

PRIVACY POLICY

Last Updated: May 16, 2025

1. INTRODUCTION

Keynes Investments ("we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website or use our services (collectively, the "Services").

Please read this Privacy Policy carefully. By accessing or using our Services, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. If you do not agree with our policies and practices, please do not use our Services.

2. INFORMATION WE COLLECT

We collect several types of information from and about users of our Services:

2.1 Personal Information

Personal Information is information that identifies you as an individual or relates to an identifiable individual. We may collect the following Personal Information:

- Name
- Email address
- Phone number
- Mailing address
- Date of birth
- Financial information necessary for investment services
- Government-issued identification numbers (as required by law for financial services)
- Employment information
- Investment objectives and risk tolerance

2.2 Non-Personal Information

We also collect information that does not directly identify you, including:

- Browser and device information
- IP address
- Operating system

- Information collected through cookies, pixel tags, and other technologies
- Demographic information and other information provided by you that does not reveal your specific identity
- Information that has been aggregated in a manner that it no longer reveals your specific identity

3. HOW WE COLLECT YOUR INFORMATION

3.1 Direct Collection

We collect information directly from you when you:

- Register for an account
- Complete your profile
- Subscribe to our newsletter
- Contact our customer support
- Participate in surveys or promotions
- Use our interactive tools and calculators
- Otherwise interact with our Services

3.2 Automatic Collection

When you use our Services, we automatically collect certain information by using cookies and similar technologies. This information may include:

- Your IP address
- Browser type and version
- Operating system
- Referring URL
- Pages visited on our website
- Time spent on those pages
- Time and date of your visit
- Other statistics

3.3 Information from Third Parties

We may receive information about you from third parties, including:

- Business partners
- Service providers
- Identity verification services
- Credit reporting agencies (with your consent)
- Public databases

4. HOW WE USE YOUR INFORMATION

We may use the information we collect for various purposes, including to:

- Provide, maintain, and improve our Services
- Process transactions and send related information
- Verify your identity and prevent fraud
- Send administrative information, such as updates to our terms, conditions, and policies
- Respond to your comments, questions, and requests
- Deliver personalized content and recommendations
- Send you marketing communications (subject to your opt-out rights)
- Monitor and analyze trends, usage, and activities
- Detect, investigate, and prevent fraudulent transactions and other illegal activities
- Comply with legal obligations
- Protect the rights, property, or safety of our users, ourselves, or others

5. HOW WE SHARE YOUR INFORMATION

We may share your information in the following circumstances:

5.1 Service Providers

We may share your information with third-party vendors, consultants, and other service providers who perform services on our behalf, such as:

- Payment processing
- Data analysis
- Email delivery
- Hosting services
- Customer service

5.2 Business Transfers

If we are involved in a merger, acquisition, financing, or sale of all or a portion of our assets, your information may be transferred as part of that transaction.

5.3 Legal Requirements

We may disclose your information if we believe that such action is necessary to:

- Comply with legal obligations
- Protect and defend our rights or property

- Prevent or investigate possible wrongdoing in connection with our Services
- Protect the personal safety of users of our Services or the public
- Protect against legal liability

5.4 With Your Consent

We may share your information with third parties when we have your consent to do so.

6. DATA SECURITY

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on secure servers behind firewalls.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Services. Any transmission of personal information is at your own risk.

7. DATA RETENTION

We will retain your information for as long as your account is active or as needed to provide you with our Services. We will also retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

8. COOKIES AND TRACKING TECHNOLOGIES

8.1 Cookies

Cookies are small data files stored on your device that help us improve our Services and your experience, see which areas and features of our Services are popular, and count visits. We use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your device until you delete them).

8.2 Do Not Track

Some web browsers have a "Do Not Track" feature that signals to websites that you visit that you do not want to have your online activity tracked. Due to the differences in how web browsers interpret this feature, our Services do not currently respond to "Do Not Track" signals.

8.3 Your Choices

Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove or reject cookies. Please note that if you choose to remove or reject cookies, this could affect the availability and functionality of our Services.

9. THIRD-PARTY LINKS

Our Services may contain links to third-party websites and services. We are not responsible for the content or privacy practices of these third-party sites. We encourage you to review the privacy policies of any third-party sites you visit.

10. CHILDREN'S PRIVACY

Our Services are not intended for children under the age of 18, and we do not knowingly collect personal information from children under 18. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information.

11. INTERNATIONAL DATA TRANSFERS

Your information may be transferred to, and maintained on, computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ from those in your jurisdiction.

If you are located outside the United States and choose to provide information to us, please note that we transfer the information to the United States and process it there. Your submission of such information represents your agreement to that transfer.

12. YOUR RIGHTS AND CHOICES

Depending on your location, you may have certain rights regarding your personal information:

12.1 Access and Update

You can access and update certain information about your account by logging into your account settings.

12.2 Marketing Communications

You can opt out of receiving our marketing emails by following the unsubscribe instructions included in those emails. Even if you opt out, you may still receive non-marketing emails from us, such as those about your account or our ongoing business relations.

12.3 California Privacy Rights

If you are a California resident, you may have additional rights under the California Consumer Privacy Act (CCPA). Please see our California Privacy Notice for more information.

12.4 European Privacy Rights

If you are a resident of the European Economic Area (EEA), you have certain rights under the General Data Protection Regulation (GDPR), including the right to access, correct, delete, restrict processing of, and port your personal information.

13. CHANGES TO THIS PRIVACY POLICY

We may update our Privacy Policy from time to time. If we make material changes to this Privacy Policy, we will notify you by email or by posting a notice on our website prior to the change becoming effective. The date the Privacy Policy was last revised is identified at the top of the page.

14. CONTACT INFORMATION

If you have any questions about this Privacy Policy or our privacy practices, please contact us at:

Keynes Investments Email: Address: