



Privacy Policy

Vs 2.0 March 2020

TopFX is the tradename of Fondex Limited a company registered under the Laws of Seychelles and is licensed by the Financial Services Authority (FSA) of Seychelles under the License No: SD037.

By accepting this Privacy Policy you are entering into a contractual agreement with TopFX (hereafter "The Company") which collects, uses and manages personal information from its visitors, potential and active clients and clients who have terminated their business relationship with the Company who are accessing or using the Company's website(s) and mobile applications. TopFX is the tradename of Fondex Limited a company registered under the Laws of Seychelles and is licensed by the Financial Services Authority (FSA) of Seychelles under the License No: SD037.

Personal Information

In order to receive more information, register for a demo account, open a trading account with us or for any other business relationship, you are requested to complete the Application Form. By completing the Application Form and providing your personal information, you enable us to evaluate the application and comply with laws and regulations governing the provision of financial services. The same information will be used by the Company to contact you regarding the offered services.

The Personal Data collected by the Company are divided into 3 stages and includes the following:

1. Creation of CT ID:

- Personal information you provide to us on applications and other forms such as your name, surname, email address;
- IP address
- Information obtained through cookies

2. KYC process:

- Personal information you provide to us on applications and other forms, such as , phone number, date of birth, gender, occupation and employment details;
- Financial information such as your income
- Documents that you provide to us to verify your identity, such as your passport/identity card, utility bills and/or bank statement or your company incorporation details.
- In cases where enhanced due diligence is required you may be asked for some additional documentation such as source of wealth, source of income and any other document in order to verify your financial situation.

3. Transaction Process:

Bank account, e-wallets and credit card details, tax information

Use of Personal Data

The Company collects and process 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 applicable aforementioned data protection legislation and regulations governing the provision of investment 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.

The Company may use your personal information for the following purposes separated by type of legal basis of processing

A. Legislation:

- to confirm/verify your identity;

- to assess your appropriateness/suitability to the products and services we provide;
- to process your transactions;
- to provide you with transaction and post transaction related services;
- to identify, assess, mitigate, prevent and investigate fraudulent activity of any kind that is forbidden by the relevant legislation;
- With regards to the KYC process, we may contact you in order to inform you to upload any missing KYC document and/or to update your KYC documentation;
- The Company uses your data in order to inform you about your transaction process which includes confirmation emails in regards to your Deposit, Withdrawal and post transaction reports.

B. Contract:

- to manage the account the Client holds with the Company;
- to keep you updated on the issues that are relevant to your business relationship with us;
- to analyze statistical data to enable us to provide you with better products and/or services;
- to enhance the security controls of the Company's networks and systems;
- to defend possible legal claims against the Company;
- The Company uses your Data in order to provide you information regarding your Trading Activity which includes Margin Calls, Stop Profit, Price Alerts and any functions in regards to your Trading Activity with our Company.

C. Consent:

- to inform you of products and/or services that may be of interest to you.

The Company needs to comply with the Anti-money Laundering regulations, therefore hard copies and/or in electronic format copies shall be retained as evidence. Also the measures that are taken by the Company in regards to your identity verification, source of income and wealth, monitoring of your transactions, telephone/text/e-mail communication, and transaction history must be kept for a period of five years, after the termination of the business relationship to be able for the Company to demonstrate to the regulator that has acted in accordance with the legislation.

The Company will ask for the Client's consent in regards to the provision of marketing information in relation to the products and services offered. The Client consent is provided by accepting the terms set out in this Privacy Policy.

The Client may withdraw such consent at any given time by sending an email to marketing@topfx.com.sc.

The Company shall not disclose to a third party, any of its clients' confidential information unless required to do so by a regulatory authority of a competent jurisdiction; such disclosure shall occur on a 'need-to-know' basis, unless otherwise instructed by a regulatory authority. Under such circumstances, the Company shall expressly inform the third party regarding the confidential nature of the information.

Cookies

Cookies are small text files, given ID tags that are stored on your computer's browser directory or program data subfolders. Cookies are created when you use your browser to visit a website that uses cookies to keep track of your movements within the site, help you resume where you left off, remember your registered login, theme selection, preferences, and other customization functions. The website stores a corresponding file (with same ID tag) to the one they set in your browser and in this file they can track and keep information on

your movements within the site and any information you may have voluntarily given while visiting the website, such as email address.

Cookies are often indispensable for websites that have huge databases, need logins, have customizable themes, other advanced features.

Cookies usually don't contain much information except for the URL of the website that created the cookie, the duration of the cookie's abilities and effects, and a random number. Due to the little amount of information a cookie contains, it usually cannot be used to reveal your identity or personally identifying information.

There are two types of cookies: session cookies and persistent cookies. Session cookies are created temporarily in your browser's subfolder while you are visiting a website. Once you leave the site, the session cookie is deleted. On the other hand, persistent cookie files remain in your browser's subfolder and are activated again once you visit the website that created that particular cookie. A persistent cookie remains in the browser's subfolder for the duration period set within the cookie's file.

The TopFX website uses cookies to provide the functionality you need to browse our site correctly.

The TopFX website issues cookies upon landing on our website, unless the user has changed their cookie settings in their browser to refuse cookies. Please note that with cookies switched off, some areas of our website and services might not be made available to you.

TopFX does not use cookies to personally collect information about you – the cookies that we use only collect anonymous information to optimize our services and do not collect personal information.

Disclosure of Personal Data

Any personal information is treated as confidential and may be shared within the Company and its partners to meet its contractual and legal obligations. Contractual relationships exist with the Company's partners aiming to safeguard the Client's personal data in accordance with the Data Protection Legislation. Our company partners maintain the privacy of your information to the same extent the Company does in accordance with the policy. Non-affiliated companies that assist the Company in providing services to you are required to maintain the confidentiality of such information and to use your personal information only in the course of providing such services for the purposes that the Company dictates and within the ambit of the applicable law. Recipients of Personal Data may be for example:

- technological experts that appointed by the Company to support the smooth operation of our systems • platform providers
- payment service providers/credit institutions for facilitating the incoming and outgoing payments of the Clients
- governmental authorities and regulatory bodies
- fraud prevention agencies, third party authentication service providers, verification/screening service providers
- data reporting service providers to meet our regulatory obligations
- external consultants such as Internal and External Auditors
- Data Protection Officer of the Company who may be outsourced

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

- **Google Analytics**
- Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.
- For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>
- **Firestore**
- Firestore is analytics service provided by Google Inc.
- You may opt-out of certain Firestore features through your mobile device settings, such as your device advertising settings or by following the instructions provided by Google in their Privacy Policy: <https://policies.google.com/privacy?hl=en>
- We also encourage you to review the Google's policy for safeguarding your data: <https://support.google.com/analytics/answer/6004245>. For more information on what type of information Firestore collects, please visit please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>
- **Mixpanel**
- Mixpanel is provided by Mixpanel Inc
- You can prevent Mixpanel from using your information for analytics purposes by opting-out. To opt-out of Mixpanel service, please visit this page: <https://mixpanel.com/optout/>
- For more information on what type of information Mixpanel collects, please visit the Terms of Use page of Mixpanel:
- **Facebook**
- **Brands IOS**

The Client can exercise any of the above rights by contacting the Company through email at support@topfx.com.sc or by post at postal address: Global Gateway 8, Rue de la Perle, Providence Mahe, Seychelles.

Security

The privacy and confidentiality of your personal information is of fundamental importance to us. We take all appropriate security measures to protect against unauthorised access to or unauthorised alteration, disclosure or destruction of data and personal information.

We restrict access to personal information to employees who need to know the specific information in order to operate, develop or improve our services. These individuals are bound by confidentiality and will be subject to penalties if they fail to meet these obligations.

Also the Personal Data can be shared only with the parties set out in the aforementioned Section of Disclosure of Personal Data.

The Personal Data that the Client provides in connection with opening an account (appropriateness/suitability test) with the Company are protected. This information can be accessed by the Client using his/her selected password. This password must be careful kept by the Client and not be shared with any third party. In addition this information is safely stored in the Company's servers that only authorized personnel have access to it through access rights. The Company encrypts all this information to prevent unauthorized parties from viewing or access such information.

Changes of Privacy Policy

If we make material changes to this policy, we will notify you by email or by means of a notice on our home page or by changing the version of the document including the date of the update which will be visible to the first page of this document. The latest and prevailing version of this Policy will at all times be available at www.topfx.com.sc. Any revised Policy will be effective immediately upon posting on our Web Site.

Legal Disclaimer

The Company reserves the right to disclose your personally identifiable information as required by rules and regulations and when the Company believes that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served. The Company will not be liable for misuse or loss of personal information resulting from cookies on the Company's site(s) that the Company does not have access to or control over. The Company will not be liable for unlawful or unauthorized use of your personal information due to misuse or misplacement of your passwords, negligent or malicious.

Address:

Northern Eastern Properties, HIS Building, Office No.10, Providence, Mahe, Seychelles.

Web: www.topfx.com.sc