Privacy Policy

I. Introduction

Capital Com Group Ltd (the "**Company**", "**we**", "**Capital Com**") is a Cypriot Investment Firm (the "**CIF**") regulated by the Cyprus Securities and Exchange Commission (the "**CySEC**") for the provision of investment and ancillary services under the license number 463/25 and registered in the Republic of Cyprus. Our business and registered address is at 66 Christaki Kranou, 7th floor, City Tower, 4042, Germasogeia, Limassol, Cyprus.

II. Purpose

The Privacy Policy (the "**Policy**" or "**Privacy Policy"**) explains how Capital Com collects, processes and discloses personal information through its websites, mobile applications, and other online products and services that fall under this Policy (collectively, the "**Services**") or when you otherwise interact with us.

The Services include providing:

(a) the Capital Com trading platform, through which users can open an account and invest in:
   (i) Contracts for Difference (the "**CFDs**");
   (ii) Knock Out Options (the "**KOs**");
   (iii) Stocks (including shares, ETFs, ETNs, ETCs, ADRs etc.), as defined under Annex 1 of this policy document.

(b) the Capital Com educational application, Investmate; and

(c) any other website, web platform, mobile application or other related service offered by Capital.com/en-eu.

Capital Com is responsible for the protection of the privacy and the safeguarding of the personal data of our Clients including (i) Retail Clients and/or (ii) Professional Clients (elective or per se) and/or (iii) Eligible Counterparties, acting as the counterparty of the Company having agreed

to the Terms and Conditions of the Company, as well as website visitors ("**you**").

For the definitions of terms used across this policy document, please refer to Annex 1.

III. Legal Framework

Your privacy is important to us. This Privacy Policy outlines how we collect, process, manage the personal data we collect from your use of our services, applications or our website capital.com/en-eu, through your interaction with us on social media or your other dealings with us. When doing that we act as data controller in accordance with the principles contained in The General Data Protection Regulation (GDPR) (EU) 2016/679 (the "**GDPR**").

We have appointed a Data Protection Officer (the "**DPO**") to assist us with compliance with applicable privacy regulations. To communicate with our DPO, please email dpo.eu@capital.com.

IV. What kind of personal data do we collect?

- **Identity data** includes full name or its parts, username or similar identifier, marital status, title, date and place of birth, nationality, tax number, gender, information from your identity document(s), employment status and related information and your pictures / pictures of your identity (including biometric information such as a visual image of your face) or other document(s) we may request from time to time.
- **Contact data** includes billing address, residential address, email address and telephone number.
- **Screening data** includes close connections, political background and information pertaining to sanctions and adverse media.
- **Risk assessment data** includes client risk score and client risk categorisation.
- **Economic and appropriateness data** includes employment status, annual income, source of income, current value of wealth, annual

investment, investment plans, investment objectives, trading experience, level of education.

- **Financial data** includes bank account and payment card details.
- **Trading data** includes information about your trading activity on our platform, such as instruments traded, orders, positions and position sizes, leverage, opening and closing prices and times, stop-loss and take-profit settings, and realised and unrealised profit and loss.
- **Transaction data** includes details about payments to and from you in relation to our services.
- **Technical data** includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access the Services.
- **Communication data** includes communication between you and Capital, including chats, call recordings and emails.
- **Profile data** includes your username and password, your interests, preferences, feedback and survey responses.
- **Usage data** includes information about how you access our Services and use our Services, including user sessions (screen) recordings in some cases.
- **Marketing preferences** about receiving marketing communications about trading, new products and services.

For corporate and institutional clients, we collect information such as corporate documents of address, shareholders, directors, secretary etc. including additional personal information of key persons, as well as any other additional documentation that we may deem necessary to comply with our legal and regulatory obligations.

V. Purposes for which we use personal data

Capital com, as a data controller, may only use your personal data if there is a lawful basis for such use. The most common lawful bases used by Capital Com are:

- **Consent:** in some cases, we may process your personal data only if we obtain your prior consent;

- **Performance of a contract:** we will require your personal data to be able to offer you the Services in accordance with the contract terms between you and us;
- **Compliance with a legal obligation:** due to the nature of the Services we provide, the laws applicable to our activities require us to collect and store certain data about you; and
- **Legitimate interests:** sometimes we rely on our legitimate interests to process your data (e.g. to improve our Services) and we will do so except where such interests are overridden by your interests or fundamental rights and freedoms.

Below you will find a table describing how we may use your personal data and which of the legal bases are used by Capital to ensure lawful data processing.

Purpose/Activity	**Type of data**	**Lawful basis for processing**
To create your account	● Identity data ● Contact data ● Technical data	● Performance of a contract when we provide our Services to you
To verify your identity, carry out checks that we are required to conduct by applicable laws and regulations, including: KYC, anti-money laundering, fraud, sanctions, PEP and liveness checks and perform client risk categorisation	● Identity data ● Contact data ● Screening data ● Transaction data ● Risk assessment data ● Technical data ● Communication data ● Financial data ● Usage data	● Compliance with our legal obligations under applicable AML/CFT obligations, namely the Prevention and Suppression of Money Laundering and Terrorist Financing Law, as amended from time to time
To obtain and assess economic profile, appropriateness information, target market	● Economic, Appropriateness and target market information	● Compliance with our legal obligations under applicable laws regulating the provision of investment services, namely the Investment

Purpose/Activity	Type of data	Lawful basis for processing
information and categorise the client		Services and Activities and Regulated Markets Law of 2017 and AML/CFT obligations, namely the Prevention and Suppression of Money Laundering and Terrorist Financing Law, as amended from time to time
To provide our services and process transactions including, payments, fees and charges.	• Identity data • Contact data • Financial data • Transaction data • Trading data • Technical data • Profile data	• Performance of a contract when we provide our services to you
To monitor your transactions for the purposes of detection, storage and reporting of fraudulent activities	• Identity data • Contact data • Screening data • Risk assessment data • Financial data • Transaction data • Trading data • Technical data • Usage data	• Compliance with our legal obligations under applicable AML/CFT obligations, namely the Prevention and Suppression of Money Laundering and Terrorist Financing Law, as amended from time to time
To provide customer support	• Identity data • Contact data • Financial data • Transaction data • Technical data	• Performance of a contract when we provide our Services to you
To send you service notifications related to your use of the Services	• Contact data • Communication data	• Performance of a contract when we provide our Services to you

Purpose/Activity	Type of data	Lawful basis for processing
To record and store communication with you	• Identity data • Contact data • Communication data	• Compliance with our legal obligations under applicable laws regulating the provision of investment services, namely the Investment Services and Activities and Regulated Markets Law, as amended from time to time
To send you updates and marketing communication as well as to deliver relevant content to you, including ads, suggestions, personalised offers and recommendations	• Identity data • Contact data • Financial data • Transaction data • Technical data • Profile data • Usage data	• Consent, or • Our legitimate interests to promote our Services
To perform data analytics with respect to our Services for improvement purposes	• Technical data • Usage data	• Our legitimate interests to improve our Services
To manage and protect our business and website including system maintenance	• Identity data • Technical data • Usage data	• Our legitimate interests to improve our Services and protect personal data and the Services; • Performance of a contract when we provide our Services to you
To help us improve our Services by completing a survey, feedback, or review	• Identity data • Profile data	• Consent
To hold Stocks in custody and sub-custody on your	• Identity data • Financial data	Performance of a contract when we provide our

Purpose/Activity	Type of data	Lawful basis for processing
behalf, and to facilitate corporate actions (including dividends, rights issues, and other entitlements)	● Transaction data	Services to you
To facilitate voting rights, participation in qualifying corporate actions, and disclosure of shareholder identity to issuing companies where required by law	● Identity data ● Transaction data	Compliance with our legal obligations under the Shareholders Rights Directive II (EU 2017/828) and applicable implementing legislation
To report transactions to competent authorities and trade repositories, keep records of orders and transactions, and monitor for, detect and report potential market abuse	● Identity data ● Trading data ● Transaction data	Compliance with our legal obligations under Regulation (EU) No 600/2014 (MiFIR), Regulation (EU) No 648/2012 (EMIR), Regulation (EU) No 596/2014 (MAR) and the Investment Services and Activities and Regulated Markets Law of 2017, as amended from time to time
To carry out research, testing and analysis to improve our Services and client outcomes, including research into how clients make trading decisions, which we may carry out with academic research partners	● Trading data; ● Usage data; ● Technical data	● Our legitimate interests in improving our Services and client outcomes and in supporting scientific research.

If you fail or refuse to provide your personal data we need to provide the Services to you or if the processing of personal data is necessary for

compliance with our legal obligations (e.g. compliance with anti money laundering rules), you will not be able to access the Services.

VI. Cookies

We may use cookies for various purposes when you access or use the Services. Please review our Cookie Policy to find out more about our use of cookies and further information, including your right to withdraw consent or object to our use of third-party tracking at any time but doing so may affect the functionality of Services we are able to provide you with.

VII. Sources of personal data

Most of the personal data we process about you is received directly from you. For example, when you register to use the Services or communicate with us, we may receive your identity and contact data from you.

In other cases, we may receive personal data about you from various third parties and publicly accessible sources, including but not limited to social media, search engines, company registers, banks, payment service providers / electronic money institutions, KYC service providers, advertising networks, analytics providers and screening data vendors.

If you choose to sign in to our Services using a third-party service, such as Google, Facebook, and Apple, you direct the service to send us certain social account information such as your email address. We use this data only to set up, where needed, and authenticate your account with us. Google, Facebook, Apple etc. are independent controllers of the personal data they process to provide their authentication services.

When you use the Services we may also automatically collect technical data through the use of cookies and similar technologies.

VIII. Automated decision-making with respect to your personal data

To offer you the Services and comply with our obligations under applicable laws, we may make decisions about you based solely on automated processing. Such cases include:

1. When you submit your economic and appropriateness data in the relevant questionnaire, our system will automatically assess whether the Services and/or specific financial instruments are appropriate for you and whether you fall within the identified positive target market in accordance with applicable product governance requirements.

   Based on this assessment, we may restrict or deny your access to certain Services or instruments, including where:
   - you do not demonstrate the required knowledge and/or experience; and/or
   - your responses indicate that you fall outside the Company's defined positive target market for the relevant product.

2. Our anti-fraud systems may automatically detect patterns that may suggest fraudulent activities with respect to your account. We will warn you about such activities to prevent possible fraud.

3. Our systems automatically determine the client's risk profile based on a number of risk factors we consider in accordance with the laws and our internal procedures. The risk score allows Capital to determine the appropriate customer due diligence procedures it must follow.

IX. Protection of minors' personal data

Our products and services are intended exclusively for individuals who are at least 18 years old. We do not offer services to, nor intentionally collect or process personal data relating to, persons under the age of 18 (the "**minors**").

Minors must not access, register for, or use our services, nor submit any personal information to us. In the event that we become aware that

personal data has been provided by or on behalf of a minor, we will take appropriate steps to promptly remove such data from our systems.

If you believe that a minor may have disclosed personal information to us, please notify us immediately by contacting our Data Protection Officer at dpo.eu@capital.com.

X. How do we protect your personal data?

We take all reasonable and appropriate technical and organisational measures to protect all personal data collected by us from loss, theft, misuse and unauthorised access, disclosure, alteration and destruction.

XI. How long do we keep your personal data?

We retain your personal data only for as long as necessary for the purposes for which it was collected, including to comply with legal, regulatory, accounting and reporting obligations.

As a Cyprus Investment Firm, we are required to retain client records for a minimum of five (5) years from the end of the business relationship.

In certain circumstances, this retention period may be extended:

- Up to seven (7) years, where required by applicable regulatory obligations or where this is necessary to comply with requests from competent authorities;
- For a minimum of six (6) years where required under applicable tax and bookkeeping legislation of the Republic of Cyprus;
- For a longer period where necessary for the establishment, exercise or defence of legal claims.

Where different retention periods apply to different categories of data, we retain each category in accordance with the applicable legal requirement.

Upon expiry of the applicable retention period, personal data will be securely deleted or anonymised, unless we are required to retain it for a longer period under applicable law.

XII. Your rights

With regards to our collection and processing of your personal data you have the right to (subject to applicable exceptions):

1. Obtain confirmation from us as to whether we process your personal data.
2. Access your personal data processed by Capital Com.
3. Correct your personal data.
4. Withdraw consent and remove your personal data we collected on the basis of your consent.
5. Obtain restriction of processing, for instance, where you contest the accuracy of your personal data for a period enabling us to verify the accuracy of the personal data,
6. Have your personal data transmitted directly from one controller to another, where technically feasible and when doing so does not adversely affect the rights and freedoms of others.
7. Erasure of your personal data under certain circumstances. Capital Com is obligated by the Cyprus authorities to keep records of clients' details and trades for a minimum period of five to seven (5-7) years from the end of the business relationship with you according to the relevant regulations. See more information about our data retention obligations in section "How long do we keep your personal data" above.
8. Object to our processing of your personal data when the processing is related to the performance of our task carried out in the public interest or the exercise of official authority vested in us. The other case is if we process your data for the purposes of the legitimate interests pursued by us or by a third party and you believe that such interests are overridden by your interests or fundamental rights and freedoms. If you make a request objecting to the processing, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing.

9. Object at any time to the processing of your personal data for direct marketing purposes, including profiling to the extent that it is related to such direct marketing. If you object, we will no longer process your personal data for these purposes. You may also object, on grounds relating to your particular situation, to the processing of your personal data for the research purposes described in Section V.

If you wish to make use of any of the above rights please contact our compliance department stating your account number and question related to any of the above rights at: gdpr.eu@capital.com.

Capital Com will endeavour to provide you with information on the actions it has taken on your request related to your rights, specified above, within one month of receipt of the request. That period may be extended by two further months if the request is complex, or if Capital Com is in the process of resolving a large number of requests. We will inform you if any such extension is required within one month of receipt of the request, together with the reasons for the delay.

XIII. How do we share your personal data?

We do not share your personal information with third parties, except as described in this Privacy Policy.

Capital Com has close links with companies of the Capital Com Group,all of which have a role in offering a complete service to our clients. For this reason, the Company may share information with its group and/or affiliated companies (the "**associated entities**"), including those located outside the European Economic Area (the "**EEA**"), in the event such information is reasonably required by the said party to provide the Services to you.

Capital Com may also engage service providers and partners to assist with delivery of the Services:

Category	Purpose
Identity verification service providers	● Document validation and verification ● Liveness checks ● PEP (politically exposed persons) and sanctions screening ● Risk assessment and scoring
Anti-fraud system providers	● Detection and prevention of fraudulent transactions/activities
Payment service providers	● Payment processing ● Anti-fraud/risk check system ● Application logs for payment system
Banks and Custodians	● Facilitation of money transfers ● Custody or sub-custody of stocks
Marketing	● Marketing analytics and reporting ● Marketing attribution automation
Business intelligence providers	● Product analytics
Project management and customer support providers	● Automation of customer support processes
AI system providers	● Assistance with customer support requests, including call transcription, voice synthesis and AI-assisted client interactions
Cloud service providers	● Hosting of personal data ● Storage/Backup
Communication providers	● Email and voice communication ● Sending transactional emails and SMS ● Call recording, monitoring and transcription

Category	Purpose
Performance monitoring providers	• User sessions (screen) recording and monitoring
Social network platforms	• Managing our relationships with clients • Promoting the Services
Professional Consultants	• Receiving professional services
Third parties (applicable only to Clients having the right to participate in voting events).	• Assisting with clients participation in qualifying corporate actions, such as exercising voting rights at general meetings.
Issuing companies	• Assisting with shareholder identification, participation in corporate actions and the exercise of shareholder rights, where disclosure is required under applicable laws or regulatory obligations.

In case your personal data is provided to associated entities and service providers outside the EEA, we will implement appropriate safeguards to protect your personal data, including Standard Contractual Clauses as adopted by the European Commission. Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA. Moreover, Capital requires its service providers to implement appropriate security measures to ensure the protection of your personal data in accordance with applicable data protection legislation.

When required by the applicable laws, we may disclose your personal data to the relevant government agencies and regulatory authorities, including the Unit for Combating Money Laundering (the "**MOKAS**") and the CySEC.

Some of our service providers require us to include information about their privacy practices in our Privacy Policy:

- **ComplyAdvantage:** We may use ComplyAdvantage for customer screening and monitoring. Please refer to ComplyAdvantage's Privacy Policy to learn more about how ComplyAdvantage handles your personal data.
- **GBG**: We may use GBG to verify information you give to us during the onboarding process. We do so to prevent fraud and comply with our AML obligations. Please refer to GBG's Privacy Policy to learn more about how GBG handles your personal data.
- **Fabrick:** In some cases we may use Fabrick for IBAN verification services in relation to our clients. Specifically, we may share the client's IBAN and tax code with Fabrick. We perform IBAN checks based on our legitimate interest in preventing payment fraud. Please refer to Fabrick's Privacy Policy for more details on how Fabrick processes personal data.

XIV. Link to other websites

Our Website(s), from time to time, contain hyperlinks to and from other websites. You should be aware that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. You should check these policies before you disclose any personal data with these websites. If you choose to link to one of these websites, you may be asked to supply registration or other information. It is important that you realise this information is going to a third-party, and you should become familiar with the privacy policy provided by that third-party.

XV. Policy Updates

The Company reserves the right to review and/or amend this policy and arrangements from time to time. In the event we materially change this policy, including how it collects, processes or uses your personal information, active Clients will be notified in accordance with the Company's Terms and Conditions. Potential clients are notified by means of the publication of the updated Privacy Policy on our website capital.com/en-eu.

XVI. Contact Information

If you have questions about this Privacy Policy or our privacy practices, or if you are seeking to exercise any of your rights you can contact us. You may contact us at gdpr.eu@capital.com. You can also reach out to our Data Protection officer by email: dpo.eu@capital.com

You have the right to lodge a complaint at the Office of the Commissioner for Personal Data Protection of Cyprus.
Office address: Kypranoros 15, Nicosia 1061, Cyprus
Postal address: P.O.Box 23378, 1682 Nicosia
Tel: +357 22818456
Fax: +357 22304565
Email: commissioner@dataprotection.gov.cy

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Annex 1 - Definitions

"**ADRs**" shall mean American Depository Receipts.

"**CFDs**" shall mean Contract for Differences.

"**CIF**" shall mean a Cyprus Investment Firm.

"**Client(s)**" or "**you**" shall mean the natural person or legal entity or the union of persons or group of assets devoid of legal personality who are clients of Capital Com.

"**Company**" or "**we**" or "**Capital Com**" shall mean Capital Com Group Ltd.

"**Cyprus Securities and Exchange Commission**" or the "**Commission**" or the "**CySEC**" shall mean the Cyprus Securities and Exchange Commission.

"**DPO**" shall mean the Data Protection Officer of Capital Com.

"**EEA**"shall mean the European Economic Area.

"ETCs" shall mean Exchange Traded Commodities.

"ETFs" shall mean Exchange Traded Funds.

"ETNs" shall mean Exchange Traded Notes.

"**GDPR**" shall mean The General Data Protection Regulation (GDPR) (EU) 2016/679.

"**KOs**" shall mean Knock Out Options.

"**KYC**" shall mean Know Your Client.

"MiFID II" shall mean the Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on Markets in Financial Instruments and amending Directive 2002/92/EC and Directive 2011/61/EU.

"**Minors**" shall mean persons under the age of 18.

"**MOKAS**" shall mean the Unit for Combating Money Laundering.

"**PEP**" shall mean politically exposed person.

"**Stocks**" or "**stocks**" shall mean transferable securities as defined under Article 4(1) point (44) of MiFID II, including among others, shares, ADRs, ETFs, ETNs and ETCs. The Company markets Transferable Securities commercially under the name "Stocks."