

Terms and conditions

Security and privacy

Table of contents

1. Collection and use of information	3
2. Security statement	4
3. Cookies and device information	4
4. Links to other websites	5
5. Your rights	5

Security and privacy

The Deriv Group of companies follow applicable data protection laws in full. In keeping with these regulatory measures, we use your personal data according to the principles of fair, lawful, and transparent information processing. Here you will find the terms and conditions that deal more specifically with our security and privacy policy and the way we use cookies.

1. Collection and use of information

- 1.1. When you open a Deriv account via our website, we require you to provide your personal information in the account opening form. This may include personal information like your name, address, email address, telephone number, and date of birth. In all instances, it is necessary for you to provide us with such personal information so that you can enter into a contract with us and enable us to provide our services to you and fulfil our legal obligation. If you do not provide us with the required information, we shall not be able to offer you our services.
- 1.2. We use your personal information for the following purposes:
 - 1.2.1. Processing your account registration and helping you manage your account
 - 1.2.2. Processing your trades and transactions
 - 1.2.3. To verify that you are the legitimate account owner and proper recipient of withdrawal payments
 - 1.2.4. Assisting you on any queries about our products and services
 - 1.2.5. Providing you with advertising communications and notifications about your account and our services
 - 1.2.6. To fill in all the legal and regulatory obligations that we have, including licensing requirements, responsible gambling obligations, anti-fraud requirements and anti-money laundering laws
 - 1.2.7. Analysing user trends to identify how we can improve our products and services
- 1.3. We reserve the right to ask you for further information whenever needed. For example, we may ask you to send us additional acceptable documents to confirm the authenticity of your account details or any withdrawal request.
- 1.4. We hold all the personal data that we collect from you with due diligence and only process them for purposes that are required or allowed by law. This includes, but is not limited to, obtaining and sharing certain information with third parties for credit or identity checks to follow legal and regulatory obligations. In some cases, we may process your data so that we can carry out our obligations to you.
- 1.5. You may update your personal information at any time by logging in to the Settings section of your account. It is your responsibility to make sure that we are immediately informed of any changes in your personal information. You should note that if you provide us with inaccurate information, or if you fail to notify us of any changes to the information you had given us, this may affect the quality or availability of our services to you.
- 1.6. We may transfer relevant personal and financial data to any company within the Deriv Group of companies where it is necessary for the performance of a contract with you related to our services.
- 1.7. Where any such sharing of personal data will involve the transfer of your personal data from a company of the Deriv Group located in an EU Member State to a company located in a third country, such transfer will be undertaken in compliance with the general principles and conditions for transfers under the GDPR and any applicable national data protection laws.
- 1.8. We keep your information for the whole of the duration of your subscription with us and thereafter for no longer than what is necessary for the purposes for which the personal information is collected and/or processed or as long as required by law or to establish or defend potential legal claims.

2. Security statement

2.1. We make sure that your personal data and transactions are secure by taking the following measures:

- 2.1.1. Your password and login ID are unique and passwords are hashed so that even our staff cannot read them. As such, we cannot retrieve your password if you cannot recall it. Instead, we will send you a link to set a new password yourself.
- 2.1.2. All credit card details are submitted directly to the Visa/Mastercard network using the latest SSL encryption technology in accordance with bank policies.
- 2.1.3. Access to your personal data is strictly prohibited for all Deriv staff, with the exception of key Deriv personnel only in circumstances where this is required for the proper performance of their duties.
- 2.1.4. Our information security policies are based on industry best practices in access control and business continuity.
- 2.1.5. On a best-effort basis, we try to verify your identity and implement measures to detect fraud to help protect you from unauthorised access to your account. We also monitor account activity for signs of unusual activity that might indicate fraud. We work with collection and law-enforcement agencies in case of fraud issues.
- 2.1.6. It is your responsibility to maintain the security of your login details, any linked email address, and any personal computer or device on which your account is accessible (for example, by password protection, screen locking). We shall not be held responsible for any unauthorised use of your account when we are not at fault.
- 2.1.7. You must notify us immediately if you become aware that your login details have been lost, stolen, or otherwise disclosed to third parties.

3. Cookies and device information

- 3.1. **Cookies are small text files stored on computer drives and are widely used to improve website functionality and user experience. All recent versions of browsers give you a level of control over cookies. You can delete all cookies that are already on your computer, and the browser can be set to prevent them from being placed. However, choosing not to accept our cookies may affect the quality and usability of our products and services.**
- 3.2. **You should note that our website generates log files that record the IP addresses of accesses to your account, login attempts, and device information such as the manufacturer, model, operating system, and browser. We gather this information to help us investigate your account in the unlikely event that it is accessed by unauthorised users. Information supplied by certain cookies also helps us understand how visitors use our products and services so that we can improve them.**
- 3.3. **Our cookies are not considered dangerous and are not designed to access any other information on your computer.**
- 3.4. **We use the following types of cookies, after having received your consent where this is required:**
 - 3.4.1. Strictly necessary cookies: These cookies are necessary for the operation of the website. They include, for example, cookies that enable you to navigate our website and to log into your account.
 - 3.4.2. Functionality cookies: These cookies are used to enhance the functionality of our website by allowing us to remember your preferences.
 - 3.4.3. Performance cookies: These cookies allow us to count the number of visitors and to see how visitors move around the website when they are using it. This helps us to improve the performance and availability of our website.
 - 3.4.4. Third-Party targeting cookies: These cookies are used to deliver adverts that are more relevant to you. They allow you a better experience when using other third-party websites that include social media sites in conjunction with our website. Cookies used for this purpose are placed on our website by third-party advertising networks on our behalf and with our permission.

- 3.5. By using or interacting with Deriv, you are giving us permission to use the Google Analytics User ID feature, which allows Google to capture your Deriv login ID such as VRTC1234 and MT1234. In enabling this feature, we only share your Deriv login ID and no other personally identifiable information with Google.
- 3.6. To provide you with a better experience, some of our services may require permission to access your cloud storage services, such as Google Drive, to save or load Dbot trading strategies. In such instances
 - 3.6.1. We do not store any data related to your cloud storage service on any servers. All files are downloaded on your local machines.
 - 3.6.2. We do not share any data related to your cloud storage service with anyone.
 - 3.6.3. We only access your cloud storage when your action initiates it. You can disconnect your cloud storage service at any time.

4. Links to other websites

- 4.1. Our website contains links to other websites and may contain banner or icon advertisements related to third-party websites. These websites and their advertisements may submit cookies to your web browser, which is beyond our control. We are not responsible for the privacy practices or the content of such websites. We encourage you to read the privacy policies of these websites because their practices may differ from ours.

5. Your rights

- 5.1. You may find below a list of your legal rights regarding your personal data, not all of which may be applicable to you at any one time:
 - 5.1.1. Right of access to your personal data: this enables you to request and receive a copy of all the personal data we hold about you.
 - 5.1.2. Right of rectification: that is to request the correction, without undue delay, of any personal data that we hold about you and are either inaccurate or incomplete.
 - 5.1.3. Right to erasure: that is the right to obtain the erasure of your personal data, without undue delay, provided, amongst others, the personal data in question are no longer necessary in relation to the purposes for which they were collected.
 - 5.1.4. Right to restriction and right to object: You have the right to restrict our processing activities or to object to the processing of your personal data.
- 5.2. In circumstances where you have provided your consent to the collection, processing, and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time.
- 5.3. In addition to the above, you also have the right to lodge a complaint with a competent national supervisory authority.

 **DERIV**