



# Privacy Agreement



Protecting your privacy and personal and financial data is one of our top priorities at BKS Fintech. This Agreement contains the rules and purposes for processing BKS Fintech clients' personal data as well as the measures we employ to protect this data from unauthorized access by third parties.

## **1. Collecting personal data**

**1.1** By registering a Personal Area, you agree to have your personal data processed and specifically consent to the collection, systemization, aggregation, storage, revision (updating, changing), usage, anonymization, blocking, deletion, and distribution (transfer) of said personal data to third parties in accordance with the conditions set forth in this Privacy Agreement.

**1.2** We ask you for the data necessary for registering a Personal Area, providing functional service, and using this data if a dispute arises between you and BKS Fintech. Providing this data is required for client identification and thus allows you to perform various operations in your Personal Area and trading accounts.

**1.3** We may also collect data to improve our understanding of your needs and preferences by communicating through Live Chat, conducting brief surveys in your Personal Area on our official website, and communicating with you over the phone. You provide this data to us voluntarily.

**1.4** We use the data that you directly provide when communicating.

## **2. Use of personal data**

**2.1** We use your personal data to provide secure high-quality service.

**2.2** The personal data you provide us with is used to verify contact information and identity. We also use personal data to register Personal Areas, open and configure trading accounts, and issue activation codes and passwords. By providing contact information, you help us improve our services and promptly communicate the availability of additional services, features, and promotions we may be offering.



### **3. Providing personal data to third parties**

**3.1** We do not provide your personal data to third parties except in the cases set forth by this Privacy Agreement.

**3.2** We reserve the right to provide personal data to third parties if required by law or if we receive formal requests from law enforcement and other government agencies.

**3.3** We may also provide your personal data to tax authorities or organizations that require the data to be provided in order to comply with laws against money laundering and financing terrorism, or when necessary to protect our rights or property. We may pass your personal data on to third party authentication service providers when you use our system to perform identity checks and documents verification - we do this in order to comply with our legal obligations. When transferring your information to third parties, we maintain the confidentiality and security of the information being transferred.

**3.4** In order to give you comprehensive, state-of-the-art high-quality service, we may exchange your personal data with our partners. However, the use of your personal data is limited to sharing your account number with one of our partners at their request.

**3.5** At your request, we can provide information about the services that our partners provide for us.

### **4. Limit on liability**

**4.1** This Privacy Agreement is valid only for our website and does not cover other websites, including but not limited to websites that you go to using links on our website. We recommend that you review the privacy policy of each website whose use involves transferring personal data.



## **5. Use of cookies**

**5.1** We use cookies to ensure that our website works effectively and to support your trading activities. Cookies are small text files sent from our web server to your computer. Our cookies do not contain any personal data, account numbers, or passwords.

**5.2** We may enlist outside organizations to help us manage the website and collect and analyze statistical data. These outside organizations may install and use their own cookies on our behalf.

## **6. Commencement and amendment of the Privacy Agreement**

**6.1** By registering a Personal Area, you agree to and accept all of the provisions set forth in the Privacy Agreement. Communication between you and BKS Fintech begins as soon as we send you an email confirming your registration on our website. We may also send you information about changes and new services via email or receive emails with your questions and suggestions. This information is not confidential.

**6.2** By accepting the conditions of this Privacy Agreement, you agree to allow us to use the information we receive from you via email, including various ideas, methods, marketing designs, and know-how, without incurring any additional obligations. Your personally identifiable data is an exception.

**6.3** We may review, store, and delete correspondence from you at our discretion.

**6.4** We may analyze your internal messages in order to evaluate the quality of our services.

**6.5** Occasionally, we may update the Privacy Agreement and immediately post the new version to our website. We recommend that you periodically read this Agreement in order to always have the latest information concerning how your personal data is processed.

If you have any questions or suggestions regarding this Agreement, please contact us at [cs@bksfinteh.com](mailto:cs@bksfinteh.com).

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