PRIVACY POLICY

This website is operated by YCM-Invest Ltd. It is our policy to respect the confidentiality of information and the privacy of individuals. We are also bound by principles contained in the Data Protection Act 2018.

This Privacy Policy Statement outlines how we manage and protect the personal information you give us and hold about our customers ("The Policy"). By visiting our website and using our services your agreement to this Policy is implied.

This Policy will be reviewed from time to time to take account of changes to our operations or practices and, further, to make sure it remains appropriate to any changes in law, technology and the business environment. You should check this page from time to time to ensure that you are happy with any changes. Any information held will be governed by our most current Policy.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

- Information that you provide by filling in forms on our website www.finotec.com. This
 includes information provided at the time of registering to use our website, subscribing
 to our service, posting material or requesting further services. We may also ask you
 for information when you report a problem with our website.
- If you contact us, we may keep a record of that correspondence
- We may also ask you to complete surveys that we use for research purposes, although
 you do not have to respond to them
- Details of transactions you carry out through our website
- Your historic trading track-record, and information about any trades from the point you start reporting them to us
- Details of your visits to our Website including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access
- Your contributions to us and/or to the website.

IP ADDRESSES

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

HOW WE USE COOKIES

Our Website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our Website. For further information, please see our Cookie Policy.

WHERE WE STORE YOUR PERSONAL DATA

All information you provide to us is stored on secure servers within the European Economic Area, or with providers that comply with the US-EU Safe Harbor Framework, as set forth by the U.S. Department of Commerce. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password, which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone. The privacy and confidentiality of your personal information is of fundamental importance to us. We take all appropriate security measures to protect against unauthorised access to or unauthorised alteration, disclosure or destruction of data and personal information. We restrict access to personal information to employees, contractors and agents in order to operate, develop or improve our services.

USING YOUR INFORMATION

We use information held about you in the following ways:

 To ensure that content from our website is presented in the most effective manner for you and for your computer

- To provide you with information, products or services that you request from us, or which we feel may interest you, where you have consented to be contacted for such purposes
- To carry out our obligations arising from any contracts entered into between you and us
- To allow you to participate in interactive features of our service, when you choose to do so
- To notify you about changes to our service

We may also use your data, or permit selected third parties to use your data, to provide you with information about goods and services which may be of interest to you and we or they may contact you about these by email.

If you are an existing customer, we will only contact you by e-mail with information about our services similar to those which were the subject of a previous sale to you.

If you do not want us to use your data in this way, or to pass your details on to third parties for marketing purposes, please tick the relevant box situated on the form on which we collect your data (the registration form).

DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets
- If YCM-Invest or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms & Conditions and other agreements; or to protect the rights, property, or safety of Finotec, our customers, or

others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction

YOUR RIGHTS

Data protection laws provide you with the following rights:

- The right to check if we hold personal information about you.
- The right to see the information we hold about you.
- The right to have inaccurate information rectified.
- The right to be forgotten and to have certain information erased.
- The right to restrict processing of your personal data.
- The right to request that your personal information is transferred to a commonly used machine-readable format and provided to you or a third party.
- The right to object to the use of your information, including the right to restrict marketing.
- The right to restrict automated decision making and profiling.
- The right to withdraw consent previously provided to us to handle your information.

To exercise any of these rights, please get in touch using the contact details at the bottom of this policy. Please note, if you are a client, by executing some of these rights, we may not be able to continue providing services to you. If you are not satisfied with how we have handled your information you have a right to complain to the Information Commissioner's Office (ico.org.uk).

RETENTION OF INFORMATION

We can retain your personal information for as long as required to provide services to you. After the termination of contracts, we may retain data for a period of six years to comply with legal and regulatory requirements. After the expiration of six years, your personal data will be deleted.

If compelled to do so by statutory, regulatory or governmental bodies, we may retain your personal data for longer than six years.

CONTACT

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to info@finotec.com

YCM-Invest Ltd is authorised and regulated by the Financial Conduct Authority. Firm Registration Number [470392].