



PRIVACY POLICY

Streams Financial Services Ltd
License Number 376/19

Initial Document Issue Date: August 2019

Current Version: August 2019

Approved by: Board of Directors

Last Review Date: N/A

Version: 1.0

Streams Financial Services LTD (the “Company”) is a Cyprus Investment Firm (CIF) authorized and supervised by the Cyprus Securities and Exchange Commission (CySEC) with CIF License number 376/19, having its Head Office at 284 Makarios Avenue, Limassol, Cyprus.

The Company is committed to protect individuals’ personal data in line with the requirements of applicable law. Commitment applies to all individuals whose personal data it may process. “Personal Data” means any information relating to an identified or identifiable natural person. The Company acts as controller in relation to such personal data.

Our Privacy Policy below describes in detail how the Company handles the collection, management and protection of all confidential user information.

Your privacy is very important to us. We are committed to protecting and respecting your personal data. This Privacy Policy describes what types of personal data we collect about you when you choose to use our services, how we will use your personal data, when and with whom we share it and how we will keep it safe. It also details your rights in respect of our processing of your personal information and how you may exercise them. Please take the time to read and understand this policy.

We may make changes to this notice from time to time and it is important that you check this notice for any updates. Any personal information we hold will be governed by our most current privacy notice. If we make changes, we consider to be important, we will communicate them to you.

Please note that this notice is addressed to customers and potential customers. If you are a Company employee, a contractor to the Company or a third-party service provider, your personal information will be used in connection with your employment contract, your contractual relationship or in accordance with our separate policies which are available by contacting us.

Similarly, any reference to ‘you’, ‘your’, ‘yours’ or ‘yourself’ in this privacy notice is a reference to any of our customers and potential customers as the context requires unless otherwise stated.

By accessing our websites including using any of the communication channels to contact us, we consider that you have read and understood the terms of this notice and how we process any information you disclose to us including personal data prior to becoming a client. Once you open an account with us, you agree that this notice, including any amendments will govern how we collect, store, use, share and in any other form process your personal data and your rights during our business relationship and after its termination.

1. WHAT KIND OF PERSONAL INFORMATION DO WE COLLECT AND STORE?

As part of our business we collect personal data from customers and potential customers that include the following:

- name, surname and contact details
- date of birth and gender
- information about your income and wealth including details about your assets and liabilities, account balances, trading statements, tax and financial statements
- profession and employment details
- location data
- knowledge and experience in trading, risk tolerance and risk profile
- IP address, device specifications and other information relating to your trading experience
- Bank account, e-wallets and credit card details
- details of your visits to our Website or our apps including, but not limited to, traffic data, location data, weblogs and other communication data.

If the Company requests you to provide to it personal data and you fail to do so the Company may not be in a position to provide a service and/or enter into an agreement with you, in which case it will inform you accordingly.

The abovementioned data are collected by the Company when you are going to open a trading account with the Company. It is required by the AML Law (the Prevention and Suppression of Money laundering and Terrorist Financing Law of 2007 as amended from time to time) and CySEC's AML Directive that the Company collects the necessary data for verifying your identity, constructing your economic profile, monitoring your account and verifying the source of funds (when it is necessary). Additionally, we use this data to set up and administer your trading account, provide technical and customer support.

We use cookies to store and collect information about your use of our website. Cookies are small text files stored by the browser on your equipment's hard drive. They send information stored on them back to our web server when you access our Website. These cookies enable us to put in place personal settings and load your personal preferences to improve your experience. We also keep records of your trading behavior, including a record of:

- products you trade with us;
- historical data about the trades and investments you have made including the amount invested;
- your preference for certain types of products and services.

We are required by law to identify you if you are opening a new account or adding a new signatory to an existing account. AML Law requires from us to sight and record details of certain documents (i.e. photographic and non-photographic documents) to meet the standards, set under those laws. Identification documentation, as required under anti-money laundering legislation or other legislation relevant to the services we provide to you, includes:

- passport / ID;
- driver's license;
- utility bills;
- other information we consider necessary to our functions and activities.

If you are a corporate client, we are required to collect additional information such as corporate documents of address, shareholders, directors, officers including additional personal information on the Shareholders and Directors.

We have the right to ask any additional information we deem necessary to be compliant with our legal and regulatory requirements.

We obtain this information in a number of ways through your use of our services and websites, the account opening applications, our demo sign up forms, webinar sign up forms, website cookies, and similar tracking technology built into our Websites and Apps, subscribing to news updates and from information provided in the course of our ongoing relationship.

We may also collect this information about you from third parties either through bought-in third party marketing lists, publicly available sources, social media platforms, affiliates, bankers and credit card processors, subscription-based intelligence databases and other third-party associates.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us. Such telephone conversations may be recorded without the use of a warning tone or any other

further notice. Further, if you visit any of our offices or premises, we may have CCTV which will record your image.

2. WHO MAY WE DISCLOSE PERSONAL INFORMATION TO?

The Company has the right to disclose your information (including recordings and documents of a confidential nature, card details) in the following circumstances:

- a) where required by law or a court order by a competent Court;
- b) where requested by CySEC or any other regulatory authority having control or jurisdiction over the Company or the Client or their associates or in whose territory the Company has Clients;
- c) to government bodies and law enforcement agencies where required by law and in response to other legal and regulatory requests;
- d) to relevant authorities to investigate or prevent fraud, money laundering or other illegal activity;
- e) where necessary in order for the Company to defend or exercise its legal rights to any court or tribunal or arbitrator or Ombudsman or governmental authority;
- f) to such an extent as reasonably required so as to execute Orders and for purposes ancillary to the provision of the Services;
- g) to payment service providers and banks processing your transactions;
- h) to auditors or contractors or other advisers auditing, assisting with or advising on any of our business purposes; provided that in each case the relevant professional shall be informed about the confidential nature of such information and commit to the confidentiality herein obligations as well;
- i) only to the extent required and only the contact details to other service providers who create, maintain or process databases (whether electronic or not), offer record keeping services, email transmission services, messaging services or similar services which aim to assist the Company collect, storage, process and use Client information or get in touch with the Client or improve the provision of the Services under this Agreement;
- j) to a Trade Repository or similar under the Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties (CCPs) and trade repositories (TRs) (EMIR);
- k) only to the extent required, to other service providers for statistical purposes in order to improve the Company's marketing, in such a case the data will be provided in an aggregate form;
- l) only to the extent required, to market research call centers that provide telephone or email surveys with the purpose to improve the services of the Company, in such a case only the contact details will be provided;
- m) where necessary in order for the Company to defend or exercise its legal rights to any court or tribunal or arbitrator or Ombudsman or governmental authority;
- n) to anyone authorized by you;
- o) to an Affiliate of the Company or any other company in the same group of the Company if applicable;
- p) to any third-party where such disclosure is required in order to enforce or apply our Terms and Conditions or other relevant agreements;
- q) to successors or assignees or transferees or buyers, with ten Business Days prior Written Notice to the Client; this will happen in the event that the Company decides to sell, transfer, assign or novate to a third party any or all of its rights, benefits or obligations under the Agreement with

you or the performance of the entire Agreement subject to providing 15 Business Days Prior Written Notice to the Client. This may be done without limitation in the event of merger or acquisition of the Company with a third party, reorganization of the Company, winding up of the Company or sale or transfer of all or part of the business or the assets of the Company to a third party.

r) Client Information is disclosed in relation to US taxpayers to the Inland Revenue in Cyprus, which will in turn report this information to the IRS of the US according to the Foreign Account Tax Compliance Act (FATCA) of the USA and the relevant intergovernmental agreement between Cyprus and the US.

We endeavor to disclose to these third parties only the minimum personal data that is required to perform their contractual obligations to us. Our third-party service providers are not permitted to share or use personal data we make available to them for any other purpose than to provide services to us.

Our websites or our apps may have links to external third-party websites. Please note, however, that third party websites are not covered by this privacy notice and those sites are not subject to our privacy standards and procedures. Please check with each third party as to their privacy practices and procedures.

3. WHEN AND HOW DO WE OBTAIN YOUR CONSENT?

We may process your personal data for one or more lawful bases of processing (“Lawful Basis”) depending on the specific purpose for which we are using your data. The Lawful basis are the following:

- to perform our contractual obligations towards you;
- to be compliant with the legal and regulatory requirements;
- to pursue our legitimate interests.

Where our use of your personal information does not fall under one of these three Lawful basis, we require your consent. Such consent shall be freely given by you and you have the right to withdraw your consent at any time by contacting us using the contact details set out in this privacy notice or by unsubscribing from email lists.

4. MANAGEMENT OF PERSONAL INFORMATION.

We are committed to safeguarding and protecting personal data and will implement and maintain appropriate technical and organizational measures to ensure a level of security appropriate to protect any personal data provided to us from accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to personal data transmitted, stored or otherwise processed. We have appointed a Data Protection Officer to ensure that our management of personal information is in accordance with this privacy notice and the applicable legislation.

We require organizations outside the Company who handle or obtain personal information acknowledge the confidentiality of this information, undertake to respect any individual’s right to privacy and comply with all relevant data protection laws and this privacy notice. In brief, the data protection measures we have in place are the following:

- we train our employees who handle personal information to respect the confidentiality of customer information and the privacy of individuals;
- requiring our employees to use passwords and two-factor authentication when accessing our systems;

- we apply Chinese walls and employees only have access to the personal data required for the purposes of the tasks they handle;
- we apply data encrypting technologies during data transmission during internet transactions and client access codes transmitted across networks;
- employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorized persons and viruses entering our systems;
- using dedicated secure networks or encryption when we transmit electronic data for purposes of outsourcing;
- practicing a clean desk policy in all premises occupied by us and our related bodies corporate and providing secure storage for physical records; and
- employing physical and electronic means such as access cards, cameras to protect against unauthorized access.

4. HOW DO WE STORE PERSONAL INFORMATION AND FOR HOW LONG?

We hold personal information in a combination of secure computer storage facilities and paper-based files and other records and take steps to protect the personal information we hold from misuse, loss, unauthorized access, modification or disclosure.

When we consider that personal information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

However, we may need to maintain records for a significant period of time. For example, we are subject to investment services and anti-money laundering laws which require us to retain copies and evidence of the actions taken by us in regard to your identity verification, sources of incomes and wealth, monitoring of your transactions, telephone, chat and email communications, orders and trades history, handling of your complaints and records that can demonstrate that we have acted in line with regulatory code of conduct throughout the business relationship. These records must be maintained for a period of five years after our business relationship with you has ended or even longer if we are asked by CySEC.

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.

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers or Affiliate companies. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

When we transfer your data to other third parties outside the EEA, we may in some cases rely on applicable standard contractual clauses, binding corporate rules, the EU-US Privacy Shield or any other equivalent applicable arrangements.

If you would like a copy of such arrangements, please contact us using the contact details below.

5. AUTOMATED DECISION – MAKING AND PROFILING

In order to perform the contact between us and as required by Law 87(I)/2017 and the relevant Circulars issued by CySEC, it is requested for the provision of the investment services to you, to assess your knowledge and experience, your financial situation and investment objectives. We will fulfil the above requirements through the following tools:

Appropriateness Test: it takes place when you require registering as client of the Company. Hence, we need to check and ensure that you are suitable for the provision of the Company’s services and

products by taking an appropriateness test in regards to your knowledge, financial background and experience in regards to financial services. Based on the scoring you receive, you will be informed whether you are eligible to receive our services and become our Client and the maximum level of leverage you are eligible to. The reason for assessing your appropriateness is to enable the Company to offer to you services suitable to you and act in the client's best interest.

The scorings above are monitored by the Compliance department of the Company. During these processes, the Company takes all the technical and operational measures to correct inaccuracies and minimize the risk of errors, to prevent any discrimination and to secure personal data of the client.

6. YOUR RIGHTS

Please note that these rights do not apply in all circumstances. You are entitled to:

- a) request access to your personal data (commonly known as a "data subject access request");
- b) request correction of the personal data that we hold about you;
- c) request erasure of your personal data. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request;
- d) object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms;
- e) request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:
 - if you want us to establish the data's accuracy;
 - where our use of the data is unlawful, but you do not want us to erase it;
 - where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or
 - you have objected to our use of your data, but we need to verify whether we have overriding legitimate grounds to use it;
- f) request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information (i.e. not to hard copies) which you initially provided consent for us to use or where we used the information to perform a contract with you; and
- g) withdraw consent at any time where we are relying on consent to process your personal data.

7. WHAT IF YOU HAVE A QUERY OR A COMPLAINT?

If you want to exercise your rights, please contact us by email at compliance@streamsfx.com using the registered email address you disclosed to us. In respect to the aforementioned rights, we will respond to requests for personal data and, where applicable, will correct, amend or delete your personal data. We try to respond to all requests within 1 (one) month. Occasionally, it may take us longer than 1 (one) month if your request is particularly complex or you have made many requests. In this case, we will notify you within 1 (one) month of the receipt of your request and keep you updated.

Privacy Policy



We may charge you a reasonable fee when a request is manifestly unfounded, excessive or repetitive, or we receive a request to provide further copies of the same data. In this case we will send you a fee request which you will have to accept prior to us processing your request.

Alternatively, we may refuse to comply with your request in these circumstances.

If you are not satisfied with our response to your complaint, you have the right to lodge a complaint with our supervisory authorities, the Commissioner for Personal Data Protection. You can find details about how to do this on the following website: <http://www.dataprotection.gov.cy>