



# Privacy Policy

Last Updated: March 2025

## Your Privacy Matters

Thank you for your interest in our services. In order to provide you with our services, we are required to collect and process certain personal data about you and your activity.

By entrusting us with your personal data, we want to assure you of our commitment to keeping such information private. We have taken measurable steps to protect the confidentiality, security, and integrity of your data. We encourage you to review the following information carefully.

## Grounds for Data Collection

Processing of your personal information (meaning any data that may potentially allow your identification; hereinafter "Personal Information") is necessary for the performance of our contractual obligations towards you, providing you with our services, protecting our legitimate interests, and complying with legal and financial regulatory obligations.

When you use our services, you consent to the collection, storage, use, disclosure, and other uses of your Personal Information as described in this Privacy Policy.

## How Do We Receive Information About You?

We receive your Personal Information from various sources:

1. When you voluntarily provide us with personal details to create a YWO (CM) Ltd account (e.g., your name and email address);
2. When you use or access our site and services, in connection with your use of our services (e.g., your financial transactions);
3. From third-party providers and services, such as credit reference agencies, fraud prevention agencies, identity verification vendors, banks, authentication service providers, and public registers.

## What Type of Information Do We Collect?

In order to open a YWO (CM) Ltd account and provide you with our services, we will need to collect the following information:

**Personal Information** We collect the following Personal Information about you:

- **Registration information** – your name, email address, phone number, occupation, country of residency, and your age (to verify you are over 18 and eligible to participate in our service).
- **Voluntary information** – when you communicate with us (e.g., when you send us an email or use a "contact us" form on our site), we collect the personal information you provide.
- **Financial information** – since our services include financial transactions, we obtain financial details such as your payment details (e.g., bank account details and financial transactions performed through our services).
- **Technical information** – we collect technical details automatically when you use our services, including your IP address, MAC address, and device approximate location.

**Non-Personal Information** We collect data from or about your device when you access our services, such as login credentials, device identifiers, browser type, language preferences,

time zone, referring domains, and the duration of your visits. This helps us improve our services and personalize your experience.

If we combine Personal Information with non-Personal Information, the combined data will be treated as Personal Information as long as it remains combined.

### Tracking Technologies

When you visit or access our services, we use (and authorize third parties to use) cookies, pixels, and other tracking technologies to collect data about you, your device, and your online behavior. These technologies help us enhance navigation, improve site performance, conduct analytics, and personalize your experience. We may merge this data with other information we collect from additional sources.

### How Do We Use the Information We Collect?

- **Provision of service** – to provide and improve our services.
- **Marketing purposes** – to send promotional materials, newsletters, and relevant offers. You may opt out of marketing communications by clicking the “unsubscribe” link in our emails.
- **Analytics, surveys, and research** – to develop, evaluate, and improve our services.
- **Protecting our interests** – to investigate fraud, protect the security of our services, and defend against legal claims.
- **Enforcing policies** – to enforce our policies, including but not limited to our Terms or Client Agreement.
- **Legal and regulatory compliance** – to investigate violations, prevent money laundering, and comply with legal and regulatory obligations.

### With Whom Do We Share Your Personal Information?

- **Internal parties** – we share information with companies in our group and employees who need it to provide services to you.
- **Financial providers and payment processors** – we share financial data to facilitate transactions and risk assessments.
- **Business partners** – we share information with service providers, such as storage and analytics partners.
- **Legal and regulatory entities** – we may disclose information to regulatory authorities or in response to legal requests.
- **Mergers and acquisitions** – if we engage in a business transaction such as a merger or acquisition, your information may be shared with relevant parties.

### How We Protect Your Information

We implement administrative, technical, and physical safeguards to prevent unauthorized access, use, or disclosure of your personal information. Your information is stored on secure servers and is not publicly available. Access is limited to authorized employees and partners who require it for business purposes.

You are responsible for safeguarding your account credentials. We encourage you to use strong passwords and log out when finished accessing your account.

While we strive to protect your information, no security system is completely foolproof. You should be aware that there is always some risk involved in transmitting information over the internet.

### **Retention**

We retain your personal information as long as necessary to provide our services, comply with legal obligations, resolve disputes, and enforce our policies. Retention periods depend on the type of data and legal requirements.

Under applicable regulations, we maintain records containing client personal data, trading information, account opening documents, communications, and other relevant details as required by law.

### **How to Contact Us?**

If you decide to terminate your account, you may do so by emailing us at [support@ywo.com](mailto:support@ywo.com). Even after account termination, some personal information may be retained for legal and regulatory purposes but will no longer be accessible via your account.

### **Updates to This Policy**

This Privacy Policy may be updated periodically. The latest version will always be available on our website. In case of significant changes, we will provide a notice. By continuing to use our services after updates take effect, you agree to the revised Privacy Policy.