

# Privacy Policy

License No. GB25204149  
FNmarkets (Mauritius) Ltd



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## 1. Our Commitment to You

FNmarkets (Mauritius) Ltd is an Investment Dealer (Full-Service Dealer, excluding Underwriting), regulated by the Financial Services Commission ('FSC') in Mauritius (hereinafter referred to as the "Company").

We understand the importance of maintaining the confidentiality and privacy of personal data that we hold about our clients and other third parties. This Privacy Policy Statement (hereinafter 'this Statement') outlines how we manage and protect the personal information you give us and hold about our clients.. We are bound by the Mauritius Data Protection Act 2017 and such laws as may be applicable in the circumstances. The Mauritius Data Protection Act 2017 seeks to strengthen the control and personal autonomy of data subjects over their personal data, in line with current relevant international standards and for matters related thereto.

This Statement applies to any processing by us of personal data of all our natural stakeholders, including but not limited to our employees, suppliers, creditors, clients, customers, job applicants, shareholders, investors and web users hereinafter referred to as "data subjects" or "you". This Statement will be reviewed periodically 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 Statement.

This Statement supplements the other policies and is not intended to override them.

## 2. Collection and Processing of Personal Information

When we collect, store and use your personal data , we do so in accordance with the provisions set out in the Mauritius Data Protection Act 2017. We are committed to being open and transparent about how we use your personal data.

### **We may collect and process the following data about you:**

- A. Information that you provide by filling in forms on our website, including information provided when registering to open an account, using our website, subscribing to our services or posting material;
- B. If you contact us or respond to surveys, we may keep a record of that correspondence;
- C. Details of any orders or transactions (historic or otherwise) that you have carried out through our website; 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;

- D. Information about your computer, including IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers.

It is important that the personal data we hold about you is accurate and current. Please keep us informed, if your personal data changes during your relationship with us.

Except for certain information that is required by law, your decision to provide any personal data to us is voluntary. You will therefore not be subject to adverse consequences if you do not wish to provide us with your personal data, or you fail to provide that data when requested. However, please note that if you do not provide certain information, we may not be able to accomplish some or all of the purposes outlined in this Statement, in particular, we or you may not be able to perform the contract we have or are trying to enter into with you. In this case, we may have to cancel a service you have with us but we will notify you if this is the case.

**We will not use your personal data for purposes that are incompatible with the purposes for which they were collected, and of which you have been informed, unless:**

- A. you consent to the processing for one or more specified purposes;
- B. the processing is necessary
  - a. for the performance of a contract to which you are a party or in order to take steps at your request before entering into a contract;
  - b. for compliance with any legal obligation to which the Company is subject;
  - c. in order to protect your vital interests of the data subject or another person;
  - d. for the performance of a task carried out in the public interest or in the exercise of official authority vested in the Company;
  - e. the performance of any task carried out by a public authority;
  - f. the exercise, by any person in the public interest, of any other functions of a public nature;
  - g. for the legitimate interests pursued by the Company or by a third party to whom the data are disclosed, except if the processing is unwarranted in any particular case having regard to the harm and prejudice to your rights and freedoms or legitimate interests; or
  - h. for the purpose of historical, statistical or scientific research.
  - i. We take cautionary measures to ensure we do not collect any personal data from you which we do not need in order to provide our products and services to you.

### **3. For how long do we store your personal data**

We only retain your personal data for as long as necessary to fulfil the purposes for which they were collected, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Your information we use for marketing purposes will be kept with us until you unsubscribe or notify us that you no longer wish to receive our marketing offers or emails and request to destroy your personal data.

### **4. How we use cookies**

A cookie is a piece of data stored on the user's computer tied to information about the user. Usage of a cookie alone is in no way linked to any personally identifiable information while on our website. We use both session ID cookies and persistent cookies. For the session ID cookie, once users close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time. Persistent cookies can be removed by following Internet browser help file instructions.

When you use our website, we will use cookies to distinguish you from other users of our website. This helps us to provide you with a more relevant and effective experience when you browse our website, including presenting websites according to your needs or preferences and allows us to improve the site generally.

### **5. How we use the information**

**We use information held about you in the following ways:**

- to ensure that the content in our website is presented to you in the most effective manner;
- to provide you with products and services that you request from us or, where you have consented to be contacted, for products and services that we feel may be of interest to you;
- to manage and administer the products and services provided to you;

- to keep you updated as a client in relation to changes to our services and relevant matters;
- to carry out our obligations arising from any contracts entered into between you and us.

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. The Company shall ensure that such transfer is only undertaken within the parameters of Section 36 of the Data Protection Act 2017.

## **6. Who We Disclose the Information to?**

**Depending on the products and services concerned and the relevant restrictions on sensitive personal data, personal data may be disclosed to:**

- Our employees on a need-to-know basis;
- Potential successors in title to our business;
- third party consultants, contractors or other service providers who may access your personal information when providing services (including but not limited to IT support services) to us;
- any organisation or person acting on your behalf to whom you request us to provide information, including your financial advisor, broker, legal advisor/solicitor or accountant;
- third parties where it is necessary to process a transaction or provide services you have requested;
- to a trade repository or similar;
- Banks (where they request additional information following payments that you have made);
- credit providers, courts, tribunals and regulatory authorities in response to legal and regulatory requests or other government agencies, as agreed or authorised by law;
- auditors or contractors or other advisers auditing, assisting with or advising on any of our business purposes, in any jurisdiction where we operate;
- at your request or with your consent.

## 7. The Steps We take to Protect your Personal Data

**We maintain organisational, physical and technical security measures:**

- A. to prevent your personal data from unauthorised access, alteration, disclosure, accidental loss, and destruction, and
- B. based on the nature of the personal data, to protect your personal data from the harm that may result in unauthorised access, alteration, disclosure, destruction of the data and its accidental loss.

## 8. Rights in Relation to your Personal Data

You have the right to ask us not to process your personal data for marketing purposes. We will inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your personal data to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting through an email on our website.

You also have the right to obtain a copy of any personal data which we hold about you and to advise us of any perceived inaccuracy. To make a request, please write to us, specifying your identity and what information you require. We may charge an administrative fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

### 8.1. Legal Bases for Processing (for European Economic Area users)

If you are an individual in the European Economic Area (EEA), we collect and process information about you only where we have legal bases for doing so, under applicable European Union laws. The legal bases depend on the services you use and how you use them.

**This means we collect and use your information only where:**

- we need it to provide you with our services, provide customer support and personalised features and to protect the safety and security of our services;
- it satisfies a legitimate interest (which is not overridden by your data protection interests), such as for research and development, to market and promote our services and to protect our legal rights and interests;
- you give us consent to do so for a specific purpose; or
- we need to process your data to comply with a legal obligation.

If you have consented to our use of information about you for a specific purpose, you have the right to change your mind at any time, but this will not affect any processing that has already taken place. Where we or a third party are using your personal data due to the legitimate interest to do so, you have the right to object to that use. However, in these circumstances, this may imply that you are no longer using our services.

## **9. Safeguard Measures**

We hold personal data in a combination of secure computer storage facilities and paper-based files and other records and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

We limit access to information only to those relevant employees or partners that need to know the information in order to execute the agreement between us. We do not hold or store credit/debit card data. We have procedures and controls in place regarding how to safeguard and use your information, for example, by requesting our affiliates and employees to maintain the confidentiality of your information.

We will not keep your personal data for any longer than is required. In many cases, personal data must be kept for considerable periods of time. However, when we consider that personal data is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

## **10. Your consent**

By submitting any personal data (including, without limitation, your account details) to us, you consent to the use of information as set out in this Statement. We reserve the right to amend or modify this Statement as and when needed and when we do so we will post the changes on our website. It is your responsibility to check the Statement when you submit any information to us.

## **11. Personal data and other websites**

We are not responsible for the privacy policies and practices of other websites even if you accessed a third-party website using links from our website. We recommend that you check the policy of each website you visit and contact the owner or operator of such website if you have concerns or questions with respect to the collection and processing of personal data.



## **12. Amendments**

We may, at any time and at our discretion, vary this Statement. We will notify you, if we amend this Statement, by contacting you through the contact details you have provided to us. Any revocation of this Policy and replacement by a new policy is effective once we notify you of the change.

## **13. How to contact us**

If you have any questions regarding this Statement, or wish to access or change your information or have a complaint, or if you have any questions about security on our website, you may contact us on the email displayed on our website.