



**EMAR MARKETS**

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# **PRIVACY POLICY**



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Protecting the privacy and security of personal and financial information is of utmost importance to us at Emar Markets. This Privacy Policy outlines how we collect and safeguard your information. By opening an account or using our website, you consent to the collection and use of personal information as described in this Privacy Policy.

This Privacy Policy complies with the Financial Sector Conduct Authority (FSCA) requirements of South Africa to ensure the privacy and security of your personal data.

## COLLECTION OF PERSONAL INFORMATION

We collect information necessary to establish and maintain your account, conduct business efficiently, and ensure the safety of your assets and privacy. This includes gathering information to understand your needs and preferences.

The personal information we collect directly from you includes details required for communication, such as your name, mailing address, telephone number, and email address. We may also collect demographic information when you open an account, including birth date, education, occupation, and more. Additionally, we assess your trading experience, approximate annual income, and approximate net worth to evaluate your financial position.

We collect personal information as required by South African law, and all data processing activities align with FSCA guidelines.

## USAGE OF PERSONAL INFORMATION

We use personal information solely for the purpose of providing you with quality service and security. For instance, we may use the information collected to verify your identity and contact details. It enables us to establish and set up your trading account, assign an account number and secure password, manage your account activity, and communicate important account-related information. This information also



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helps us enhance our services, personalize your browsing experience, and inform you about relevant products, services, or promotions. Personal information is processed solely for purposes consistent with South African financial regulations, such as service delivery, identity verification, and compliance with FSCA.

## OUR AFFILIATES AND PARTNERS

We may share information with our affiliates when necessary to deliver the product or service you have requested or to provide you with opportunities to engage in offerings from our affiliates. We may also form partnerships and alliances with other reputable companies that offer high-quality products and services, which may involve joint marketing agreements. To ensure these offerings meet your needs and are delivered in a useful and relevant manner, we may share certain information with our partners, affiliates, and alliances.

This allows them to better understand your preferences and provide tailored offers. The use of your personal information is limited to the purposes outlined in our relationship with the partner or affiliate.

We share personal information only with affiliates and third-party partners compliant with FSCA regulations, and solely for fulfilling service agreements or legal obligations.

## NON-AFFILIATED THIRD PARTIES

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We do not sell, license, lease, or disclose your personal information to any third party for any reason, except in the following circumstances:

- When required by law, regulatory authorities, law enforcement agencies, or government authorities.
- When necessary for credit reporting or collection agencies.
- When necessary to protect our rights or property.



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## THIRD-PARTY INVOLVEMENT AND RESTRICTION OF RESPONSIBILITY

In our commitment to continuously enhance our services, we may engage the services of other businesses to assist us with specific internal functions such as account processing, fulfillment, client service, client satisfaction surveys, or data collection activities relevant to our business. In some cases, we may share client information from our database with a trusted third party to analyze and identify client needs, as well as inform clients about relevant product and service offerings. The information shared is strictly limited to the performance of the assigned task and for no other purpose. All third parties with whom we share personal information are required to protect it in a manner like our own practices.

Please note that if you choose to purchase a product or service offered by another company, any personal information you provide to that company will no longer be governed by our Privacy Policy. We are not responsible for the privacy policies or content of linked sites and have no control over the use or protection of information provided by you or collected by those sites. When you decide to access a co-branded or linked website, you may be asked to provide registration or other information. It's important to familiarize yourself with the privacy policy provided by that third party since the information you share will be going to them.

## OPTING OUT OF NON-PUBLIC PERSONAL INFORMATION DISCLOSURES

If you prefer that we do not disclose your nonpublic personal information to certain non-affiliated third parties, you have the option to opt-out. To exercise this choice and opt out of sharing non-public personal information with non-affiliated third parties, please contact a client service representative. It's important to note that an opt-out election made by one account owner of a joint account applies to all account owners of that joint account. Additionally, each separate account you hold with us requires a separate opt-out election.



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## USE OF “COOKIES”

To ensure the security of your trading activities and improve the performance of our website, we utilize cookies. Cookies are small text files sent from the web server to your computer. The cookies used by us do not contain personal information, account details, or password information. They simply enable the site to recognize that a page request is coming from a user who has already logged on.

We may share website usage information about visitors with reputable advertising companies for the purpose of targeting our Internet banner advertisements on our site and other sites. For this purpose, pixel tags (also known as clear gifs or web beacons) may be employed to track the pages you have visited. The information collected by advertising companies using these pixel tags is not personally identifiable.

To administer and improve our website, we may employ a third party to track and analyze usage and statistical volume information, including page requests, form requests, and click paths. This third party may use cookies to track user behavior and may set cookies on our behalf. However, these cookies do not contain any personally identifiable information.

Please be assured that we are committed to safeguarding your privacy and maintaining the security of your personal information.

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## COMMUNICATIONS

Unless otherwise specified for a particular service, any communications or material that you transmit to us through the services, including information, data, questions, comments, or suggestions (referred to as "Communications") will be considered non-proprietary and non-confidential.

By accepting this Agreement, you grant us a license to use your Communications in any manner we deem appropriate, whether on the website or elsewhere, without any liability or obligation to you. We



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have the freedom to utilize any ideas, concepts, know-how, techniques, or information contained in your Communications for any purpose, including but not limited to product development and marketing.

While we are entitled to review or retain your Communications, we are not obligated to do so. We may monitor your Communications for purposes such as evaluating service quality, ensuring your compliance with this Agreement, maintaining website security, or other valid reasons. You acknowledge that our monitoring activities do not give rise to any cause of action or other rights on your part. We will not be held liable for any costs, damages, expenses, or liabilities incurred by you because of our monitoring activities.

## CHANGES TO THIS PRIVACY STATEMENT

Periodically, we may update this Privacy Statement. If we make material changes to this Privacy Statement, we will promptly post the revised version on the website and provide a notice informing you of such changes. By accepting this Agreement, you agree to accept the posting of a revised Privacy Statement electronically on the website as actual notice to you. Any disputes regarding our Privacy Policy Statement are subject to this notice and our Customer Agreement.

We encourage you to regularly review this policy to stay informed about the information we collect, how we use it, and to whom we disclose it. If you have any questions that are not addressed in this statement, please contact a Client Services representative. Any updates to this Privacy Policy will be posted on our website, ensuring compliance with FSCA standards.