



PRIVACY AND PERSONAL DATA PROTECTION POLICY

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-  richsmartfx.com
-  Suite 310, Griffiths Corporate Centre,
Beachmont, Kingstown, St. Vincent
and the Grenadines.

Rich Smart Finance (Company No. 27122 BC 2024), located at Suite 310, Griffiths Corporate Centre, Beachmont, Kingstown, St. Vincent and the Grenadines (referred to as "Rich Smart"), collects personal information when you register to use our platform ("Platform"), access Rich Smart websites, mobile applications, or any other services we provide, or contact us online (collectively referred to as "Services"). By utilizing these Services, you consent to the terms outlined in this Privacy Policy. If you do not agree with this Privacy Policy, please refrain from using the Services. We reserve the right to modify this Privacy Policy, so we encourage you to periodically review it to stay informed about any changes. Continued use of the Services after any modifications to the Privacy Policy will indicate your acceptance of those changes.

This Privacy Policy outlines how we collect, use, disclose, and/or process personal information that you provide or that we gather through our websites and mobile applications. We will handle your personal information in compliance with the applicable local laws and regulations, including but not limited to the Privacy Act 2003 of Saint Vincent and the Grenadines.

This Privacy Policy is applicable solely to the Services where it is made available by Rich Smart and does not extend to websites, networks, or platforms maintained by third-party companies or organizations to which we may provide links. Please be aware that when you access any third-party websites, networks, or platforms via links provided within our Services, Rich Smart is not responsible or liable for the content or activities of those third-party entities and their privacy policies. Additionally, Rich Smart does not guarantee the security of any personal information shared or collected by those third-party services. We recommend reviewing the privacy policies of such third-party websites, networks, or platforms before submitting any personal information to them. If you choose to provide your personal information to these third parties, you do so at your own risk.

WHEN DOES COLLECTION TAKE PLACE

(A) Rich Smart collects your personal information at various times when you utilize our Services. Typically, personal information is gathered when you:

- Use our Services
- Create an Account
- View advertisements within our Services
- Subscribe to our newsletter
- Contact Rich Smart's customer service or during technical support sessions
- Enter Rich Smart contests or promotions
- Engage in conversations with other users of the Services via the Platform or on Rich Smart's websites and mobile applications
- Participate in a beta or trial version of the Platform
- Share content or contribute to our social media channels and other community websites

(B) We will collect, use, disclose, and/or process personal information only to the extent that it is reasonably necessary to fulfill your requests or for purposes we have previously communicated to you.

(C) If you choose not to provide personal information when requested by Rich Smart, this may limit our ability to deliver our Services to you, which includes, but is not limited to, processing your account creation, registration for contests or promotions, or addressing your customer service and technical support requests.

(D) You have the right to withdraw your consent at any time. However, please note that withdrawing your consent may lead to the closure of your Rich Smart Account and/or the cessation of Services provided to you.

TYPES OF PERSONAL INFORMATION COLLECTED

We collect the following categories of personal information:

- **Registration Information:** Details provided when creating an Account, including your first and last name, country of residence, gender, date of birth, email address, username, and password.
- **Transaction Information:** Information you provide when requesting details or using our Services through our websites or mobile applications, such as your postal address, telephone number, and payment information.
- **Public Forum Information:** Data you share in public forums on our Platform, websites, and applications.
- **Messaging Information:** Information exchanged either one-on-one or within a limited group through our messaging, chat, post, or similar features, where we are legally permitted to collect, use, disclose, and/or process this information.

Location Information

We may collect location data when you visit our websites or use our applications. This includes location information provided by a mobile device interacting with our websites or applications (including through beacon technologies) or associated with your IP address, where we are legally permitted to collect, use, disclose, and/or process this information.

Additionally, we gather usage, viewing, and technical data, including your device identifier or IP address, when you visit our websites, use our applications on third-party platforms, or open emails we send.

HOW YOUR PERSONAL INFORMATION IS COLLECTED

We collect personal information when you use our Services, request information from us, register an account, engage in public forums or other activities on our websites and applications, respond to customer surveys, or interact with us through various devices. Please note that if you provide personal information through a third-party website or platform, that information may be collected by the third-party entity and will be subject to their privacy practices and policies. Privacy choices made on the third-party website or platform will not apply to our use of the personal information we collect directly through our applications.

We gather information using technologies such as cookies, Flash cookies, and web beacons when you visit our websites and applications or use our applications on third-party websites or platforms. (Please refer to our Cookie Policy for more details.)

We may also obtain information from other sources to update or supplement the data you have provided or that we have collected automatically. Please be aware that we may be required by local law to take steps to ensure that you have authorized the relevant third party to share your personal information with us.

PURPOSES FOR COLLECTION, USE, DISCLOSURE, AND PROCESSING OF YOUR PERSONAL INFORMATION BY Rich Smart

The personal information we collect from you may be used, disclosed, and/or processed for various purposes depending on the circumstances surrounding the processing of your data, including but not limited to:

- Facilitating your use of our Services
- Communicating with you about your Account or transactions and sending you information about features on our websites and applications or changes to our policies
- Sending you offers and promotions for our Services or third-party products and services, where you have consented to receive such communications
- Personalizing your content and experiences on our Services, websites, and mobile applications
- Providing you with targeted advertisements based on your activities on our websites, applications, and third-party platforms, where you have consented to such advertisements
- Processing your registration and/or participation in competitions, contests, promotions, seminars, and other events organized or co-organized by Rich Smart
- Optimizing or improving our Services and operations through research, analysis, and other development activities such as data analytics, surveys, and profiling
- Detecting, investigating, and preventing activities that may violate our policies or any illegal activities, including fraud prevention, anti-money laundering, anti-terrorism financing, and other customer due diligence procedures.

DISCLOSURE OF YOUR PERSONAL INFORMATION TO OTHER PARTIES

Subject to applicable laws, we may disclose your personal information to other parties for the purposes outlined above and in the following situations:

- If you choose to share your personal information with third-party companies so they can send you offers and promotions regarding their products and services.
- If you instruct us to share your personal information with third-party websites or platforms, such as social networking sites.
- When companies provide services on our behalf, such as customer service, we will take reasonable measures to ensure that these companies do not process your personal information for purposes other than those requested by us or mandated by law.
- When we share personal information with third parties in connection with the sale of a business, to enforce our terms and conditions or policies, ensure the safety and security of our guests and third parties, protect our rights and property as well as those of our guests and third parties, comply with legal processes, or in other situations where we believe, in good faith, that disclosure is required by law. This includes instances where we are legally obligated to disclose information to relevant government authorities.
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Please be aware that once we share your personal information with another company, that information may be subject to the privacy practices of that company.

DATA SECURITY, INTEGRITY, AND RETENTION

The security, integrity, and confidentiality of your personal information are extremely important to us. We have implemented reasonable technical, administrative, and physical security measures designed to protect your personal information from unauthorized access, disclosure, use, and modification. We periodically review our security procedures to consider appropriate new technologies and methods. However, please note that, despite our best efforts, no security measures are completely foolproof or impenetrable.

We will stop retaining your personal information as soon as we reasonably determine that (i) the purpose(s) for which the information was collected are no longer being served by its retention, and (ii) retention is no longer necessary for legal or business purposes.

DATA TRANSFERS, STORAGE, AND PROCESSING GLOBALLY

As a global organization, we may transfer your personal information to affiliated corporate entities or third parties located worldwide for the purposes described in this Privacy Policy. Regardless of where your personal information is transferred, stored, or processed, we will take reasonable steps to protect the privacy of your personal information and comply with applicable local data protection laws. This includes obtaining your consent unless an exception under the law applies and ensuring that overseas recipients are bound by legally enforceable obligations to provide a level of protection for your personal information that is comparable to local legal standards. This may involve entering into an appropriate contract with the overseas recipient regarding the transfer of personal information, or proceeding with the transfer without such a contract if permitted by applicable law.

CONTACT US

If you have any questions, complaints, or comments regarding this Privacy Policy or our use of your personal information, please feel free to reach out to our Data Protection Officer at: support@richsmartfx.com.

CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time to accommodate new technologies, industry practices, regulatory requirements, or other purposes. Your continued use of the Services following any changes to this Privacy Policy will indicate your acceptance of those changes.

PRIVACY POLICY AND TERMS AND CONDITIONS

The terms of this Privacy Policy should be read in conjunction with our other legal documents.