

Our Commitment to You

Thank you for showing interest in our service. In order for us to provide you with our service we are required to collect and process certain personal data about you and your activity.

By entrusting us with your personal data, we would like to assure you of our commitment to keep such information private and to operate in accordance with all regulatory laws and all EU data protection laws, including General Data Protection Regulation (GDPR) 679/2016 (EU).

We have taken measurable steps to protect the confidentiality, security and integrity of this data. We encourage you to review the following information carefully.

Grounds for data collection

Processing of your personal information (meaning, any data which may potentially allow your identification with reasonable means; hereinafter "Personal Information") is necessary for the performance of our contractual obligations towards you and providing you with our services, to protect our legitimate interests and for compliance with legal and financial regulatory obligations to which we are subject to.

"When you use our services, you consent to the collection, storage, use, disclosure and other uses of your Personal Information as described in this Privacy Policy."

How do we receive information about you?

We receive your Personal Information from various sources:

1. When you voluntarily provide us with your personal details in order to create a Live Trading Account (for example, your name and email address);
2. When you use or access our site and services, in connection with your use of our services (for example, your financial transactions);
3. From third party providers and services, such as credit reference agencies, fraud prevention agencies, identity verification vendors, banks, authentication service providers and public registers.

What type of information we collect?

In order to open an IGM FX account and in order to provide you with our services we need to collect the following information from you:

Personal Information

We collect the following Personal Data about you:

- Registration data – your name, email address, phone number, occupation, country of residency and your age (in order to verify you are over 18 years old and eligible to participate in our service).

- Voluntary data – when you communicate with us (for example when you send us an email or use a “contact us” form on our site) we collect the personal data you provided us with.
- Financial data – by its nature, your use of our services includes financial transactions, thus, requiring us to obtain your financial details, which includes, but not limited to your payment details (such as bank account details and financial transactions performed through our services).
- Technical data – we collect certain technical data that is automatically recorded when you use our services, such as your IP address, MAC address, device approximate location.

Non-Personal Information

We record and collect data from or about your device (for example your computer or your mobile device) when you access our services and visit our site. This includes, but not limited to: your login credentials, UDID, Google advertising ID, IDFA, cookie identifiers and may include other identifiers such your operating system version, browser type, language preferences, time zone, referring domains and the duration of your visits. This will facilitate our ability to improve our service and personalize your experience with us.

If we combine Personal Information with non-Personal Information about you, the combined information will be treated as Personal Information for as long as it remains combined.

Tracking Technologies

When you visit or access our services we use (and authorize 3rd parties to use) pixels, cookies, events and other technologies ("Tracking Technologies"). Those allow us to automatically collect information about you, your device and your online behaviour, in order to enhance your navigation in our services, improve our site's performance, perform analytics and customize your experience on it. In addition, we may merge information we have with information collected through said tracking technologies with information we may obtain from other sources and, as a result, such information may become Personal Information. To learn more about our Tracking Technologies please visit our Cookie Policy page.

How do we use the information we collect?

- Provision of service - we will use your Personal Data you provide us for the provision and improvement of our services to you.
- Marketing purposes - we will use your Personal Data (such as your email address or phone number) for marketing purposes. For example, by subscribing to our newsletter you will receive tips and announcements straight to your email account. We may also send you promotional material concerning our services or our partners' services (which we believe may interest you), including but not limited to, by building an automated profile based on your Personal Data, for marketing purposes. You may

choose not to receive our promotional or marketing emails (all or any part thereof) by clicking on the “unsubscribe” link in the emails that you receive from us. Please note that even if you unsubscribe from our newsletter, we may continue to send you service-related updates and notifications or reply to your queries and feedback you provide us.

- Opt-out of receiving marketing materials - If you do not want us to use or share your personal data for marketing purposes, you may opt-out in accordance with this "Opt-out" section. Please note that even if you opt-out, we may still use and share your personal information with third parties for non-marketing purposes (for example to fulfill your requests, communicate with you and respond to your inquiries, etc.). In such cases, the companies with whom we share your personal data are authorized to use your Personal Data only as necessary to provide these nonmarketing services.
- Analytics, surveys and research - we are always trying to improve our services and think of new and exciting features for our users. From time to time, we may conduct surveys or test features and analyse the information we have to develop, evaluate and improve these features.
- Protecting our interests - we use your Personal Data when we believe it's necessary in order to take precautions against liabilities, investigate and defend ourselves against any third-party claims or allegations, investigate and protect ourselves from fraud, protect the security or integrity of our services and protect the rights and property of IGM Forex Ltd, its users and/or partners.
- Enforcing policies- we use your Personal Data in order to enforce our policies, including but limited to our Terms, or Client Agreement.
- Compliance with legal and regulatory requirements - we also use your Personal Data in order to perform our regulatory requirements, such as client identification or due diligence as stated in the Prevention and Suppression of Money Laundering and Terrorist Financing Laws of 2007-2018 and Directive for the Prevention and Suppression of Money Laundering and Terrorist Financing, or to comply with our obligations regarding the Investment Services and Activities and Regulated Markets Law of 2017, Regulation (EU) No 600/2014, the Directive 2014/57/EU and the Regulation (EU) No 596/2014, or to comply with a subpoena or similar legal process.

With whom do we share your personal information?

- Internal concerned parties - we share your data with companies in our group, as well as our employees or partners who need to know the information in order to provide you with our services.
- Financial providers and payment processors- we share your financial data about you for the purposes of accepting deposits or performing risk analysis.
- Business partners - we share your data with business partners, such as storage providers and analytics providers who help us provide you with our service.

- Legal and regulatory entities - we may disclose any data in case we believe, in good faith, that such disclosure is necessary in order to enforce our Terms or Client Agreement, take precautions against liabilities, investigate and defend ourselves against any third party claims or allegations, protect the security or integrity of the site and our servers and protect the rights and property of IGM Forex Ltd, its users and/or partners. We may also disclose your personal data were requested by our supervisor (the Cyprus Securities and Exchange Commission Licence Number 309/16), or any other regulatory authority having control or jurisdiction over us, you or our associates or in the territories we have clients or providers, as a broker.

Transfer of data outside the EEA

Please note that some data recipients may be located outside the EEA. In such cases we will transfer your data only to such countries as approved by the European Commission as providing adequate level of data protection or enter into legal agreements ensuring an adequate level of data protection.

How we protect your information

We have implemented administrative, technical, and physical safeguards to help prevent unauthorized access, use, or disclosure of your personal information. We use 'Secure Socket Layer (SSL)' as well as 'Transport Layer Security (TLS)' encryption technologies in order to protect the information that is being submitted to us by you.

Your information is stored on secure servers and isn't publicly available. We limit access of your information only to those employees or partners that need to know the information in order to enable the carrying out of the agreement between us. You need to help us prevent unauthorized access to your account by protecting your password appropriately and limiting access to your account (for example, by signing off after you have finished accessing your account). You will be solely responsible for keeping your password confidential and for all use of your password and your account, including any unauthorized use.

While we seek to protect your information to ensure that it is kept confidential, we cannot absolutely guarantee its security. You should be aware that there is always some risk involved in transmitting information over the internet. While we strive to protect your Personal Information, we cannot ensure or warrant the security and privacy of your personal Information or other content you transmit using the service, and you do so at your own risk.

Retention

We will retain your personal information for as long as necessary to provide our services, and as necessary to comply with our legal obligations, resolve disputes, and enforce our policies. Retention periods will be determined by taking into account the type of

information that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused information at the earliest reasonable time. We will keep records containing client personal data, trading information, account opening documents, communications and anything else for at least 5 years and up to 5 additional years from the end of our business relationship, as required by the Investment Services and Activities and Regulated Markets Law of 2017, the Prevention and Suppression of Money Laundering and Terrorist Financing Laws of 2007-2018 and Directive for the Prevention and Suppression of Money Laundering and Terrorist Financing. For more information on the retention period of a document or information, please contact our Data Protection Officer (“DPO”) using the details provided below:

Email: dpo@igmfx.com

Attn. DPO, IGM Forex Ltd, registration number HE 346738

User Rights

You may request to:

- a. Receive confirmation as to whether or not personal information concerning you is being processed, and access your stored personal information, together with supplementary information.
- b. Receive a copy of personal information you directly volunteer to us in a structured, commonly used and machine-readable format.
- c. Request rectification of your personal information that is in our control.
- d. Request erasure of your personal information.
- e. Object to the processing of personal information by us.
- f. Request to restrict processing of your personal information by us.
- g. Lodge a complaint with a supervisory authority. However, please note that these rights are not absolute and may be subject to our own legitimate interests and regulatory requirements.

Cookies Disclosure

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. NBHM use cookies to personalise content and ads, to provide social media features and to analyse our traffic. NBHM also share information about your use of our site with our social media, advertising and analytics partners who may combine it with other information that you’ve provided to them or that they’ve collected from your use of their services.

The table below explains the cookies we use and why:

Name	Expiry	Purpose description
_ga	2 years	Used by Google Universal Analytics to distinguish unique users by assigning a randomly generated number as a client identifier.
_gat	1 day	Used by Google Universal Analytics to throttle request rate.
_gid	1 day	Used by Google Universal Analytics to store and update a unique value for each page visited.
_pk_id	1 year	Used by Matomo Analytics Platform to help us track visitor behaviour and measure site performance.
_pk_ses	1 day	Used by Matomo Analytics Platform to track page requests from the visitor during the session.
_fbp	3 months	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.
Freshworkss360vid	1 year	Website Live Chat Software by Freshworks.
CP-SessionID	1 day	These cookies keep track of non-personally identifiable information about users of the my.nbhm.eu site, including: browser used to access the site, date and time, the URL of the page being loaded, users who have visited a particular website(s), any previously assigned cookie identification (a unique identifier assigned to a user to identify repeat visitors), browser window size, the geographic location of the user, device and operating system used to access the Site.

Most web browsers allow some control of most cookies through the browser settings. To find out more about cookies, including how to see what cookies have been set, visit allaboutcookies.org to find out how to manage cookies on popular browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)
- [Opera](#)
- [Apple Safari](#)

To opt out of being tracked by Google Analytics across all websites: [Google Analytics Opt-out Browser Add-on](#).

Visit [Off-Facebook Activity](#) tool page to Manage Your Off-Facebook Activity or Clear History. That page can tell you which companies are supplying Facebook with information about your real-world activity.

HOW TO CONTACT US?

If you wish to exercise any of the aforementioned rights, or receive more information, please contact our Data Protection Officer ("DPO") using the details provided below:

Email: dpo@igmfx.com

Attn. DPO, IGM Forex Ltd, registration number HE 346738

If you decide to terminate your account, you may do so by emailing us at dpo@igmfx.com.

If you terminate your account, please be aware that the personal information that you have provided to us may still be maintained for legal and regulatory reasons (as described above), but it will no longer be accessible via your account.

CONTACT DETAILS OF THE COMMISSIONER OF PERSONAL DATA PROTECTION

The Commissioner for personal data protection is an independent public authority responsible for monitoring the implementation of [Regulation \(EU\) 2016/679 \(GDPR\)](#) and other laws aiming at the protection of individuals with regards to the processing of their personal data.

If you have contacted our DPO and your concerns were not addressed, you may lodge a complaint with the Commissioner. For lodging a complaint, you are requested to fill in one of the forms that can be found here, depending on the case, and send it to the Commissioner.

Website: www.dataprotection.gov.cy

Email: commissioner@dataprotection.gov.cy

Postal address: P.O. Box 23378, 1682 Nicosia, Cyprus

Telephone: +357 22818456

Fax: +357 25 250 552

Updates to this Policy

This Privacy Policy is subject to changes from time to time, at our sole discretion. The most current version will always be posted on our website (as reflected in the "Last Updated" heading). You are advised to check for updates regularly. In the event of material changes, we will provide you with a notice. By continuing to access or use our services after any revisions become effective, you agree to be bound by the updated Privacy Policy.