



**FOW**

PRIVACY  
POLICY



## **PRIVACY POLICY**

FOW Business Financial Ltd. (hereinafter referred to as the "Company", "FOW Business", "We" or "Us"), is incorporated under the laws of England and Wales with company number 12352783 having its registered office at 20-22, Wenlock Road, London, England N1 7GU.

This privacy statement covers the website [www.fowbusiness.com](http://www.fowbusiness.com) and all related sub-domains that are registered and operated by FOW Business Financial Ltd.

The Company in accordance with the provisions of the Law outlines in Privacy Policy how the Company collects maintains uses and discloses personal information of the Client.

This Policy applies to existing and prospective clients as well as any visitor of the Company's website

Your privacy is important to us, as it is our policy to reflect the confidentiality of information and the privacy of individuals. Our Privacy Policy Statement will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment.

The Company is committed to protecting the privacy of all Clients' personal data which it obtains during the Account Opening process including information obtained during a Client's visit to the Company's website.

Although we aim to ensure the safety and confidentiality of all information received by our clients, please note that this Privacy Policy



does not apply to processing of personal information by third parties such as payment service providers.

## **COLLECTION OF DATA**

We collect information you enter when using our website and when you apply to open an account with us. The information you give us may include your name, address, email address, phone number, date of birth, bank account and other financial details, copies of personal identification documents (such as your passport or driving license) and photographs or other descriptions of your likeness. We also collect information when you provide feedback, apply for special offers and promotions, enter into competitions.

When you visit our website, we may collect or receive your IP address, URL, browser information, plug-in types, operating system and platform as well as your login information. We work closely with third parties (e.g. business partners, technical, payment and delivery service providers, advertising networks, tracking and analytics providers (including Google), data aggregators, lead generation agencies, public sources, third party social networking sites and search information providers) and may receive information about you from them. Such information may include your clickstream through our website, the products you viewed and the page interactions, your personal contact information (if you are referred to us by an introducing broker or a friend), any personal data that is part of your profile on a third party social network (e.g. Facebook) and that you allow that third party social network to share with us (e.g. name, email address, gender, birthday, city, country, interests, profile picture, user ID, friend list and etc.). You can learn more about the data that we may obtain about you by visiting the website of the relevant third-party social network. We may also



receive personal data about individuals when we acquire other companies.

We, or our third-party providers, may also use cookies to collect information about you. This helps us to provide you with a good experience while you use our website.

## **USE OF YOUR INFORMATION**

We use the information about you:

- • To carry out our obligations arising from the laws and regulation applicable to us or any contracts entered into between you and us
- • To provide you with the information, products and services that you request from us
- • To provide you with customer service, including response to your inquiries or complaints
- • To provide you with marketing information about other goods and services we offer that are similar to those that you have already purchased or enquired about
- • To keep you up to date about general trading news

We also use your information collected from the website to personalize your repeated visits to our website. To that effect, we may combine data collected from one source (e.g. a website) with data collected from another source (e.g. a social network), so as to provide us with a more complete view of you as a customer and serve you better and with greater personalization, such as:

- • Improving and personalizing your experience on websites
- • Improve our offers and promotions



- Provide you with marketing communications

We are bound by the financial secrecy concerning information related to our clients. This being said, within the limits set by the Law or the contract you have signed with us, we may be allowed to share your information with affiliated companies, third party service providers, business partners (such as introducing brokers, assets managers, banks and other financial institutions), judicial bodies or regulators.

Information that we collect and maintain may be transferred to, or controlled and processed inside or outside of the European Economic Area (“EEA”). In particular, our service providers might be based in Europe, Asia and North America. We only collect the minimum amount of data needed and use anonymized data in our profiling activities. We will retain your information for as long as needed to provide you with our services or as long as your account is active. We may also retain and use your information in order to comply with our legal obligations, resolve disputes, prevent abuse, and enforce our agreements.

## **YOUR RIGHTS**

Upon your request, we will send you a copy of the information that we hold about you. This will be provided to you without undue delay in a structured, commonly used and machine-readable form.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate. If we hold personal information about you and you want it to be removed from our database or inactivated, please contact us.



You have the right to ask us not to process your personal data. You can exercise your right to object by contacting us at [support@fowbusiness.com](mailto:support@fowbusiness.com).

Our website may, from time to time, contain links to and from other websites. If you follow a link to any of these websites, please be aware that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

## **DATA SECURITY**

In order to keep your personal data secure, we have implemented a number of security measures, including:

- • Securing our operating environments that are only accessible to our employees, agents and contractors on a need-to know basis
- • Encrypting every sensitive financial information processed to carry out transactions over our websites
- • Verify your identity before you can access, use or make changes to your account so as to prevent any unauthorized access.

Please note that these protections do not apply to personal data you choose to share in public areas such as on community websites. We will only retain your personal data for as long as it is necessary for the stated purpose, taking into account also our need to answer queries or resolve problems, provide improved and new services, and comply with legal requirements under applicable laws. This means that we may retain your personal data for a reasonable period after your last interaction with us.



When the personal data that we collect is no longer required in this way, we destroy or delete it in a secure manner.

We keep our Privacy and Cookies Policy under regular review and consequently, it may change at any time in the future. We will place any updates on our website.

### **CLIENTS RECORDS**

Under the applicable laws and regulations, the Company is required to keep records containing Client personal data, trading information, account opening documents, communications and anything else which relate to the Client after the execution of each transaction for at least 3 (three) years of the termination of the business relationship.

### **ENQUIRIES**

For further PRIVACY POLICY enquiries, please contact us at [support@fowbusiness.com](mailto:support@fowbusiness.com)