



CAPSTOCK

PRIVACY POLICY



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1 Introduction

CAPSTOCK LTD (the “Company” or “we” or “CAPSTOCK”) is a private company limited by shares registered in the Republic of Mauritius under the Companies Act 2001 with company number C109509 and licensed by the Financial Services Commission of Mauritius as a an Investment Dealer (Discount Broker) Licence pursuant to Section 29 of the Securities Act 2005, Rule 4 of the Securities (Licensing) Rules 2007 and the Financial Services (Consolidated Licensing and Fees) Rules 2008 under the number [C112010791] with registered address being 6th Floor, Office 5, 68 Wall Street, ABSA House, Ebene, 72201, Republic of Mauritius.

The Company in accordance with the Mauritius Data Protection Act 2017 (DP Act). outlines in the Privacy Policy (herein the “Policy”) on how the Company collects, maintains, uses and discloses personal information of the Client. These principles reflect internationally accepted standards for personal information handling. This policy is to be read in conjunction with the Customer Agreement and its supporting documents.

This Policy applies to **CAPSTOCK** which shall follow the principles as outlined herein.

This Policy applies to existing clients, prospective clients, clients who have terminated their contractual relationship with the Company and website visitors (hereinafter jointly referred to as the “Clients” or “you”) who are accessing or using the Company’s website(s) and mobile applications (hereinafter referred to as the “Platforms”).

The Company is committed to protecting the privacy of all Clients ‘Personal Data which it processes in accordance with the provisions of this Policy.

For the purposes of this Policy, references to “Personal Data” shall mean data which identifies or may identify Clients and which may include, for example, a Client’s name, address, identification number, telephone number and date of birth.

2 Collection of Personal Data

The Company collects different types of Personal Data through the Company’s Platforms from Clients who visit such Platforms or access, use or request products and services offered by the Company.

The provision of certain Personal Data is required for establishing a contractual relationship with the Company. Clients not wishing to provide such Personal Data will not be able to open an account with the Company or be provided with other products and/or services of the Company.

Clients have a responsibility to ensure that the Personal Data they provide to the Company and recorded in their personal account remain accurate and up to date throughout the period of their contractual relationship with the Company.

In addition to the information provided by Clients, the Company also lawfully collects and processes Personal Data from publicly available sources (including, inter alia, the press, social media and the internet) and third-party risk management software solutions in order to meet its regulatory obligations and for confirming the validity of the provided information.

The Personal Data received from the Client, collected and processed by the Company are required for the

communication, identification, verification and assessment for the business relationship establishment with the Client, contract performance and legal compliance. The following Personal Data may be collected from Clients depending on the product and/or service the Company provides to him:

- Contact details such as the Client's name, e-mail address and phone number.
- Identification details such as the Client's identification or passport number.
- Biographical and demographic data such as gender, age, ethnicity, education, occupation, the Client's financial trading experience and whether he has a prominent public function status (PEP-Politically Exposed Person).
- Financial information such as the Client's income status, bank account number and account details, tax information and other financial information.
- Information relevant to the services that the Company provides to the Client such as the:
 - Client's transactions and communication records with the Company.
 - Details of visitors' and Clients' visits to the Company's website and information collected through cookies and other tracking technologies including IP address and domain name, browser version, operating system and geolocation.
 - Information in relation to criminal convictions and offences to the extent required and/or permitted by applicable law
 - Your marketing preferences.

3 Use of Personal Data

The Company collects and processes Personal Data which are required for the evaluation, establishment and maintenance of the contractual relationship between the Company and the Client and in order to comply with the Policy and applicable laws and regulations governing the provision of financial services. In some cases, the Company may also process the Client's Personal Data to pursue its legitimate interests or those of third parties, provided that the Clients' interests and fundamental rights are not overridden by those of the Company or the third party.

Specifically, the Client's Personal Data will most commonly be used in the following circumstances:

- Where the Company needs to perform the contract, it has entered with the Client or in order to take certain steps prior to entering into a contract with the Client.

Processing is necessary for the Company in order to provide the Client with its products and services, and more specifically in order:

- To verify the Client's identity and carry out any required credit checks;
- To ensure that the Client meets the suitability requirements to use the Company's products and services;
- To manage the account the Client holds with the Company;
- To process the Client's transactions; and

- To send to the Client any information about transactions/post-transactions services.

If the Client does not provide the requested Personal Data, the Company may be unable to offer the Client with its products and/or services.

- Where the Company needs to comply with a legal obligation

As an investment dealer firm, the Company is required to comply with certain legal and regulatory obligations including Mauritius Data Protection Act, 2017 which may involve the processing of Personal Data. Such obligations and requirements impose on the Company necessary data processing activities for identifying verifications, compliance with court orders, tax law or other reporting obligations and anti-money laundering controls.

- Where the Company has legitimate interests to use the Client's Personal Data

More specifically, the Company may process the Personal Data for the following purposes:

- To develop or enhance its products and services;
- To enhance the security of the Company's network and information systems;
- To identify, prevent and investigate fraud and other unlawful activities, unauthorised transactions and other liabilities and manage risk exposure;
- To maintain its accounts and records;
- To manage its business operations and comply with internal policies and procedures;
- To defend, investigate or prosecute legal claims;
- To receive professional advice (such as legal advice), and
- For the analysis of statistical data which helps the Company in providing its Clients with better products and services in the future. It should be noted that the Company anonymises and aggregate such data so that they do not directly or indirectly reveal the Clients' identities. The Company may provide this statistical data to third parties (as described in more detail below) solely for statistical purposes and in an effort to improve the Company's marketing campaign.

- Where the Client has given his consent

The Company will only ask for the Client's consent when the Company wishes to provide marketing information to its Clients in relation to its products or services which may be of interest to the Client.

The Client may withdraw such consent at any time. This right doesn't affect the lawfulness of processing that was based on that consent before its withdrawal.

4 Cookies

- A cookie is a small text file that is stored on a user's computer for record-keeping purposes. The Company uses cookies on its website(s).
- Cookies enable the Company to track and target the location and the interests of its users and to enhance the experience of its services on the Company's website(s).
- Some of the Company's business partners use cookies on the Company's website(s). The Company has no

access to, or control over these cookies.

- The Company may also use web beacons on its Site from time to time. Web beacons (also known as Clear GIFs) are small pieces of code placed on a web page to monitor the visitor's behaviour and collect data about the visitor's viewing of a web page

5 Cookies Analysis

- Below we provide the details of the cookies used and the options. You may opt out of cookies:
 - To enable the core functionality for the website and user accessibility;
 - To maintain the user's authentication and personalisation functions through our website and clients' area;
 - To serve users with the appropriate content and resources based on their preferences;
 - To track users' visit to our websites, identify their preferences and collect online behavioural data for analysis and optimisation.

6 Third Party Cookies

- Cookies by third party providers are used on our websites to enable tools and services to our visitors and clients and support our internal analytical and marketing activities. The Company has no access to, or control over these cookies therefore will not be liable for misuse or loss of Personal Data resulting from cookies on the Company's website(s) that the Company does not have access to or control over.
- The Client or visitor of the Company's website acknowledges that he can control and manage the above cookies through his web browser security and privacy settings. If you'd like to learn out more about cookies as well as how to manage, and delete them, visit: www.allaboutcookies.org.

7 Links to Other Websites

- The Company's website contains or may contain links to other websites or social media platforms of interest. However, once you have used these links to leave the Company's website, you should note that the Company does not have any control over those other websites. Therefore, the Company cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this Policy. You should exercise caution and look at the privacy statement applicable to the website in question.
- The Company will not be liable for the unlawful or unauthorized use of the Client's Personal Data due to misuse and/or malicious use and/or negligence and/or misplacement of the Client's passwords either by him/her or any third party.

8 Client Records Retention Periods

Under the applicable laws and regulations, the Company is required to keep records containing Client Personal Data, trading information, account opening documents, communications and anything else which relates to the Client after the execution of each transaction and/or for 7 (seven) years of the termination of the business

relationship.

9 Sharing and Disclosure of Personal Data

- In the course of the performance of the Company's contractual and statutory obligations, the Client's Personal Data may be disclosed to third parties. Most of such third parties enter into contractual arrangements with the Company by which they observe data protection and confidentiality.
- Under the circumstances referred to above, recipients of Personal Data may be, for example:
 - third party payment service providers who help the Company provide its Clients the services of securely deposit and withdrawal to and from a Client's account;
 - other service providers that the Company has chosen to support it in the effective provision of its products and services by offering technological expertise, solutions and support;
 - governmental and regulatory bodies, including law enforcement authorities, in connection with enquiries, proceedings or investigations by such parties or in order to enable the Company to comply with its legal and regulatory requirements;
 - credit reference and fraud prevention agencies, third party authentication service providers and other financial institutions for the purposes of credit checking, fraud prevention and anti-money laundering controls;
 - third party service providers for the provision of the required customer support services through live chat and the Company's website visits and traffic monitoring through cookies;
 - external consultants including legal and tax consultants;
 - data reporting service providers;
 - market research companies and call centers; and
 - affiliates of the Company;
- The Company does not collect, store or process any personal credit or debit card information. All payment transactions are processed through payment services providers.
- Where the disclosure of the Client's personal information is solely subject to Mauritius privacy laws (and not subject to the General Data Protection Regulation (EU) /any other international law), the Client acknowledges that some third parties may not be regulated by the Data Protection Act 2017 and if any such third party engages in any act or practice that contravenes, it would not be accountable under the Data Protection Act 2017 and the Client will not be able to seek redress under the Data Protection Act 2017.

10 Marketing Communications

- The Company may process Personal Data to tell its Clients about products, services and offers that may be of interest to the Client. The Company may only process such Personal Data if it has obtained the Client's explicit consent to do so.
- If the Client no longer wishes to receive any promotional communications, he may opt-out of receiving them

by following the instructions included in each communication or by updating his email subscription preferences within the Client account area.

11 Personal Data Rights

- Clients have the following rights in relation to their Personal Data:
 - Right of access: The Client has the right to be informed whether the Company is processing his/her Personal Data, and if so, to provide the Client with a copy of that Personal Data.
 - Right to rectification: The Client is entitled to request that the Company corrects or completes his/her Personal Data if it is inaccurate or incomplete.
 - Right to erasure: This enables the Client to ask the Company to erase or remove the Client's Personal Data under certain circumstances, such as when the Client withdraws his consent.
 - Right to restrict processing: This enables the Client to ask the Company to restrict the processing of the Client's Personal Data if:
 - it is not accurate;
 - it has been used unlawfully but the Client doesn't want it to be deleted;
 - it is not relevant any more, but the Client wants the Company to keep it for use in possible legal claims;
 - the Client has already asked the Company to stop using his Personal Data but he is waiting for the Company to confirm if it has legitimate grounds to use such Personal Data.
 - Right to data portability: The Client has the right to obtain his/her Personal Data provided to the Company in a structured, commonly used and machine-readable format.
 - Right to object: The Client may ask the Company at any time to stop processing his/her Personal Data, and the Company will do so:
 - If the Company is relying on a legitimate interest to process the Client's Personal Data and the Company cannot demonstrate compelling legitimate grounds for the processing, or
 - If the Company is processing Client's Personal Data for direct marketing.
 - Rights in relation to automated decision-making and profiling: The Client has the right to be free from decisions based solely on automated processing of his/her Personal Data, including profiling, that affect him/her, unless such profiling is necessary for entering into, or the performance of, a contract between Client and the Company or the Client provides explicit consent.
 - Right to withdraw consent: If the Company relies on the Client's consent to process his/her Personal Data, the Client has the right to withdraw that consent at any time. This will not affect the lawfulness of the processing that took place on the basis of the Client's prior consent.
 - Right to lodge a complaint: If the Client believes that the Company has breached the Mauritius Privacy laws and wish to make a complaint, please contact with full details of the alleged breach. The Company will promptly investigate the Client's complaint and respond in writing, setting out the outcome of the investigation and the steps it will take to deal with the complaint. The Client also has the right to contact the Office of the Data Protection Commissioner at the address below:

Data Protection Office
Level 5 SICOM Tower,
Wall Street, Ebene.

Please consult the Data Protection Office website for further information at <https://dataprotection.govmu.org/>

To exercise any of the above rights, the Client may contact the Company at [...].

12 Confidentiality and Security of Personal Data

- Personal Data which the Company holds is to be treated by the Company as confidential and will not be used for any purpose other than those specified in this Policy.
- Any Personal Data that the Client provides to the Company will be treated as confidential and shared only with the parties set out hereinabove in this Policy.
- Such Personal Data will not be disclosed to any other third party except if such disclosure is required under any regulatory or legal proceedings.
- The Personal Data that the Client provides in connection with registering as a user of the website(s) or for the Services is classified as Registration Information. The Company offers high protection of the Registration Information provided by the Client. The Client can access his Registration Information through a password selected by him which is encrypted and known only to the Client. The Client must be careful and protect his password from any third parties. Registration Information is safely stored on secure servers which may be located outside Mauritius and that only authorized personnel have access to via password. The Company encrypts all Personal Data as it is transferred to the Company and thus makes all necessary effort to prevent unauthorised parties from viewing any such information.
- Personal Data provided to the Company that is not Registration Information also resides on secure servers and is again accessible only to authorised personnel via password. This information is not accessible by the Client; therefore, no password is provided to view or modify this information.
- The Company cannot guarantee the security of any information that is transmitted to or by it over the Internet. The transmission and exchange of information is carried out at Client's own risk. Although, the Company take measures to safeguard against unauthorised disclosures of information, it cannot assure the Client that the personal information collected will not be disclosed in a manner that is inconsistent with this Privacy Policy.

13 Amendments to this policy

- The Company reserves the right to review and amend this Policy from time to time for any reason and notify the Clients of any such amendments accordingly by posting an updated version of this Policy on the Company's website. The Company will notify you about any material changes to this Policy by placing a notice on its website or by communicating with you directly.

- The Client is responsible for regularly reviewing the Policy and any amendment thereof.

14 Enquiries and Contact Details

For any enquiries regarding this Policy or your personal data rights, please contact the Customer Support Department of the Company by emailing to [...].