LIVE24TRADE PRIVACY POLICY

Last Updated: January 31, 2023

This privacy policy (the "Policy") explains how Live24trade entity to whose services/website you have registered (collectively "Live24trade", "we" or "us") collects, uses and discloses personal information through its websites, mobile applications, and other online products and services that link to this Policy (collectively, the "Services") or when you otherwise interact with us.

We encourage you to read the Policy carefully as it forms part of the Live24trade's terms and conditions, terms of business and/or terms of use, as the case may be.

Application of this Policy

For the purposes of applicable international data protection laws, Live24trade is the "controller" of personal information collected through www. Live24trade.com, websites, widgets, mobile applications and other platforms (together the "Site"), and is the company to contact if you have questions about the use of your personal information (see the "Contact Us" section below). The Policy also applies to personal data about each authorized representative of a client and about other persons or entities collected in the course of providing our services (such as directors of corporate clients).

Collection of Information

Information You Provide to Us

We collect information you provide directly to us. For example, we collect information when you create an Live24trade account, participate in any interactive features of the Services, fill out a form, participate in a contest or promotion, make a purchase, apply for a job, communicate with us via third party social media sites, request customer support, or otherwise communicate with us.

When You Sign Up or Register for an Live24trade Account or Services

If you sign up for an Live24trade account or Services, we will collect basic information about you including your name, email address and telephone number. You may provide this information to us directly, or by signing in to your account/service with a third party, including without limitation, Facebook or Google (see "Information We Collect from Other Sources" below). We will use the information that we collect about you to:

- 1. Create and maintain your account;
- 2. Allow you to log in to Live24trade;
- 3. Contact you about your account and/or the services that Live24trade offers.

When You Provide Information to Build Your Profile

Once you have created an Live24trade account, we will ask you to provide additional optional information about yourself to complete your "Profile". The information we ask for may include your gender, date of birth, place of birth, addresses, nationality, national insurance number (or other government- issued identification number), citizenship and residency status, Tax ID, and information about your experience trading, education, source of income, investment aims and appetite, occupation, employer and employment position, annual income, investment portfolio, total cash and liquid assets and other details or questions as may be required in the Profile creation and the process may be amended by us from time to time.

We will also ask you to provide a copy of an identification document, such as a passport, residency, visa or national identity card, a utility bill and such other documents as may be required by us in order to comply with our regulatory obligations and to verify your identity. Further details about the identification process can be found in the terms and conditions. We will use the information you provide in your Profile to:

- verify your identity and carry out checks that we are required to conduct by applicable laws and regulations, including without limitation, "know your customer", anti-money laundering, fraud, sanctions and politically exposed person checks;
- contact you on matters related to your account, including, to request any additional information or documentation;
- provide you with notices related to your account, general updates, market updates and other marketing materials, including, the Services offered by Live24trade.
- tailor the products and services offered through the Site to you, including without limitation, to perform any suitability or appropriateness assessments for using our services and/or products, such as our high-leveraged trading services and Social Trading Features;
 - assess your credit risk;
- assess your risk score according to parameters determined by Live24trade; assess whether you qualify as a professional client, wholesale client or other specific category of clients;

We recommend that you update your Profile regularly, to ensure that the Live24trade functions offered to you are appropriate for your current circumstances. You further agree to update such information upon Live24trade's request, if Live24trade considers the information provided as untrue, incorrect, incomplete and/or inconsistent with other information provided by you at any time. You acknowledge that we may rely upon such information and that you are responsible for any damages or losses which may result from any inaccuracies, including without limitation, the inappropriateness of our Services to your profile. You do not have to provide the information

complete your Profile, however if you choose not to, we may be unable to offer Live24trade's full functionalities to you.

When you Contact Us

If you contact us by telephone, email, post or use another function offered by Live24trade, such as the chat feature, we will collect any information about the communication and any additional information that you choose to give us. We will use this information to review, investigate and respond to any comment or question that you may raise. Please note that we record and retain all telephone calls and other communication with us and may use it in our dealings with you including any dispute resolution or legal proceedings.

Information About Your Use of our Services

Usage and Automatically Collected Information

When you access or use our Services, we automatically collect information about you, including:

- Financial Information: We collect financial information related to your use of the Services
 - ➤ Log Information: We collect log information about your use of the Services, including the type of browser you use, app version, access times, pages viewed, your IP address, any other network identifiers, and the page you visited before navigating to our Services.
 - ➤ Device Information: We collect information about the computer or mobile device you use to access our Services, including the hardware model, operating system and version, unique device identifiers, and mobile network information.
 - Activities on the Site: We collect records of activities on the Site, including, any content you post, your account details, the time, value and currency of any deposit, withdrawal, or transaction made and the payment method.
 - ➤ Location Information: In accordance with your device permissions, we may collect information about the geo-location of your device.
 - ➤ Information Collected by Cookies and Other Tracking Technologies: We use different technologies to collect information, including cookies and web beacons.

<u>Information We Collect from Other Sources</u>

We may collect personal information about you from third party entities when we seek to verify your identity as part of our regulatory requirements. This may include, for example, identity verification agencies, credit referencing agencies and similar bodies. We may also collect information about you from third parties, when you use or connect to Live24trade by or through a third- party platform, such as Facebook or another site, you allow us to access and/or collect certain information from your Third-Party Platform profile/account as permitted by the terms of the agreement and your privacy settings with the third-party platform. We will share such information with the third-party platform for their use.

We will share some of the information we collect from you on installation of the mobile app with vendors and other service providers who are engaged by, or working with, us in connection with the operation of the services we provide to you. This information may also be shared with these parties for analytics purposes, which may involve the reproduction and display of your information in an aggregated and anonymized manner that will not in any way identify you.

<u>Unsolicited Information</u>

If you provide us with personal information that we have not requested then we will endeavor to only retain the information that we are otherwise entitled to hold because of the products and services we provide. However, if this additional information is surplus to our requirements but is provided to us in a manner where it is combined with information that we are either required or entitled to retain then you acknowledge that this unsolicited information may be held by us in the same manner as the balance of your personal information.

Use of Information

We use the information we collect to provide, maintain, and improve our services, such as to administer and verify your account, to provide the services you request and customize your experience with us. We also use the information we collect to:

- carry out our obligations owed to you;
- comply with our regulatory and other legal obligations; monitor any content, you post;
- administer transactions including deposits, chargebacks and payments;
- monitor trading activity on Live24trade, including by detecting inconsistencies in payments and trades and looking out for potentially illegal activities;
- determine whether a payment method is being abused;
- compile statistical analysis of the pages of our platform and websites; monitor and analyze our business;
- investigate and to manage enquiries, disputes and legal proceedings and to comply with court orders, mandatory dispute resolution determinations and mandatory government authority or law enforcement orders or directions;
- provide information about you and you're trading with us to credit reference agencies;
- participate in crime prevention, legal and regulatory compliance and to assist regulatory, cybercrime, data and information protection agencies and police with their enquiries and enforcement, even if not compelled to do so;
- develop and to market other products and services; and
- > novate, transfer to assign any of the rights or liabilities of Live24trade.

Sharing of Information

We will not share the personal information we hold about you except in the following circumstances:

between and among Live24trade and our current and future parents, affiliates, subsidiaries, and other companies under common control and ownership; and with professional advisors, vendors, consultants, and other service providers, such as payment service providers, IT hosting companies, banks, other financial institutions and credit reference agencies who need access to such information to carry out work on our behalf;

in connection with, or during negotiations of, any merger, sale of company assets, financing or acquisition of all or a portion of Live24trade by another company; Disclosure in accordance with, or required by, any applicable law or legal process, including lawful requests by public authorities to meet national security or law

if we believe your actions are inconsistent with our user agreements or policies, or to protect the rights, property, and safety of Live24trade or others; or.

where we have your consent. For example, if you use a third-party feature, we will get your permission before sharing your personal information with a third party. We will ask for your explicit consent to share any sensitive personal information.

Social Sharing Features

enforcement requirements;

If you have elected to use one of our applications provided via social networks (such as Facebook, Instagram, Twitter etc.), our application will be granted access to your social network account general information which includes your name and username in the social network, profile picture, gender, networks, user ID, list of friends, and any other information you have permitted to be shared depending on the settings you establish with the entity that provides the social sharing feature. For more information about the purpose and scope of data collection and processing in connection with social sharing features, please visit the privacy policies of the entities that provide these features.

Advertising and Analytics Services Provided by Others

We may allow others to provide analytics services and serve advertisements about our products services on our behalf across the web and in mobile applications. This may involve cookies and other technologies to collect information about your use of the Services. This information may be used by Live24trade to, among other things, analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests on our Services, and better understand your online activity in connection with the Services.

Your Choices

Depending on where you or your data resides you may have certain rights and protections under the law regarding the processing of your personal data. For example, you may also have the right to object to, or request that we restrict, certain processing and in some circumstances to obtain a copy of the personal information in machine readable format.

<u>Legal Basis for Processing:</u> When we process your personal data, we will only do so in the following situations:

Entering into and Performing the Contract with You: If you have an Live24trade account or have registered on the Site or for the Services, our legal basis for processing your personal information is that it is necessary for the performance of the relevant Live24trade's terms and conditions and to provide a service to you. With respect to an Live24trade account, this includes facilitating access to our platform, processing payments and executing trades.

For other Justifiable Grounds, including Legal Obligation and Legitimate Interests: We process your personal information where necessary for Live24trade to comply with legal and regulatory obligations we are under, and also where it is necessary for legitimate interests, we have in conducting our business. These include without limitation:

- Learning about your interests and preferences to contact you with information that is relevant to you and helping us target marketing communication and advertisements for our products and services so that they are more relevant to you.
- Using your pseudonymized details to show you advertising for our products and services on social media platforms, such as Facebook or via other third-party advertising that may appear on other websites you use. The information shared with these platforms is pseudonymized to protect your personal data.
- Analyzing and continually improving the Site and our services and helping us pilot test versions of the Site internally to develop new features and ensure the efficient running of Live24trade's services.
- Detecting and reducing fraud and credit risk.

<u>Data Subject Requests</u>: You have the right to access personal data we hold about you and to ask that your personal data be updated, corrected, erased, or transferred. You may also have the right to object to, or request that we restrict, certain processing. If you would like to exercise any of these rights, you can log into your account or email us <u>at privacy@live24trade.com</u>. If you wish to delete or deactivate your account, please note that we may retain certain information as required by law or for legitimate business purposes. We may also retain cached or archived copies of information about you for a certain period of time.

<u>Questions or Complaints:</u> If you would like to exercise any of these rights, you can log into your account or contact us. If you have a concern about our processing of personal data that we are not able to resolve, you may have the right to lodge a complaint with the relevant authority where you reside.

Promotional Communications

You may opt out of receiving promotional emails or text messages from Live24trade by following the instructions in those emails or text. If you opt out, we may still send you non-promotional emails, such as those about your account or our ongoing business relations.

Mobile Push Notifications/Alerts

With your consent, we may send promotional and non-promotional push notifications or alerts to your mobile device. You can deactivate these messages at any time by changing the notification settings on your mobile device.

<u>Automated Analysis of Your Personal Information</u>

We use the personal information you provide to us, or that we gather when you use our services, to tailor Live24trade to your Profile and to assign you a risk score. Live24trade will carry out this analysis automatically, and in most cases without human intervention; the risk score does not have a legal or similarly significant effect for you. If you have any questions about the automated analysis of your personal information, please contact us (see "Contact Us" page).

Transfer of Information to Other Countries

When using our services, your data is processed and stored in the EU and other countries. We and our service providers may transfer your information to, or store or access it in, jurisdictions that may not provide equivalent levels of data protection as your home jurisdiction. We will take steps to ensure that your personal data receives an adequate level of protection in the jurisdictions in which we process it.

We provide adequate protection for the transfer of personal data to countries outside of the EEA not recognized as providing adequate data protection through a series of intercompany agreements based on the Standard Contractual Clauses authorized under EU law. If you would like further information, you can contact us using the contact information below.

Retention of Personal Information

We store the information we collect on you for as long as is necessary for the purpose(s) for which we originally collected it, or for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations. The period for which we will retain personal information will vary depending on the purposes that it was collected for, as well as the requirements of any applicable law or regulations.

Security and Integrity of Information

We protect your personal information by using data security technology and using tools such as firewalls and data encryption. We also require that you use a personal username and password every time you access your account online. As set out in the Live24trade's terms and conditions, you must not share your password with anyone else. We restrict access to personal information at our offices so that only officers and/or employees with a legitimate business purpose can access it.

Minors

Live24trade is not available for users under the age of 18 (or the age of legal consent for the jurisdiction the user is located in) (a "Minor"). We do not knowingly collect personal information from or about Minors. If you are a Minor, you should not download or use any of our services nor provide any personal information to us.

If we become aware that a Minor has shared any information with us, we will delete such information. If you have any reason to believe that a minor has shared any information with us, please contact us.

Changes to this Privacy Policy

The Policy will be reviewed from time to time 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. Any personal information held will be governed by our most current Policy.

<u>Links</u>

The Site may include links to other websites on the internet. We are not responsible for the content of these sites or for any other privacy practices on these internet sites. You should read the terms of use and the privacy statements of any such websites. Our terms of use and our Privacy Policy apply only to information collected by us in accordance with this Policy.

Contact Us

Should you have any questions regarding the Policy, please contact us at: privacy@live24trade.com/info@live24trade.com. Please include your name, and mailing or email address. We may require that you provide additional information to verify your identity before allowing you to exercise certain rights outlined above.