PRIVACY POLICY





INTRODUCTION

This privacy statement covers the website <u>www.concordeinvestments.com</u> and/or any other related websites that are registered and operated by the Company.

1. APPLICATION

To open an account with Concorde Investments (Cyprus) Ltd, you must first complete and send the application form attaching the required documents. By completing the application form you are requested to give private information in order to enable the Company to evaluate your application and comply with Laws and Regulations governing the provision of financial services. This information is also used to contact you about the Company's services.

2. PERSONALLY IDENTIFIABLE INFORMATION

We DO Share Personally Identifiable Information with Third Parties solely for statistical purposes and in an effort to better improve the Company's marketing campaign and to the extent allowed by the Terms and Conditions already accepted by you.

3. BANKS

We use banks for your deposits and withdrawals to and from your account. This company does not retain, share, store or use personally identifiable information for any other purposes.

4. PRIVACY

Any personal information you provide us will be treated as confidential and shared only within the Company, its affiliates and its business partners and will not be disclosed to any third party except under any regulatory or legal proceedings as well as to third parties that solely provide statistical services to the Company to improve its marketing campaign. Web site tracking systems may also collect data detailing the pages you have accessed, how you discovered this site, the frequency of visits and so on. The information we obtain is used to improve the content of our web site and may be used by us to contact you, by any appropriate means, and to provide you with any information we believe may be useful to you

5. LEGAL DISCLAIMER

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our Website.

6. CHOICE/OPT-OUT

If you no longer wish to receive any promotional communications, you may opt-out of receiving them by following the instructions included in each communication.

You will be notified when your personal information is collected by any third party that is not our agent/service provider, so you can make an informed choice as to whether or not to share your information with that party.



7. COOKIES

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We do link the information we store in cookies to any personally identifiable information you submit while on our site.

We use both session ID cookies and persistent cookies. A session ID cookie does not expire when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We set a persistent cookie for statistical purposes. Persistent cookies also enable us to track and target the location and the interests of our users and to enhance the experience of our services on our site.

If you reject cookies, you may still use our site.

Some of our business partners use cookies on our site. We have no access to or control over these cookies.

8. SECURITY AND PROTECTION OF YOUR PERSONAL INFORMATION

The personal information that you provide in connection with registering yourself as a user of the Site or of the Services is classified as Registration Information. Registration Information is protected in many ways. Information is safely stored on secure servers that only authorised personnel have access to via password. The Company encrypts all personal information as it is transferred to the Company and thus makes all necessary effort to prevent unauthorised parties from viewing any such information. Apart of this the Company became a member of a Personal Data Protection scheme.

Personal information provided to our Company that is not Registration Information also resides on secure servers and is again accessible only to authorised personnel via password. This information cannot be online accessible by you, therefore no password shall be selected to view or modify this information.

9. ACCESS TO PERSONALLY IDENTIFIABLE INFORMATION

If your personally identifiable information changes, you must inform us by emailing our Back Office Support at backoffice@concordeinvestments.com by contacting us by telephone, fax or postal mail at the contact information listed below.

10. LEGAL DISCLAIMER

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our Website. We will not be liable for misuse or loss of personal information resulting from cookies on our website that we don't have access to or control over. We will not be liable for unlawful or unauthorised use of your personal information due to misuse or misplacement of your passwords, negligent or malicious, however contacted.

11. CHANGES IN THIS PRIVACY STATEMENT

If we decide to change our privacy policy, we will post those changes to this privacy statement, the page, and other places we deem appropriate so that you are aware of what information we collect, how we use it,



and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

Risk Warning:

Investments are made at your own risk and carries a high level of risk and may not be suitable for all investors. There is a possibility that you may lose even more than your initial investment. Therefore, you should not risk more than you can afford to lose. Before trading you should fully understand the true extent of your exposure to the risk of loss and your level of experience. If you do not fully understand the risks involved, please seek independent advice.