are subject to confidentiality obligations. We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Use of cookies

We use cookies to ensure that our website works effectively, for fraud prevention, security and to support your trading activities. Cookies are small text files sent from our web server to your computer.

We may enlist outside organizations to help us manage the website and collect and analyze statistical data. These outside organizations may install and use their own cookies on our behalf.

How we store your personal data and for how long

Exness will process personal data for as long as we have a business relationship with you, in a combination of secure computer storage facilities and paper-based files and other records and we will take the necessary measures to protect the personal data we hold about you from misuse, loss, unauthorized access, modification or disclosure.
If you instruct us to cease using or processing your personal data, we have the right to terminate any existing services to you within a reasonable time or immediately, as determined by the Company.

When we consider that personal data is no longer needed for the purpose for which it was collected, we may remove any details that may identify you or we may securely destroy the records. However, we may need to maintain records for a significant period of time (after you cease to be our client) subject to certain AML laws that require us to retain a copy of the documents we used in order to comply with our customer due diligence obligations as well as supporting evidence and records of transactions with you and your relationship with us.

For the personal data held in the form of an email, telephone, electronic, in person or otherwise recorded communication, the information will be retained in line with the requirements of our Regulatory Authority.
If you have opted out of receiving marketing communications we will hold your details on our suppression list so that we know you do not want to receive these communications.
We may keep your data for a longer time than the retention period if for legal, regulatory or technical reasons we cannot delete it.

Commencement. Changes to the Privacy Policy

By registering a Personal Area, you agree to and accept all of the provisions set forth in the Privacy Policy. Communication between you and Exness begins as soon as we send you an email confirming your registration on our website. We may also send you information about changes and new services via email or receive emails with your questions and suggestions. This information is not confidential.

By accepting the conditions of this Privacy Policy, you agree to allow us to use the information we receive from you via email, including various ideas, methods, marketing designs, and know-how, without incurring any additional obligations.

We may review, store, and delete correspondence from you in accordance with the relevant legislation.

We may analyze your internal messages in order to evaluate the quality of our services.

Occasionally, we may update the Privacy Policy and immediately post the new version to our website. We recommend that you periodically read this Privacy Policy in order to always have the latest information concerning how your personal data is processed.

Your rights in relation to your personal data

Subject to certain conditions and according to the applicable data protection laws, You may have the right to be informed and/or request from the Company access to and correction/rectification and/or processing restriction and/or erasure of Your personal data and/or to object to processing of Your personal data (e.g. for marketing purposes) as well the right to withdraw consent (where applicable). Such personal data are collected for the purposes of compliance by the Applicable Regulations and Your refusal to provide the information requested may result in rejection or/and Your account(s) closure.
It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your interaction with us.

If you have any queries about the content of this Privacy Policy, or wish to inform us of a change or correction to your personal information, would like to exercise any of those rights or would like to raise a complaint or comment, please contact us at support@exness.com.

The following specific terms will apply under South African data protection law:

Your privacy is important to us and we are committed to respect the confidentiality of information and your privacy.

This Privacy Policy covers the website exness.com and all its related sub-domains or applications (if any) that are registered and operated by Exness (SC) Ltd (the “Company” or

”Exness”or “we”),) and Exness CRM (App ID: 2257719171514277), and provides an overview of how the Company processes your personal information and sets out the information that the Company will provide to you for the purpose of the applicable data protection legislation.

By submitting your details and/or using our website, you acknowledge and understand the terms of this policy and how we will process your Personal Information.

The Company may revise or update this Policy from time to time. The new version of this Policy will be available on the Company’s website. You can tell when this document was last updated by looking at the date on the footer of this Policy.

Who are we?

Exness (SC) Ltd is a Securities Dealer registered in Seychelles with registration number 8423606-1 and authorized by the Financial Services Authority (FSA) with license number SD025. The registered office of Exness (SC) Ltd is at 9A CT House, 2nd floor, Providence, Mahe, Seychelles.

Exness (SC) Ltd is a registered external company in South Africa, with a registered address at Central Office Park Unit 4, 257 Jean Avenue, Centurion, Gauteng. Exness (SC) Ltd is also authorized as an Over-The-Counter Derivatives Provider (ODP) by the Financial Sector Conduct Authority (FSCA) in South Africa.

As an authorized ODP we are obligated in terms of the following legislation to collect your personal information insofar as it relates to the rendering of the relevant financial services to you:

- Financial Advisory and Intermediaries Services Act 37 of 2002 (FAIS)
- Financial Intelligence Centre Act 38 of 2001 (FICA)
- Financial Markets Act 19 of 2012

The Company will process (i.e. collect, store and use) the information you provide in a manner compatible with the applicable data protection legislation. The Company is required to retain information in accordance with the law, such as information needed for income tax and audit purposes, and regulations applicable to the Company. How long certain kinds of personal information should be kept may also be governed by specific business-sector requirements and agreed practices. Personal information may be held for longer than these prescribed periods depending on individual business needs and for statistical and historical purposes. Where we hold personal information for periods longer than the prescribed minimum, we will ensure that such retention is reasonable and lawful.

Personal information we collect and process

We will collect, use, store and transfer different kinds of personal information about you during the course of our relationship, which we have grouped together as follows, as follow:

- Identity Data: such as full name, country of residence;
- Contact Data: such as email address, telephone number(s);
- Document information: Information about you that are stored in different documents in various forms or copies of them, including your passport, identity card, driver license as well as documents for the proof of your address, utility bill, payslip/tax return as proof of source of funds, credit checks;
- Your economic profile including assets, income, financial position/ source of wealth, employment status, profession and industry, bank account and bank statement, e-wallet and credit card details;
- Your education, profession and/or details about your work, nationality;
- Contractual Data: such as details about the services and or products offering;

- Trading information Data: reason for opening the account, experience in trading, risk tolerance and risk profile;
- Details about payments to and from you, information on products and services you have purchased from us, deposit methods, purpose of transactions with us;
- National identifier Data: such as tax identification number, country of tax residence
- Profile Data: your interests, preferences, feedback, survey responses;
- Public Records and Open Sources Data: such as details about you that are available online, are in public records or other open available sources;
- Consent/permission: such as your consents, any permission or preferences given to the Company;
- Marketing and Communications Data: such as details about you from letter, email and conversation, chats between us and your preference in receiving marketing from us and any third-party companies on our behalf;
- Technical Data: such as internet protocol (IP) address, login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access our website and mobile app and electronic services;
- Usage Data: such as information about how you use our website and services.

Failing to provide compulsory information may lead to the Company's inability to carry out the functions necessary to perform our services as an authorized ODP.

Source of collection

The type of information we may collect and hold includes (but is not limited to) personal information about:
a) website visitors/ clients / potential clients;
b) third parties such as service providers; and
c) other data subjects with whom we come into contact during the course of our business operations.

We shall obtain the information directly from the data subject unless required or allowed by law to obtain the information from another source. Particularly, we may collect Personal Information about you:

a) from your use of our website;
b) from information that you directly disclose to us through an email, fax, letter, etc., including where you create an account on our website or any other platform owned or operated by us, engage with us with respect to our products, services or commercial contracts, subscribe to our blogs and publications, give us feedback or contact us, enter into a competition, promotion or survey, and where you request marketing to be sent to you;
c) from third party or publicly available sources, including our business contacts, credit reporting bodies, and financial institutions.
d) In some circumstances we may be provided with personal information about you from somebody else, for example a referral from another person.

We will take reasonable steps to ensure that you are made aware of the matters set out in this Privacy Policy.

We may ask for other personal information from time to time (for example, through market research, surveys or special offers). If you choose not to provide the information we need to fulfill your request for a specific service, we may not be able to provide you with the requested service.
We may integrate with third-party service providers and communication platforms, such as WhatsApp, to facilitate our services. When you interact with us through these channels, we collect and process data in accordance with our privacy practices to maintain and manage these connections.
When you use our WhatsApp-integrated features, we may collect and process: your phone number, WhatsApp display name, and profile picture; timestamps, delivery status, message type, and phone numbers of message recipients; content and attachments; template

parameters; and the text, media, and interactive button selections contained within inbound and outbound messages processed through our application.

We also use cookies on our website or our applications to ensure that our website works effectively, for fraud prevention, security and to support and enhance your website experience. Cookies are small text files created by our web server, which are used to store information about how you interact with our website or other websites employing our cookies. Cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. These cookies may collect information about your browsing habits and may be used to track your browsing activity across different websites. They do not store directly personal identifiable information, but are based on uniquely identifying your browser and internet device.

We may enlist outside organizations to help us manage the website and collect and analyze statistical data. These outside organizations may install and use their own cookies on our behalf.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and in our business relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us for the purpose of complying with our regulatory obligations.

For what purposes will we use your personal information?

We collect, use, disclose, transfer and store data when needed to provide our services and for our operational and business purposes as stated herein. We want to be clear about our privacy practices so you can make informed choices about the processing of your personal information. You may contact us at any time with questions or concerns.

The personal information we collect will be used for the following purposes:

- To conduct our business of providing intermediary services (i.e. online and offline marketing) in relation to Over the counter Derivative Instruments for record-keeping and compliance procedures;
- To provide you with information about the Company's services, products and promotions;
- To respond to requests for information from you and to follow up afterwards to see if any further assistance is required;
- To improve our or services, including customer services and develop and market new products and services and promptly communicate to you the availability of additional services, features, and promotions we may be offering;
- To maintain various reports, registers, relating to our legal obligations imposed by relevant laws to which we are subject, as well as specific statutory requirements (i.e., financial services laws, corporation laws, privacy law and tax laws) - we do so not only to comply with our legal obligations but because it may also be in our legitimate interest to do so;
- For the purposes of preventing and detecting money-laundering, terrorism, fraud or other crimes and/or abuses of our services;
- To comply with any legal, regulatory or good practice requirement and to fulfill our obligations under any reporting agreement entered into with any tax authority or revenue services from time to time;
- To investigate or settle enquires or disputes or respond to complains- we may need to use your information in such cases as it is in our legitimate interests to ensure that disputes or issues are investigated and resolved quickly and in an efficient manner;
- To comply with any applicable law in the countries we operate in, court order, other judicial process, or the requirements of any applicable regulatory authority- we do this not

only to comply with our legal obligations but because it may also be in our legitimate interest to do so;

- To communicate with you through the available channels so as to keep you up to date on latest developments, announcements and other information about or information about other opportunities that we believe will be of interest to you.
- To study how the customers use our products and services, to conduct surveys, marketing campaigns, market analysis or promotional activities;
- To develop and carry out marketing activities, to collect information about your preferences, to create a user profile to personalize and foster the quality of our communication and interaction with you (for example, by way of newsletter tracking or website analytics);
- To exercise the Company's rights and perform obligations as set out in our relevant agreements or contracts;
- To run the Company's business in an efficient and proper way including to manage our financial position, planning, communication, corporate governance, and for audit purposes;
- To develop and manage the Company's intellectual property, services and products;
- To test and develop new products/ services and features;
- To diagnose or fix technology problems, security issues and vulnerabilities;
- To manage how the Company works with other companies that provide services to us and/or the our customers;
- To communicate with you and contact you and to provide you with products and services that you requested from us, to notify you about updates to the website, changes to our services and relevant matters
- To conduct monitoring by us or any other person on our behalf using various methods, such as the use of "intelligent" automated monitoring tools; or through random monitoring of systems, for example systematically via electronic communication recording tools; specific monitoring of systems for example in relation to investigations, regulatory requests, subject access requests, litigation, arbitration or mediation or; data tracking, aggregation and analysis tools that pull data from various disparate data sources to draw linkages and/or detect behavioral patterns, interactions or preferences for analysis

(including predictive analysis); and/or using other similar monitoring technology that may become available from time to time.

We may record, monitor and process any telephone conversations and/or electronic communications between us through various communication channels such as email, social media, electronic messages, either initiated from Company or by you. All communications are recorded and/or monitored and/or processed by us, including any telephone conversations and/or electronic communications that result or may result in transactions or client order services even if those conversations or communications do not result in the conclusion of any arrangements and or transactions. The content of any in person conversations and/or communications with you may be recorded by minutes or notes. Any such records can be provided to you upon request at the same language as the one used to provide services to you.

We process data collected through the Whats App Business API for customer identification, to facilitate customer communications, maintain service history, and ensure platform security.
We will only use your personal information for the purposes for which we collect it, unless we reasonably consider that we need to use it for another reason and that such reason is sufficiently compatible with the original purpose or in accordance with the law (in which case your knowledge or consent for use thereof is not required). In such cases, we may process your personal information without further notice to you.

Legal basis for processing

We may process your personal information for one or more lawful bases of processing (the "lawful bases") depending on the specific purpose for which we are using your personal information.

Depending on the relevant purpose and the type of personal information, our lawful bases for processing personal information are the following:

- To enter into or perform in terms of our agreement with you
- To comply with our legal and regulatory obligations
- To pursue our legitimate interest- the processing may be necessary for the purposes of the legitimate interests pursued by us (subject to the relevant overriding rights and interests)
- To protect your legitimate interests

Where our use of your personal information does not fall under one of the four lawful bases above we will seek to obtain your specific, informed and voluntary consent. If you provide us with your consent, please note that you have the right to withdraw your consent at any time by contacting us using the contact details set out in this Privacy Policy.

Who may we disclose personal information to?

We may disclose your personal information to our third-party service providers in the course of dealing with you. We endeavor to disclose to these third parties only the minimum personal information that is required to perform their contractual obligations to us. We require them to acknowledge the confidentiality of this information, undertake to respect your right to privacy and comply with all relevant data protection laws and this Privacy Policy.

Any third parties that we may share your data with are obliged to keep your personal information securely, and to use them only to fulfill the services they provide on our behalf. When third parties no longer need your personal information to fulfill the services, they will securely dispose of your personal information in line with our procedures.

The following third parties (domestically or abroad) may receive your personal information for the purpose(s) set above as part of their processing activities:

- Other companies within the group of Exness's companies and service providers that we have chosen to support in the effective provision of services (e.g. technologies, support, expertise and solutions).
- Other Exness entities providing support services to us
- Governmental and regulatory bodies and authorities, including enforcement authorities, in connection with enquiries, proceedings or investigations by such parties or in order to enable the Company to comply with its legal and regulatory requirements;
- Service providers for the provision of the required support in connections with website visits and traffic monitoring through cookies;
- External professional advisors and consultants, including legal and tax consultants;
- Organizations involved in a potential transfer or sale of all or part of our assets or business;
- An introducing broker;
- Market research companies;
- Anyone else to whom you authorize us to disclose your personal information, or as required by law;
- Auditor or contractors or other advisers auditing, assisting with or advising on any of our business purposes;
- In accordance with applicable law, we may share your personal information with courts, commissions, tribunals, arbitral bodies, law enforcement authorities, regulators or attorneys or other parties for the establishment, exercise or defense of a legal or equitable claim or for the purposes of an alternative dispute resolution process;
- Any third party where such disclosure is required in order to enforce or apply our Terms of Business or other relevant agreements;
- Successor or assignees or transferees or buyers.

Generally, we will only disclose your personal information when you direct us or authorize us to do so, when we are allowed or required by applicable law or judicial or official request to do so, or as required to investigate actual or suspected fraudulent or criminal activities.

Please note that the use of your personal information by external third parties who act as separate responsible parties of your personal information is not covered by this Privacy Policy and is not subject to our privacy standards and procedures.

Moreover, our websites or app may have links to external third-party websites. Please note, however, that third party websites are not covered by this Privacy Policy and those sites are not subject to our privacy standards and procedures. Please check the relevant privacy notices of each third party.

International transfer of personal information

Your personal information may be stored and processed in any country where we have facilities or in which we engage operators in accordance with the applicable data protection laws and regulations.

Whenever we transfer your personal information, we ensure a similar degree of protection is afforded by implementing at least one of the following safeguards:

- We will only transfer your personal information to third parties in countries outside of South Africa that are subject to laws or binding corporate rules that provide an adequate level of protection for personal information that effectively upholds the principles of reasonable processing as required under South African data protection law;
- In the absence of an adequate level of protection, we will either put data transfer measures in place with the foreign third party to effectively protect the processing of your personal information or we will seek your consent.

If you instruct us to cease using or processing your personal information, we have the right to terminate any existing services to you within a reasonable time or immediately, as determined by the Company.

How do we store personal information and for how long?

The Company will generally retain your personal information for as long as necessary for the purposes(s) for which it has been collected or subsequently processed and in accordance with our commercial requirements and applicable laws and regulations, in a combination of secure computer storage facilities and paper-based files and other records, and we take the necessary measures to protect your personal information from misuse, loss, unauthorized access or acquisition, modification or disclosure.

We may retain records of your personal information for longer periods if:
a) retention of the record is required or authorized by law;
b) the Company reasonably requires the record for lawful purposes related to its functions or activities;
c) retention of the record is required by a contract between the parties thereto; or
d) you have consented to the retention of the record.
e) it is used for historical, statistical or research purposes, and we will establish appropriate measures to ensure the records will not be used for any other purposes.

We will destroy or delete a record of personal information or de-identify it as soon as reasonably practicable after we no longer have a lawful basis to retain the record. The destruction or deletion of a record of personal information will be done in a manner that prevents its reconstruction in an intelligible form.

Your rights in connection to your personal information

- Information and Access to Personal Information- You have the right to be notified on whether personal information about you is being collected and whether your personal information has been accessed or acquired by an unauthorized person.
- You may also request a copy of the record of your personal information.
- Correction, Destruction or deletion- You have the right to request, where necessary, the correction, destruction or deletion of your personal information.
- Object- You have the right to object, on reasonable grounds relating to your particular situation to the processing of your personal information. You may also object to the processing of your personal information for purposes of direct marketing other than direct marketing by means of unsolicited electronic communications. You have the right to opt out from receiving unsolicited electronic communication at any time.
- Object to automated processing- It is also your right not to be subject, under certain circumstances, to a decision which is based solely on the basis of the automated processing of your personal information intended to provide a profile of you.
- Submit a complaint to the Regulator- You have the right to submit a complaint to the Information Regulator regarding the alleged interference with the protection of your personal information (https://inforegulator.org.za/).

How to contact us, support and inquiries

Under the South Africa data protection law, the following will apply: If you have any queries about the content of this Privacy Policy, or wish to inform us of a change or correction to your personal information, would like to exercise any of those rights or would like to raise a complaint or comment, please contact us at support@exness.com. Please ensure that you make use of the prescribed forms for requests, links to the forms are as follows:

- POPIA Forms: https://inforegulator.org.za/popia-forms/
- PAIA Forms: https://inforegulator.org.za/paia-forms/

Our Information Officer's Contact Details: Nelson Manyenga, email address: support@exness.com

Contacting us

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your interaction with us.
If you have any questions or suggestions regarding this Privacy Policy, need to update your information, wish to exercise your rights, or have a complaint please contact us at support@exness.com.