

2018



FinTailor
I N V E S T M E N T S

Privacy Statement

effective as from May 25th 2018

Fintailor Investments Limited, investment company licensed by the Cyprus Securities and Exchange Commission Licence # 133/11 dd 08.02.2011, having its registered office and head office at 28 Oktovriou, 249, LOPHITIS BUSINESS CENTRE, Flat/Office 4, 3035, Limassol, Cyprus (referred to as “we”, “us”, “our”, “FINTAILOR”) is committed, as a controller, to protecting your privacy and handling your data in an open and transparent manner. The personal data that we collect and process depends on the product or service requested and agreed in each case.

This privacy statement:

- provides an overview of how FINTAILOR collects and processes your personal data and tells you about your rights under the local data protection law and the EU General Data Protection Regulation (“GDPR”),
- is directed to natural persons who are either current or potential customers of FINTAILOR, or are authorised persons, shareholder or beneficial owners of legal entities or of natural persons which/who are current or potential customers of FINTAILOR,
- is directed to natural persons who had such a business relationship with FINTAILOR in the past,
- contains information about when we share your personal data with third parties (for example, our service providers).

In this privacy statement, your data is sometimes called “personal data” or “personal information”. We may also sometimes collectively refer to handling, collecting, protecting and storing your personal data or any such action as “processing” such personal data.

1. Which personal data do we use about you?

We collect and use your personal data to the extent necessary in the framework of our activities and to achieve a high standard of services.

We collect various types of personal data about you, including:

- identification information (e.g. name, ID card and passport numbers, nationality, place and date of birth, gender, picture, IP address);
- contact information (e.g. postal address and e-mail address, phone number);
- family situation (e.g. marital status);
- tax status (e.g. tax ID, tax residence);
- education and employment information (e.g. level of education, employment, employer’s name, self-employed,);
- banking, financial and transactional data(e.g. bank account details, bank statements, assets, salary, personal savings, payslips, declared investor profile, debts and expenses, nature of transactions, source of income, source of assets, information on any third-party beneficiaries);
- information if you hold/held a prominent public function (for PEPs);
- authentication data (e.g. signature);
- other important information (LEI code, FATCA / CRS info);
- data relating to your habits and preferences:
 - data which relate to your use of our products and services (knowledge and experience with financial instruments, investment strategy and scope, personal investment portfolio, personal objectives);
 - data from your interactions with us: our internet websites, meetings, calls, chats, emails, interviews.

Unless it is a legal obligation or it results from services we provide (e.g. if you have put this information in a payment instruction), we never process personal data related to your racial or ethnic origins, political opinions, religious or philosophical beliefs, biometric data, health data, genetic data or data concerning your sex life or orientation.

The data we use about you may either be directly provided by you or be obtained from the following sources in order to verify or enrich our databases:

- publications/databases made available by official authorities (e.g. the Department of Registrar of Companies and Official Receiver);
- our corporate clients, companies that introduce you to us or our service providers;
- third parties such as credit reference agencies and fraud prevention agencies or data brokers (e.g. Worldcheck);
- websites/social media pages containing information made public by you (e.g. your own website or social media);
- databases made publicly available by third parties.

2. Specific cases of personal data collection

We may also collect information about you whereas you do not have a direct relationship with us, for instance when a client, a service provider or a commercial partner provides us with information about you. This may happen if you are for example:

- a family member;
- a close associates;
- a (legal) representative;
- an ultimate beneficial owner;
- a shareholder.

3. Whether you have an obligation to provide us with your personal data

In order that we may be in a position to proceed with a business relationship with you, you must provide your personal data to us which are necessary for the required commencement and execution of a business relationship and the performance of our contractual obligations. We are furthermore obligated to collect such personal data given the provisions of the money laundering law which require that we verify your identity before we enter into a contract or a business relationship with you or the legal entity for which you are the authorized representative / agent or beneficial owner. You must, therefore, provide us at least with your identity card/passport, your full name, place of birth (city and country), and your residential address so that we may comply with our statutory obligation as mentioned above.

Kindly note that if you do not provide us with the required data, then we will not be allowed to commence or continue our business relationship either to you as an individual or as the authorized person, shareholder or beneficial owner of a legal entity.

4. Why and on which basis do we use your personal data?

a. To comply with our legal and regulatory obligations

We use your personal data to comply with various legal and regulatory obligations, including:

- prevention of money-laundering and the financing of terrorism;
- compliance with legislation relating to sanctions and embargoes;
- fight against tax fraud and fulfilment of tax control and notification obligations;
- financial regulations under which we notably:
 - establish security measures in order to prevent market abuse and fraud;
 - detect transactions which deviate from the normal patterns;
 - monitor and report risks that we could incur;
- replying to an official request from a duly authorised public or judicial authority.

b. To perform a contract with you or to take steps at your request before entering into a contract

We use your personal data to enter into and perform our contracts, including to:

- provide you with information regarding our products and services;
- assist you and answer your requests;
- evaluate if we can offer you a product or service and under which conditions.

c. To fulfil our legitimate interest

We use your personal data in order to deploy and develop our products or services, to improve our risk management and to defend our legal rights, including:

- proof of transactions;
- fraud prevention;
- IT management, including infrastructure management, business continuity and IT security;
- in relation to any litigation, disputes or contentious matter in which FINTAILOR is involved;
- establishing aggregated statistics, tests and models, for research and development.

This can be achieved by:

- segmenting our prospects and clients;
- analysing your preferences (in your use of our products and services or in your interaction with us through the various channels (visits to our office, emails or messages, visits to our website, etc.);
- matching the products or services that you already hold or use with other data we hold about you
- monitoring transactions to identify those which deviate from the normal routine

d. To respect your choice if we requested your consent for a specific processing

In some cases, we must require your consent to process your data, for example:

- where an abovementioned processing leads to automated individual decision-making, which produces legal effects or which significantly affects you. At that moment, we will inform you about the logic involved, as well as the significance and the envisaged consequences of such processing;
- if we carry out further processing for purposes other than those above in this Section 4, we will inform you and obtain your consent where necessary.

e. To process data from electronic communications

In addition to any recording of electronic communications that is either legally authorised or imposed or to which you have consented, we may record electronic communications with you, including the related traffic data, if we do so in the course of lawful business practice for the purpose of:

- providing evidence of commercial transactions, or communications that took place through these electronic communications including the content of these communications (including any advice being given by us).

We may retain such records as long as legally required or permitted including for the period of time during which a dispute may arise further to the electronic communication recorded between you and us.

The above applies to phone conversations as well as all other electronic communications (such as e-mails, messaging services or other equivalent technologies) with us.

4. Who do we share your personal data with?

In the course of the performance of our contractual and statutory obligations your personal data may be provided to various departments within FINTAILOR. Various service providers and suppliers may also receive your personal data so that we may perform our obligations. Such service providers and suppliers enter into contractual agreements with FINTAILOR by which they observe confidentiality and data protection according to the data protection law and GDPR. It must be noted that we may disclose data about you for any of the reasons set out hereinabove, or if we are legally required to do so, or if we are authorized under our contractual and statutory obligations or if you have given your consent. All data processors appointed by us to process personal data on our behalf are bound by contract to comply with the GDPR provisions.

Under the circumstances referred to above, recipients of personal data may be, for example:

- o Supervisory and other regulatory and public authorities, inasmuch as a statutory obligation exists. Some examples are the Cyprus Securities Exchange Commission, the Central Bank of Cyprus, the income tax authorities, criminal prosecution authorities,
- o Credit and financial institutions such as our banks and its correspondent banks,
- o Share and stock investment and management companies,
- o For our anti-money laundering process, such as credit reference agencies,
- o External legal consultants,
- o Financial and business advisors,
- o Auditors and accountants,
- o Fraud prevention agencies,
- o File storage companies, archiving and/or records management companies, cloud storage companies,
- o Companies who assist us with the effective provision of our services to you by offering technological expertise, solutions and support and facilitating payments.

5. Transfers of personal data outside the European Economic Area (“EEA”)

Your personal data may be transferred to third countries (i.e. countries outside of the European Economic Area in such cases as e.g. to execute your payment or investment orders or if this data transfer is required by law (e.g. reporting obligation under Tax law) or you have given us your consent to do so. Processors in third countries are obligated to comply with the European data protection standards and to provide appropriate safeguards in relation to the transfer of your data in accordance with GDPR Article 46.

6. How long do we keep your personal data for?

We will retain your personal data for the longer of the period required in order to comply with applicable laws and regulations or another period with regard to our operational requirements, such as account maintenance, facilitating client relationship management, and responding to legal claims or regulatory requests. For instance, most of clients' information is kept for the duration of the contractual relationship and 7 years after the end of the contractual relationship.

We may keep your data for longer than 10 years if we cannot delete it for legal, regulatory or technical reasons.

For prospective customer personal data (or authorized representatives/agents or beneficial owners of a legal entity prospective customer) we shall keep your personal data for 6 months from the date of notification of the rejection of your application for services or from the date of withdrawal of such application, as per Data Protection Commissioner directive (<http://www.dataprotection.gov.cy>).

7. What are your rights and how can you exercise them?

In accordance with applicable regulations, you have the following rights:

- To access: you can obtain information relating to the processing of your personal data, and a copy of such personal data.
- To rectify: where you consider that your personal data are inaccurate or incomplete, you can require that such personal data be modified accordingly.
- To erase: you can require the deletion of your personal data.
- To restrict: you can request the restriction of the processing of your personal data. This enables you to ask us to restrict the processing of your personal data, i.e. use it only for certain things, if:
 - it is not accurate,
 - it has been used unlawfully but you do not wish for us to delete it,
 - it is not relevant any more, but you want us to keep it for use in possible legal claims,
 - you have already asked us to stop using your personal data but you are waiting us to confirm if we have legitimate grounds to use your data.

- To object: you can object to the processing of your personal data, on grounds relating to your particular situation. You have the absolute right to object to the processing of your personal data for direct marketing purposes, which includes profiling related to such direct marketing.
- To withdraw your consent: where you have given your consent for the processing of your personal data, you have the right to withdraw your consent at any time.
- To data portability: where legally applicable, you have the right to have the personal data you have provided to us be returned to you or, where technically feasible, transferred to a third party.

If you wish to exercise one of the rights listed above, please contact us send a letter or e-mail to the following address: customer.services@fintailor.com. Please include a scan/copy of your identity card for identification purposes.

You can also contact our Data Protection Officer at dpo@fintailor.com.

We endeavour to address all of your requests promptly.

In accordance with applicable regulation, in addition to your rights above, you are entitled to lodge a complaint with the competent supervisory authority.

8. How can you keep up with changes to this Privacy Statement?

In a world of constant technological changes, we may need to regularly update this Privacy Statement.

We invite you to review the latest version of this Statement online and we will inform you of any material changes through our website or through our other usual communication channels.

9. How to contact us?

Should you have any questions relating to our use of your personal data or this Privacy Statement, please contact our data protection officer by email to dpo@fintailor.com or by letter to 28 Oktovriou, 249, LOPHITIS BUSINESS CENTRE, Flat/Office 4, 3035, Limassol, Cyprus, who will investigate your query.