



MONECOR (EUROPE) LIMITED

Privacy Policy



The new Privacy Notice applies to all the customers from the January 2022

1. IMPORTANT CONTACT INFORMATION

Controller Name:	Monecor (Europe) Limited (trading as ETX Capital)
Controller Address:	5 Spatharikou, KSA Building, 1 st Floor, Mesa Geitonia, Limassol 4004, Cyprus
Contact Email	enquiries@etxcapital.com

2. INTRODUCTION AND PURPOSE OF THIS WEBSITE PRIVACY NOTICE

We, the above-named controller ("**Monecor**", "**ETX**", "**we**", "**us**"), are committed to protecting your personal data and respecting your privacy.

This privacy notice applies to all customers and users of the ETX App or website (the "**Privacy Notice**") and sets out the personal data we receive from you, how we process it, our legal obligations as controller, and your rights in relation to your personal data.

We will collect your data when you use:

- our website at www.etxcapital.com; or
- the ETX App.

Our website and app are not intended for children and we do not knowingly collect data relating to children.

We have appointed a data protection officer (DPO) who is responsible for dealing with questions relating to this privacy policy. If you have any questions on this privacy policy, including any requests on exercising your legal rights, please contact the DPO as follows:

Name: Theodora Panagaki
 Email: dpo-eu@etxcapital.com
 Telephone number: +35725054796

3. LAWFUL BASES FOR PROCESSING

We are authorised by law to carry out the processing of personal data concerning you in the pursuit of our legitimate business interests, for the purposes of performing our contract with you and/or for the purposes of assisting us and/or other current or future affiliates performing their contract with you, and in some cases because the processing is necessary for compliance with a legal obligation.

4. WHO ARE WE?

This privacy notice applies to the processing activities of Monecor (Europe) Limited, trading as ETX Capital. We are the controller and are responsible for your personal data processing.



Monecor provides spread betting and CFD trading services and is authorized and regulated by the Cyprus Securities and Exchange Commission, CIF No 096/08, registered at Office 5 Spatharikou, KSA Building, 1st Floor, Mesa Geitonia, Limassol 4004, Cyprus.

5. HOW DO WE COLLECT YOUR DATA

We collect your data using various methods, including:

- Direct interactions, when you fill in forms, or fill in account registration forms, or correspond with us by post, phone, email, or otherwise. This may be the case where for example, you create an account with us, subscribe to our service or publications, apply for our products/services, enter a survey, give us feedback, contact us, or where you request marketing to be sent to you.
- Automated technologies, where you interact with our website or app, we automatically collect data regarding your equipment, browsing actions, habits, and patterns. We do so by using cookies or other similar or equivalent technologies. We provide further details on the information we collect in this way, below.
- Third parties or publicly available sources, such as analytics providers, advertising networks, fraud agencies, clearing houses.

Please see below under "Information we collect from you" for more details in the information we collect concerning you using these various methods.

6. INFORMATION WE MAY COLLECT CONCERNING YOU

We may collect and process the following personal data concerning you:

- a) Information you provide when you register for a Monecor account, including your name, phone number, home address, date of birth, tax residency, and ID. Details about your financial circumstances, your bank account details or other payment details you provide to us. Information and identity documents you provide to us in order to prove your identity and/or the source of your funds and any other similar information. We collect this information to perform our contract with you, to protect our legitimate interests (to keep your details updated), and to comply with our legal obligations.
- b) We may need to request specific information from you to help us understand the nature of your request, to confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.
- c) Please note that we keep records of your trading history and performance including:
 - products you trade and their performance;
 - products we trade on your behalf and their performance;
 - historical data about the trades and investments you made including the amount invested; and
 - your preference for certain types of services and products.

We collect this data for our legitimate interests (to study how our customers use our products, to develop them and grow our business) and to comply with our legal obligations.

We may ask for other personal information voluntarily from time to time and if you choose not to provide the information, we require to fulfil your request for a certain product or service, we may not be able to



perform our contract with you and to provide you with the requested product or service and it could mean that we need to terminate the service or account you have with us.

- d) Information provided by you or generated when you use the Monecor app or website, information about your visit, including the links you have clicked on through our site (including date and time), services you viewed or searched for, page interaction information (such as scrolling and clicks), and methods used to browse away from the page; technical information, including the internet protocol (IP) address used to connect your device to the internet, your log-in information, the browser type and version, the time-zone setting, the operating system and platform, the type of device you use, a unique device identifier (for example, your device identifier, number, or the mobile phone number used by the device), mobile network information, your IP address and device ID for security reasons (we'll link your mobile phone number with your device), your mobile operating system, the type of mobile browser you use and so on; information stored on your device, including if you give us access to contact information from your address book, log-in information, photos, videos or other digital content, check-ins. Monecor will regularly collect information on transactions (for example, payments into and out of your account), including the date, time, amount, currencies, exchange rate, beneficiary details, details of the merchant or ATMs associated with the transaction, IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received with the payment, details of device used to arrange the payment and the payment method used. We may need to collect this data to perform our contract with you, to comply with our legal obligations, and because it is in our legitimate interest to do so.
- e) We may from time to time use personal information about you to form profiles about you so that we understand your needs and provide the very best products and services we can. We may also make decisions about you through automated profiling or automated credit checks which could affect your ability to use our services. We may need to do this either to perform our legal obligations or because it is in our legitimate interest to use your personal information in such a way. You can object to an automated decision being made and ask us to verify the information obtained and or request another staff member to review it. Profiling means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, performance at work, economic situations, health, personal preferences, interests, reliability, behaviour, location, movements etc.
- f) If you contact us, we may keep a record of that correspondence. We may collect any other personal information you provide when you make an enquiry, request information, contact us through the chat function of the app or website, or otherwise correspond with us. These recordings will be our sole property and constitute evidence of the communications between us. Any telephone conversation may be recorded without the use of a warning tone or any other further notice. We record calls in order to fulfil our regulatory obligations and because it is in our legitimate interest to do so.
- g) Please note that our offices or premises may have CCTV which will record your image. We collect information about visitors to our premises. We may record information on your visit, including the date and time, who you are visiting, your name, employer, contact details and vehicle registration number. If you have an accident at our premises, this may include an account of your accident. It is in our legitimate interest to do so. We may operate CCTV at our premises which may record you and your activities. We display notices to make it clear what areas are subject to surveillance. We only release footage following a warrant or formal request from law enforcement, or as necessary in relation to disputes. It is not only a legal requirement but also in our legitimate interest to do so.
- h) A cookie is a small piece of text stored on your computer or device when you visit a website or an app. We use cookies on our websites and apps to provide you with a more relevant and effective experience. You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of our website or app may become



inaccessible or not function properly. For further information about cookies please refer to our Cookies Policy.

We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them. It is in our legitimate interest to collect data through surveys (to study how our customers view or use our products, to develop them and grow our business).

- i) We may collect information about you from third parties either through bought-in third party marketing lists, publicly available sources or through our 'refer a friend' scheme. When we do so, we ensure that any third party providing personal data to us have the required consent from the data subject to disclose the personal data to Monecor.
- j) When you register, we search your record, and we may collect information about you from public sources for anti-money laundering reasons or market research. We collect information from third parties, such as credit reference agencies, fraud-prevention agencies and partners who help us to provide our services. This includes your credit record, information to help us check your identity, and information relating to your transactions.
- k) In cases where, in order to provide our service, personal data is to be collected from third parties who can be considered as autonomous data controllers, such as, for instance, likes on Facebook, Instagram or Twitter put by the Users, we shall process this data in relation to the provision of our service.

7. PURPOSES OF PROCESSING

We use information held about you in the following ways:

- To ensure that content from our website and the Monecor app is presented in the most effective manner for you and for your device.
- To administer and protect our business and this website (such as, troubleshooting, system maintenance, support).
- To register you as a new customer.
- To provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.
- To process and deliver your orders, manage your payments, and collect and recover any money owed to us.
- To process any communication, you send us (which includes answering any queries and dealing with any complaints or feedback you have).
- To conduct internal research to improve the way we interact and communicate with you.
- To carry out our obligations arising from any contracts entered into between you and us.
- To get in contact with you should we need to.
- To do anything which you authorise or consent to us doing. Where we rely on your consent as our legal basis for processing your personal information, you have the right to withdraw your consent at any time by contacting us using the contact details set out below.
- To take any action we are required or authorised by law to take.
- To allow you to participate in interactive features of our service when you choose to do so.
- To notify you about changes to our service.
- Confirming your identity when you sign up or get in touch.
- Checking your records in order to prevent illegal activities like money laundering, tax evasion and fraud.

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If



you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us at enquiries@etxcapital.com.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

We may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

8. STORAGE OF YOUR PERSONAL DATA

We have implemented appropriate technical and organisational measures to ensure a level of security appropriate to the risk presented by the processing we carry out to protect the confidentiality, integrity and availability of your personal data and to protect against unauthorised or unlawful processing and accidental loss, destruction or damage.

Personal data concerning you will be stored for as long as the purpose exists for processing (including storing) that personal data. In order to comply with certain legal obligations and to defend Monecor from potential legal claims, it will be necessary to store personal data concerning you for up to ten years after you end your relationship with us.

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 five (5) or seven (7) years after our relationship with you has terminated.

Where you have opted out of receiving marketing communications, we will hold your details on our suppression list so that we know you do not want to receive these communications.

9. INTERNATIONAL DATA TRANSFERS

We may transfer your personal information outside the European Economic Area ("EEA") to other of our group companies as well as processors who are engaged on our behalf. To the extent we transfer your information outside the EEA, we will ensure that the transfer is lawful and that there are appropriate security arrangements.

10. DISCLOSURE OF YOUR PERSONAL DATA

We may, in the standard operation of our business in order to provide services, and to comply with applicable laws, disclose certain personal data concerning you to third parties as set out below. Where third parties are engaged in the processing of personal data, we ensure that they meet the same standards and levels of privacy and information security as we do, and that they are bound by an enforceable contract that complies with applicable data protection laws. We may share selected information to the following:

- credit providers, any relevant competent regulatory authority, governmental, or law enforcement authority as required by law or as agreed with you;
- our insurers, agents, service providers, specialist advisers, suppliers and subcontractors who provide us with insurance, administrative, IT, financial, verification, regulatory, compliance research or other services;
- professional advisors such as our solicitors in connection with any ongoing or prospective legal proceedings or in order to establish, exercise or defend our legal rights, and our auditors and accountants in order to satisfy our regulatory and financial reporting obligations;
- introducing brokers and affiliates with whom we have a mutual relationship;



- credit reporting and reference agencies;
- any member of our group, meaning our subsidiaries, our ultimate holding company and its subsidiaries, and successors in title to our business;
- anyone authorised by you.

It will also be necessary to disclose personal data:

- if we sell or buy any business or assets, we will disclose personal data concerning you to the prospective seller or buyer of such business or assets and their advisors, to the extent necessary in each case;
- if Monecor or substantially all its assets are acquired by a third party, personal data held by it about its customers will be one of the transferred assets;
- if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use and other agreements; or
- to protect the rights, property, or safety of our customers, or others.

Generally, we require that third parties who handle or obtain your personal information acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with all the relevant data protection laws and this privacy notice. Where any third party uses your personal data as data controller, such use is not covered by this privacy notice and is not subject to Monecor's privacy standard and procedures.

Please note that third parties such as credit reporting and reference agencies may keep a record of any searches and may use the search details to assist other companies in performing their searches.

11. PARTNER WEBSITES AND APPS

Our site may, from time to time, contain links to the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies or notices. Please check these policies when you visit, and before you submit any personal data to, these websites.

We may collect unique mobile operating system IDs, such as Apple's Identifier for Advertising ID (IDFA) or Google Advertising ID (GAID). You may be able to opt-out of interest-based advertisements through the most recent applicable settings features of their mobile devices.

12. CHANGES TO OUR PRIVACY NOTICE

We may need to update this Privacy Notice to reflect changes to our data processing practices. If we do this and the changes are material, we will post a notice on the Monecor website for at least 7 days before the changes are made and notify you through the Monecor app. You can see the date this Privacy Notice was last revised at the top of the page.

13. YOUR RIGHTS

The GDPR, and other applicable data protection legislation gives you certain specific rights relating to your personal data which are set out below.

Please note that not all these rights are absolute, and they do not apply in all circumstances. However, you are always welcome to contact us with any request relating to processing of your personal data and, even if we are not obliged by law to comply with your request, we will try to accommodate your wishes.

- (a) **Access** – you have the right to access your personal data and certain information about how and why we



are processing it;

- (b) **Rectification** – you have the right to have any inaccurate or incomplete personal data rectified without undue delay;
- (c) **Erasure** – Sometimes called the 'right to be forgotten', in certain circumstances, you have the right to have your personal data erased without undue delay;
- (d) **Restriction** - in certain circumstances, you have the right to have our processing of your personal data restricted;
- (e) **Data portability** - in certain limited circumstances, you have the right to receive the personal data concerning you that you have provided to us, in a structured, commonly-used and machine-readable format and the right to transmit those data to another controller without hindrance; and
- (f) **Objection** - in certain circumstances, you have the right to object to the processing of your personal data carried out by us or on our behalf.

More information about your rights can be obtained from the Office of the Commissioner for Personal Data Protection at <https://www.dataprotection.gov.cy/>

14. YOUR CONSENT

Where the use of your personal information by us requires your consent, such consent will be provided in accordance with the applicable customer terms and conditions available on our website(s) or any other contract we may have entered into with you or stipulated in our communication with you from time to time.

15. CONTACT US

If you would like further information on anything in this Privacy Notice, for all questions, concerns or complaints you have about your personal data, or if you think you would like to exercise any of your rights as a data subject, please contact us using the contact details at the top of this Privacy Notice.

16. MAKING A COMPLAINT

You have the right to file a complaint with the Office of the Commissioner for Personal Data Protection, the Cyprus regulator for data protection issue. You can find further details on their website at <https://www.dataprotection.gov.cy/>. We would, however, appreciate the chance to deal with your concerns before you approach the Office of the Commissioner.