

PRIVACY POLICY

PROCRYPTIC SP. Z O.O., a company incorporated under the laws of Poland, with a registered address at Hoza 86, Suite 410, Warsaw, 00-682, Poland (hereafter the “Company”) is responsible for the protection of the privacy and the safeguarding of clients’ personal and financial information. By opening a trading account with the Company, the client hereby gives his/her consent to such collection, processing, storage and use of personal information by the Company as explained below.

The collection of personal information

The Company collects the necessary information required in order for the Company to open, transact and safeguard its Client’s assets the Company ensures that it collects the necessary information required.

Thus, the Company gathers two types of data and information from Clients (from banks and/or credit agencies, and/or other sources in order for the Company to construct the Clients' profile based on their requirements and preferences in order to provide its services effectively and on accordance with the relevant Laws and Regulations).

If the Client is a natural person, the Company is the personal data controller of the Client’s personal data in relation to the processing activities which the Client’s personal data undergo as stated further below.

The first type of information is un-identified and non-identifiable information pertaining to a Client(s) (“**Non-personal Information**”), which may be made available or gathered via your use of the Site, even if you do not participate or register to our Site. We are not aware of the identity of a Client from which the Non-personal Information was collected. Non-personal Information which is being collected may include your aggregated usage information and technical information transmitted by your device, including certain software and hardware information (e.g. the type of browser and operating system your device uses, language preference, access time, etc.) in order to enhance the functionality of the Company’s website. We may also collect information on your activity on the Website (e.g. pages viewed, online browsing, clicks, actions, etc.).

The second type of information is individually identifiable information, namely information

that identifies an individual or may with reasonable effort identify an individual (“**Personal Information**”). Such information includes:

- **Registration information:** When you open an account, you will be asked to provide us certain details such as: full name, e-mail address date of birth, physical address, telephone number, and other information, as further described in our Terms of Use/registration
- **Device Information:** We may also collect Personal Information from your Such information includes geolocation data, IP address, unique identifiers (e.g. MAC address and UUID) and other information which relates to your activity through the Site.
- **Payment Information:** To execute withdrawals and for anti-money laundering purposes, you may be required to share personal information within the site or with our trusted payment processor. Such personal information may include your name, billing address, identity number, financial information (e.g. your credit card number, bank account, etc.) and any other information that is required in order to perform transactions.

Based on the aforementioned, the Company collects information which is required to communicate with and identify its clients. In addition, certain demographic information, including, birth date, education, occupation, etc. maybe also collected from the Company’s Clients along with information related to trading so that for the Company to be in a position to assess trading related details which are deemed to be necessary. Examples include:

- **Application information** that includes personal information provided by the Client in the Company’s application The Client’s name, address, date of birth, email address, income and income source is asked. This information is also used by the Company in order to communicate with the Client.
- **Transaction information** that includes information about the anticipated volume and value of the Client’s transaction with the Company. The Client’s economic profile is also construed based on this

- Verification information that includes the Client’s identity card, passport, or driver’s license.

The use of personal information

The Company collects and uses information only for the purposes and the provision of its services and in order to fulfill its compliance and other obligations as per the relevant Laws and Regulations. In order to improve its services and inform its clients of any additional products and/ or further promote the Company’s activities, the Company said information is needed and in this respect the clients hereby consent to the usage of this data for such purposes.

In case where the clients do not wish to receive information for any reason, they can contact the Company at support@xbo.com.

How to exercise your rights?

You can submit an official GDPR related request /complaint to support@xbo.com providing the following details:

1. Personal Details:

- Name and surname;
- Trading account number;
- Email address;

2. Specific Details of the Request

3. Representatives

Only complete if you wish to be represented by a third party. Please note that you will be required to provide the Power of Attorney authorizing the relevant third party to act on your behalf.

- Name of the representative
- Your relationship to the representative
- Email address

- Contact number
- Postal address

Retention of personal data

We will retain your personal information for as long as necessary to provide our services, and to comply with our legal obligations, resolve disputes, and enforce our policies. 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. Under applicable regulations, we will keep records containing Client personal data, account opening documents, communications and anything else as required by applicable laws and regulations.

Protection of personal information

The Company takes reasonable technical and organizational measures to prevent the loss, misuse or alteration of its clients' personal information. The Company stores all the personal information which is provided by the Clients on its secure (password- and firewall-protected) servers.

The Clients are responsible for keeping the password they use for accessing our website confidential; the Company will not ask the clients for their passwords (except when they login to the Company's website).

The personal information which is provided by the clients to the Company is treated as confidential and shared only within the Company, its affiliates and service providers based on the service involved and are not disclosed to any third party except under any regulatory or legal proceedings. In case where such disclosure is required to be made by law or any regulatory authority, it will be made on a 'need-to-know' basis, unless otherwise instructed by the regulatory authority. In such cases, the Company shall duly inform the third party regarding the confidential nature of the information.

Transfer of data outside the EEA

Please note that some data recipients may be located outside the EEA. In such cases we will transfer your data only to such countries as approved by the European Commission as providing adequate level of data protection or enter into legal agreements ensuring an adequate level of data protection.

Minors

We forbid users under the age of 18 to register or trade using our services. If we become aware that a user under the age of 18 has shared any information, we will discard such information. If have any reason to believe that a child under 18 has shared any information with us, please contact us at support@xbo.com .

Non-affiliated third parties

The Company does not sell, license, lease or otherwise disclose clients' personal information to third parties, except as described in this Privacy Policy.

The Company reserves the right to disclose personal information to third parties where required by Law, regulatory and other government authority. The Company may also disclose information as necessary to credit reporting or collection agencies as reasonably required in order to provide the services to Company and/or its clients.

In addition, the Company may engage third parties to help carry out certain internal functions such as account processing, fulfillment, client service, client satisfaction surveys or other data collection activities relevant to its business. Use of the shared information is strictly limited to the performance of the above and is not permitted for any other purpose. All third parties with which the Company shares personal information are required to protect such personal information in accordance with all relevant legislation and in a manner similar to the way the Company protects the same. The Company will not share personal information with third parties which it considers will not provide its clients the required level of protection.

Contact Clients

From time to time the Company may contact clients whether by phone or email for the purpose of offering them further information about the Company's contract for differences trading. In addition, the Company may, on occasion, seek to contact clients, whether by phone or by email, for the purpose of informing them of unique promotional offerings provided by the Company for the client. Clients consent to the receipt of such contact when they consent to our terms and conditions of use when registering with the Company. Any person wishing to opt out of further contact with the Company at any time whatsoever is entitled to do so, simply by contacting the Company whether by phone or email and requesting that no further contact on behalf of the Company be made.

Restriction of responsibility

The Company is not responsible for the privacy policies or the content of sites to which XBO links and has no control of the use or protection of information provided by the clients or collected by those sites. Whenever a client elects to link to a co-branded web site or to a linked web site, the client may be asked to provide registration or other personal information. Please note that such information is recorded by a third party and will be governed by the privacy policy of that third party.

Use of "COOKIES"

A cookie is a file containing an identifier that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server. Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed. Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

Cookies can be used by web servers to identify and track users as they navigate different pages on a website and identify users returning to a website. We use both session and persistent cookies on our website. The Company uses cookies to secure the trading activities of its clients and to enhance the performance of its web site. The cookies used by the Company do not contain personal information or other sensitive information.

The Company may share web site usage statistics with reputable advertising companies and with its affiliated marketing companies. It is noted that the information collected by such advertising companies is not personally identifiable. To administer and improve the <https://www.xbo.com/> website, the Company may use third parties to track and analyze usage and statistical volume information. The third party may use cookies to track behavior and may set cookies on behalf of the Company. These cookies do not contain any personally identifiable information.

Privacy Policy Updates

The Company may update this Privacy Policy from time to time. In the event that the Company materially changes this Policy including how it collects, processes or uses clients' personal information, the revised Privacy Policy will be uploaded in the Company's website. In this respect, the clients hereby agree to accept posting of a revised Privacy Policy electronically on the website as the actual notice of the Company to its clients. Any dispute over the Company's Privacy Policy is subject to this notice and the Client Agreement. The last revision will be reflected in the "Last modified" section. Your continued use of the Site or services, following the notification of such amendments on our website, constitutes your acknowledgment and consent of such amendments to the Privacy Policy and your agreement to be bound by the terms of such amendments.