



FOREX TB LTD

Privacy Policy 2018

This policy is reviewed annually. All personal information we hold will be governed by our most current privacy notice.

As part business activities we are collecting personal information from our customers and potential customers to ensure that we can meet their needs.

Our Clients privacy is important to us and it is our goal and policy to respect the confidentiality of information of individuals. Below describes how we manage personal information supplied to us by Clients in connection with our provision of services to Clients or which we collect from them use of our services and/or our app(s) or website(s) along with your rights in respect of the processing of your personal information.

It also details Clients rights in respect of our processing of your personal information. Please note that as an FOREX TB Ltd. employee, a contractor or a third-party service provider, your personal information will be used in connection with your employment contract, your contractual relationship.

In our opinion it is crucial for our Clients to read the following sections of this privacy policy.

- Who is responsible for your personal data?
- What personal data do we collect?
- For what purposes will we use your personal data?
- With whom will we share your personal data with?
- How do we store personal data and for how long?
- Transfers outside the European Economic Area
- How do we obtain your consent?
- What information we hold about you?
- Mobile Privacy Policy

### **Who is responsible for your personal data?**

FOREX TB is responsible for your data. It is our priority to secure all personal data of our Clients or prospect Clients.

We protect underline information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information.



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While using external companies to gather data or work with data we gathered to provide services for us, it is mandatory for us to work only with companies that are able to protect the confidentiality of personal information they receive.

### **Which personal data do we collect?**

- name, address and contact details
- date of birth and gender
- information about your income and wealth including details about your assets and liabilities, account balances, trading statements, tax and financial statements
- profession and employment details
- location data
- trading performance
- any other similar information
- Credit reporting or reference agencies
- An IB with whom we have a mutual relationship
- Anyone authorized by Client

We gather all above information through your use of our services or other ways through our website, application, and the account opening applications, our demo sign up forms or in the course of ongoing customer service correspondence.

We also keep records of your trading actions, including a record of:

- products you trade with us and their performance
- historical data about the trades and investments you have made including the amount invested
- Your preference for certain types of products and services.

We may also obtain personal information about Clients through use of our websites, apps or through the use of cookies on our websites and/or apps, in particular by recording which pages Clients look at on our websites.

We record any communications, electronic, by telephone, in person or otherwise.

Such telephone conversations are recorded with the use of a warning tone or any other further notice. These recordings will be FOREX TB LTD property and will constitute evidence of the communications between FOREX TB LTD and CLIENTS.

### **For which purposes will we use your personal data?**

Published 24.05.2018

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Our Primary purpose in collecting personal information is to provide Clients with a secure and efficient experience. We use your data to improve services, content and advertising, and for loss prevention and anti-fraud purposes,

Examples of how we use your data include:

- For quality control and staff training.
- To better understand our customers and end-users and the way they use and interact with CB-owned or -operated websites, mobile apps, and Services.
- To comply with legal obligations.
- To customize, measure, and improve XTB's Services and the content and layout of our website and applications.
- To deliver targeted marketing, service update notices, and promotional offers based on your communication preferences (where this in accordance with the law).
- To enforce our agreements with third parties.
- To enhance security, prevent fraud, monitor and verify identity or service access, combat spam or other malware or security risks.
- To prevent and investigate potentially prohibited or illegal activities, and/or violations of our posted user terms.
- To process transactions and send notices about your transactions.
- To provide a personalized experience and implement the preferences you request.
- To provide you with Forex TB Services and customer support that Clients might request.
- To resolve disputes, collect fees, and troubleshoot problems.
- To send administrative or account-related information to you.
- To verify your identity by comparing your personal information against third-party databases.

With whom will we share your personal data?

- Service providers and specialist advisers who have been contracted to provide us with administrative, IT, financial, regulatory, compliance, insurance, research or other services
- Other companies within the FOREX TB Group who provide financial and other back office services
- Introducing brokers with whom we have a mutual relationship
- Credit reporting or reference agencies
- Credit providers, courts, tribunals and applicable regulatory authorities as agreed or authorized by law or our agreement with you



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As part of using Clients personal information for the purposes set out above, we disclose Clients information to people authorized by you. We require that organizations outside the XTB Group who handle or obtain personal information acknowledge the confidentiality of this information and all other policies or regulations relevant data protection laws and this privacy notice.

### **How do we store personal information and for how long?**

Safeguarding the privacy of Clients information is our top priority, whether Clients interact with us personally, by phone, by mail, over the internet or any other way. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records. We also take steps to protect the personal information we hold. This actions are focused on minimizing the following:

- misuse,
- loss,
- unauthorised access,
- modification or disclosure.

When personal information is no longer needed, we remove any details that will identify Clients or we will securely destroy the records. However, we are in some cases obliged to maintain records for a significant period of time.

For example, we are subject to certain anti-money laundering laws which require us to retain:

- A copy of the documents we used to comply with our customer due diligence obligations;
- Tracking and storing evidence and records of transactions performed by Client while trading with us, for a period of five years after our business relationship with Client has ended.

In general If we hold any personal information in the form of a recorded communication, by telephone, electronic, in person or otherwise, this information will be held in line with local regulatory requirements which will either be 5 years or 10 years after our business relationship with you has ended.

### **Transferring your personal data abroad**

**Forex TB** may transfer Clients personal information outside the European Economic Area to FOEX TB Ltd. Group companies as well as processors who are engaged on our behalf ('Transferees'). For example, if we would have other FOREX TB Group companies located in, Uruguay, Poland, France, Turkey and Chile. To the extent we may in such situation to transfer your information outside the European



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Economic Area; while transferring we will ensure that the transfer is lawful and that there are appropriate security arrangements.

In order to transfer personal information to third parties in territories that do not have a finding of adequacy by the applicable authority and regulations, we enter into agreements with the Transferees ensuring appropriate and suitable safeguards based on standard contractual terms adopted by the European Commission.

### **How do we obtain your consent?**

The GDPR specifies six different lawful bases for processing personal data. FOREX TB Ltd. Will process your data under two lawful bases:

*Legal Obligation:* the processing is necessary for FOREX TB Ltd to comply with the law. As per AML regulation and MIFID I & II directives we are required to obtain information and legal documents from you prior to opening an account and for ongoing monitoring purposes. As per MIFID I & II we are required to hold personal data about all our Clients for five years after the business relationship has been ended.

*Consent:* The individual has given clear consent for you to process their personal data for a specific purpose. We ask Clients and prospective to provide us with consent for marketing purposes, which includes being contacted by telephone, email and SMS. Consent is requested during FOREX TB's application process.

### **Updating personal data about you**

If any of the personal data that as a Client you have provided to us changes, for example if you change your email address or if you wish to cancel any request you have made of us, or if you become aware we have any inaccurate personal data about you, please let us know by sending an email [to cs@patronfx.pl](mailto:to cs@patronfx.pl) Please note that we will not be responsible for any losses arising from any inaccurate, inauthentic, deficient or incomplete Personal Data that Client provide to us.

### **Your rights in relation to the use of your personal information**

#### **RIGHTS OF ACCESS**



As a Client you always have a right of access to the personal information that we hold about Client under European data protection legislation, and to some related information. Client can also require any inaccurate personal information to be corrected or removed.

### **RIGHT TO ERASURE**

You can request for all personal data that FOREX TB Ltd processes to be erased, however FOREX TB is not permitted to erase your data if it is held under the legal lawful bases.

Furthermore Clients can object to the processing of any data where the lawful bases is 'Consent'. Hence Clients can object to use of personal information for direct marketing purposes at any time and they may have the right to object to our processing of some or all Clients personal information. If Client wish to exercise any of these rights, he/she should contact us as at [cs@patronfx.pl](mailto:cs@patronfx.pl) .

### **SUBJECT ACCESS REQUESTS**

Clients can request to see a copy of the personal data that holds. If Client wish to see this data then he/she must submit a written request (post or email) requesting this information to [cs@patronfx.pl](mailto:cs@patronfx.pl) or mailed to:

**FOREX TB**  
5 Alkaiou Street, Office 301,  
2404 Engomi, Nicosia

Please note that we may charge a fee to comply with request when it is manifestly unfounded, excessive or repetitive.

### **RIGHT TO COMPLAIN**

Clients have the right to make a complaint to the supervisory authority if they feel that we have not met our obligations in relation to data.

### **CHILDREN'S PERSONAL INFORMATION**

We do not knowingly request to collect personal information from any person under the age of 18. If a user submitting personal information is s younger than 18 years of age, FOREX TB will not open a trading account for the client.

### **The information we hold about you**

#### **Use of cookies - COOKIES FILES**



We use cookies to store information.

An HTTP cookie (also called web cookie, Internet cookie, browser cookie, or simply cookie) is a small piece of data sent from a website and stored on the user's computer by the user's web browser while the user is browsing. Cookies were designed to be a reliable mechanism for websites to remember stateful information (such as items added in the shopping cart in an online store) or to record the user's browsing activity (including clicking particular buttons, logging in, or recording which pages were visited in the past). They can also be used to remember arbitrary pieces of information that the user previously entered into form fields such as names, addresses, passwords, and credit card numbers.

The purpose of this information is to provide Client with a more relevant and effective experience on this website, including presenting web pages according to Client's needs or preferences. Cookies are frequently used on many websites on the internet and Client can choose if and how a cookie will be accepted by changing Client's preferences and options in browser.

Client may not be able to access some parts of this site if choose to disable the cookie acceptance in browser, particularly the secure parts of the website.

FOREX TB uses cookies files for the following purposes:

- To provide the User with more precise and comfortable use of the Site, tailoring the content of the internet websites to the User's preferences as well as to optimize the use of the Portal.
- To examine the activity of the Portal's User in order to create statistics, which help us to understand in what way the Portal's Users use the internet websites, which contributes to the improvement of the structure and content of those sites as well as identification of the source, which the User has used to enter the Site;
- To maintain the session of the Portal's User (after logging-in).

**Information on disabling the handling of the cookies files for the most popular internet websites:**

1. For internet browser Internet Explorer 9: a) click "Tools" and then "Options" in the browser window; b) then click the "Privacy" tab and move the slider to the highest position to block all cookies files, or to the lowest position to accept all cookies files; c) then click "ok".

2. For internet browser Internet Mozilla Firefox: a) at the top of the Firefox browser window, press the button Firefox (in XP Windows click Menu Tools) and choose "Options"; b) choose "Privacy" panel; c) choose from the dropped down menu "Firefox Programme" option "will use settings of the user's history"; d) uncheck the function "Accept cookies"; e) press key "ok".



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3. For internet browser Internet Google Chrome: a) choose “Settings”; b) click “Show Advanced Settings”; c) in section “Privacy”, click “Content Settings”; d) in section “Cookies files”, click “All cookie files and site data” to open the dialogue window “Cookie files and other data”; e) choose “Block the attempts to enter the site data into the computer”.

Please note that the limitations in the use of cookies files may have an impact on the operations of some functionalities available on the sites.

### **Mobile Applications Privacy Policy**

The mobile device stores an enciphered unique Application Identifier (the parameter is generated in the process of Application registration on the XTB side) – it is stored on the device until the deletion of the mobile application from the device.

The Application Identifier referred to above and information about the brand, type and hardware token of the mobile device is transferred to XTB in the registration process of the device in the Application and it is used for explicit identification of the Application and the mobile device.

The communication between the mobile application and XTB system is held with the use of advanced deciphering mechanisms. Depending on a mobile platform, XTB applications may gain access to the following functions on the mobile device:

- a. Internet connection;
- b. Device camera to take pictures of documents and/or user’s face during real account registration;
- c. Photo gallery on the device to send pictures of documents and/or user’s face during real account registration;
- d. Access to user’s space to save a picture;
- e. Advertising Identifier (IDFA) to monitor efficiency of our own advertising campaigns and installation of our application;
- f. Chat microphone;
- g. Phone mode in order to switch on the sleep mode of the application when it is in the background.

Depending on the mobile application, application functions may be cancelled by changing system settings on the device or uninstalling the application.

Mobile applications do not store any personal data which could allow a third party to identify a particular application user.





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