

Terms and Conditions

Security and privacy

1. Privacy and cookies

1.1 General

1.1.1 We respect your privacy and protect your personal data.

1.1.2 We 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.

1.2 Use of information

1.2.1 When you open a Deriv account, we ask 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, you have either a legal or contractual obligation to give us this information. If you do not provide us with the required information, we shall not be able to offer you our services.

1.2.2 We are committed to safeguard your privacy online at all times. We only use your personal information to maintain your account, improve our services to you, and provide the products that you have requested.

1.2.3 We use your personal information mainly to verify that you are the legitimate account owner and proper recipient of withdrawal payments. We also use this information to process your trades.

1.2.4 We reserve the right to ask you for further information whenever needed under the circumstances. For example, we may ask you to send us additional acceptable documents to confirm the authenticity of your account details or any withdrawal request.

1.2.5 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 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.

1.2.6 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 quickly 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 before, this may adversely affect the quality of our services to you.

1.3 Security statement

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

- Your password and login ID are unique and passwords are hashed so that even our staff cannot read them. This is why we cannot retrieve your password if you cannot recall it. Instead, we will send you a link to set a new password yourself.
- All credit card details are submitted directly to the Visa/Mastercard network using the latest SSL encryption technology in accordance with bank policies.
- Our information security policies are based on industry best practices in access control and business continuity.

- We use identity verification services and real-time fraud detection measures 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 to address fraud issues.
- 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, and the like). We shall not be held responsible if there is unauthorised use of your account when we are not at fault.
- Please notify us immediately if you become aware that your login details are lost, stolen, or disclosed to third parties.

1.4 Cookies and device information

1.4.1 Cookies are small text files stored on computer drives and are widely used to improve website functioning 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, if you choose not to receive our cookies, it might have a negative effect on the full usability of our website.

1.4.2 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 only gather this information to help us investigate your account in the unlikely event that it is accessed by unauthorised users. Information supplied by some cookies also helps us understand how visitors use the website so that we can improve how it presents its content.

1.4.3 Our cookies are not considered dangerous and cannot access any other information on your computer.

1.4.4 We use the following types of cookies:

- **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.
- **Functionality cookies:** These cookies are used to enhance the functionality of our website by allowing us to remember your preferences.
- **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 of our website.
- **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.

1.4.5 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. When this feature is enabled, no personally identifiable information other than your Deriv login ID or other data that can be linked to such information by Google is shared with or disclosed to Google.

1.5 Links to other websites

- 1.5.1 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.

1.6 Notification of changes

- 1.6.1 Any changes in our security and privacy terms will be posted on this website.

