



### PRIVACY AND COOKIES POLICY

FOREX24 GLOBAL is the brand name of LYDYA FINANCIAL LIMITED regulated by the Cyprus Securities and Exchange Commission, CySEC, (www.cysec.gov.cy), under the license number 300/16. LYDYA FINANCIAL LIMITED Offices are located at 155, Ayias Fylaxeos, Suite 202, 3083 Limassol, Cyprus. (hereinafter: "We", "FOREX24 GLOBAL", the "Company")

To help FOREX24 GLOBAL to understand the needs of its customers and improve service, data collected on the FOREX24 GLOBAL website at www.forex24.com will be held on FOREX24 GLOBAL secure database. All customer data stored on FOREX24 GLOBAL servers complies with statutory requirements. We will never make this data available to any other company or third party.

# **Security**

We have put in place various security procedures as set out in this policy. There is administrator security access for all of the company's PCs with limited access rights to specific employees in regard to their roles and responsibilities. Up to date Eset Security Antivirus, Spyware and Firewalls protection are used for the company's servers and PC's.

We use level 1 PCI DSS compliant payment providers that use the highest level of online security when funding your account. We also adopt the SSL (Secure Sockets Layer) network security protocol that keeps your personal online communication and data with us private and secure. The trading platform and members' area are accessible with a unique password generated by the client at the time of registration. The client can change and update their password at any time.

FOREX24 GLOBAL endeavours to protect the information you provide and ensure that your privacy is protected and there are strict security procedures that have been put in place. Our servers can only ever be accessed by authorised personnel.

While we will use all reasonable efforts to safeguard your information, you acknowledge that the use of the internet is not entirely secure and for this reason we cannot guarantee the security or integrity of any personal data transferred from you, or to you via the internet.





#### Your consent

By using our website and allowing cookies on your browser which gives us access to certain information or manually submitting your information to us you consent to the use of that information as set out in this policy. If we change our privacy policy we will post the changes on this page and may place notices on other pages of the website, so that you may be aware of the information we collect and how we use it at all times. Continued use of the service will signify that you agree to any such changes.

## **General Data Protection Regulation**

FOREX24 GLOBAL is harmonized with the General Data Protection Regulation (GDPR). Following this regulation, the company needs to have clients' consent in order to keep, store and process their personal information.

Personal Information is information relating to an identified or identifiable natural or legal person. An identifiable natural person is one who can be identified, directly or indirectly, by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that person.

The company collects personal information from clients when they use our Services. FOREX24 GLOBAL does not sell or trade the personal information of its clients. The provision of all personal information is necessary in order to use Company's Services (such as registering an account).

The company may collect the following personal information:

- Identification details, such as name, age, nationality, passport/ID number etc.
- Contact information including email address, phone, etc.
- Demographic information such as postcode, preferences, interests, etc.
- Information we are required or authorized by applicable national laws to collect and process in order to authenticate or identify the client or to verify the information we have collected.
- Net worth amount
- Source of annual income.
- Annual income
- Relevant experience on Trading in Financial instrument(s)
- Investment objectives
- Any information that is provided by the client when using our services (community discussions, contact forms, trading account connection, etc.).





The company requires this information to understand clients' needs and provide to its clients a better service and in particular for the following reasons:

- To verify a client's identity
- To ensure that clients meet the appropriateness and/or suitability requirements needed to use our products and services
- To manage and operate the client's trading account
- To process the client's transactions
- To send clients information about transaction/post-transaction services
- To keep clients updated with news on our products, services and any other information relevant to clients working relationship with FOREX24 GLOBAL.
- For website improvement purposes
- For the analysis of statistical data which will help us provide our clients with better products and services in the future
- Detect, prevent, mitigate and investigate fraudulent or illegal activities.
- Providing customer service

The company follows the relevant law and regulations to protect the personal information submitted by its clients. No method of transmission over the Internet, or method of electronic storage, is 100% secure.

FOREX24 GLOBAL is committed to safeguarding client's Personal information by adhering to strict security standards and using the most up to date security technologies.

In compliance with the Data Protection Act, every user is granted a number of rights in relation to their Personal Data. These rights include accessing and/or amending the Personal Data, putting a stop to the processing of this data and preventing undesirable marketing.

The company will ensure that clients personal data is protected in compliance with the applicable Laws and Regulations for the protection of Personal Data.





# **Information Collection**

When you access our website, we collect non-identifiable information in the following ways:

# Log Data

When you access our website, we collect information that your browser sends whenever you visit a website or online service ("Log Data"). This Log Data may include, but is not limited to, your computer's Internet Protocol address, browser type, the web page you were visiting before you came to the Site and information you search for on the Site and the Service. In addition, if you access the Service via a mobile device, we may collect a Push ID, subject to your consent as indicated by you in the mobile application, and a Mobile IP.

#### **Cookies**

Cookies are small text files stored by your browser on your computer or device when you visit certain pages or perform certain actions on this and other websites. They are used to help your browser remember your choices and display the correct information for you - such as items in your basket - and not treat you as a new visitor each time you visit a page.

Some cookies are only set for the duration of your visit ("session cookies") to help you get around and give you relevant information. Others are set for longer periods ("persistent cookies") so that your browser can remember your choices from a previous visit. The cookies stored cannot harm your device, are anonymous, and unique to your browser.

You can choose to disable or block these cookies in your browser but without some of them our site will not work. For more detailed information about cookies please visit <a href="https://www.allaboutcookies.org">www.allaboutcookies.org</a>.

#### How we use cookies?

At FOREX24 GLOBAL we use cookies to help us find which services you are interested in and remember details about your application. We don't store sensitive information like your name or address in our cookies, just an anonymous reference to them so that we're able to find them.





We also occasionally set cookies to help you navigate around the site, enhance your experience, or give you important information regarding interests.

# Third party Cookies

In order to give you the best possible client experience, we partner with a number of Third parties to help us collect anonymous statistics about how our site is being used and provide you with further information that may be of interest to you. As part of this process our Third party partners may set their own cookies during your visit.

# **Cookies Settings**

If you don't want to receive certain categories of cookies on the FOREX24 GLOBAL website, you can opt-out of them. We will need to set a cookie so that we can remember your choices when you next visit the website from the same browser. At the present time it is not technically possible for us to allow you to carry your settings with you between your browsers and devices so you will need to change these settings from each browser you use.

Please also be aware that we make every effort to respect your choices, however, there is the possibility that not all cookies will be captured. If this is a concern then we would recommend that you change your cookie settings via your browser; your browser help function will tell you how.

Note: most of our website may work without cookies, but you will lose some features and functionality if you choose to disable cookies.

## **Google Analytics**

We use Google Analytics on the website, a web analytics service provided by Google, Inc. ("Google"). Google Analytics is used to help us obtain data regarding use of the website. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by Google on servers in the United States. Google will use this information for evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage.





Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full website functionality. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

#### **How We Use Information**

We use your information in order to (i) monitor and analyse use of the website and for the technical administration of the website, (ii) improve the website, (iii) generate and derive useful data and information concerning the interests, characteristics, use and behaviour of our visitors.

Aggregate Information and Non-Identifying Information. We may share aggregated information, including queries and offers generated as a result of your use of the website, that includes non-identifying information and Log Data, with third parties for industry analysis, demographic profiling, other commercial purposes and to deliver targeted advertising about products and services. Any aggregated information shared in these contexts will not contain any personal information.

Compliance with Laws and Law Enforcement. We cooperate with government and law enforcement officials and private parties to enforce and comply with the law.

Business Transfers. We may sell, transfer or otherwise share some or all of our assets, including among others your Personal Information and Log Data, in connection with a merger, acquisition, reorganization or sale of all or substantially all of our shares or assets, or in the event of our bankruptcy.

In addition, we may post additional ancillary privacy notices with respect to specific services.

### **Duration of keeping information**

We will not keep your information for any longer than is required. In many cases, information must be kept for considerable periods of time. Retention periods will be determined taking into





account the type of information that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused information at the earliest reasonable time.

## **Scope of the Policy and Third Party Sites**

This policy applies only to us and this website. We do not exercise control over other websites, or over banners or links from within our website. These other websites, banners or links may place their own cookies or other files on your computer, collect data or solicit personal information from you subject to such third party's privacy policy. We encourage you to read the privacy policies and other terms of such third parties before accessing or using them.

#### How to contact us

We welcome your views about our website and our privacy policy. If you would like to contact us with any queries or comments, please send an e-mail to <a href="mailtosupport@forex24.com">support@forex24.com</a>.