



PRIVACY **POLICY**

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1. Introduction

BinIQ Ltd respects your privacy and takes all necessary measures to protect and secure your personal data. This Privacy Policy aims to provide you with information on how we collect and process any personal data, i.e. information about a **Customer** (defined below) as an individual, from which that **Customer** can be identified (hereinafter referred to as Data), in accordance with applicable data protection legislation and best practices.

We strive to create the most secure infrastructure among all cryptocurrency brokers in the world. In this privacy policy we would like to explain why you can trust us with your data and be confident in its security.

It is important that you read this privacy policy carefully, together with any other privacy policy we may provide on specific instances where we collect or process your data, so that you fully understand how and why we use your data.

In this Privacy Policy, unless the context otherwise requires, expressions defined herein have the meaning assigned to them in the **Public Offer Agreement**.

Please note that this **Privacy Policy** is directed to current and prospective customers. If you are an employee, contract employee or service provider of a third party, your personal information will be used in connection with your employment agreement, contractual relationship or in accordance with our separate policies, which are available at the contact information listed in Section 11. Our contact details are.

If you participate in our Affiliate Program and/or Introducing Broker Program, we will process the data you provide to us in accordance with our agreement with you to exercise our rights and perform our obligations under the relevant agreement, and the term "**Customer**" in this Privacy Policy shall be construed to include the term "**Affiliate**" and/or "Introducing Broker" (as applicable).

2. Who we are

BinIQ is a global brand which is operated in your jurisdiction by BinIQ Ltd, a company registered at Suite 1, Second Floor, Sound & Vision House, Rue Pierre De Possession, Victoria, Mahe, Seychelles, (hereinafter referred to as "**We**" or the "**Company**"). We are the controller and are responsible for the customer data provided to us for the purpose of registering a Trading Account, Demo Account and/or using any other services offered by us through the website (the "**Site**") (this term always includes both desktop and mobile versions of the Site).

This Privacy Policy is issued on behalf of BinIQ Ltd, the company responsible for collecting and/or processing your data when you use the Trading Platform through the **Site**, whether for a Trading Account or Demo Account (or their mobile/stationary versions) (the "**Services**"). We respect your privacy and are committed to protecting your data that we collect, use and/or access.

We take steps to implement advanced data protection policies and procedures and update them regularly to ensure the security of customer data and account data. Your data is protected by legal, administrative and technical measures that we take to ensure data confidentiality, integrity and availability. To prevent a breach of your data security, we use a blended organizational and technical approach based on the results of an annual risk assessment.

We will not disclose any personal information of our **Clients** and former **Clients** unless the **Client** approves such disclosure in writing or unless such disclosure is required by applicable law or is necessary to verify the identity of the **Client** or to fulfill our contractual obligations under any agreement entered into with the **Client**. **Customer** information is handled only by our employees and/or trusted third parties providing specific services necessary to provide our services. All such information is stored in electronic and physical media in accordance with applicable law.

3. Data utilization

3.1 We may collect, use, store and transfer different types of data about you, which we group as follows:

- Identification information includes first name, last name and middle name (if available), date of birth, gender, passport information, ID, driver's license number, and a copy of a photograph.
- Contact information includes billing address, email address, and phone numbers.
- Financial data includes bank account, payment card details and tax identification number (including but not limited to social security number, tax identification number, social security number).
- Transaction data includes information about your transactions, details of payments, withdrawals, exchanges, trading history, profits, balance, amounts deposited and withdrawn and any other information relating to the services you have used through our website.
- Technical data includes IP address, login information, browser type and version, time zone and location settings, browser plug-in types and versions, operating system and platform, and other technologies on the devices through which you access the website and use the cookies stored on your device.
- Profile Data includes details of your customer account, username and password, transactions you have made, your interests, preferences, feedback and/or information obtained from your interactions with us in the course of providing our services and survey data.
- Usage data includes information about how you use the website,



products and services, date of registration, account category, shopping clusters, number of complaints, number of requests submitted, and IP address history.

- Marketing and communications data includes your preferences for receiving marketing materials from us and your communication preferences.
- Special categories of data/"sensitive" data include information about your religious affiliation, annual income, biometric data and/or criminal record and offense information.
- Compliance data includes education, employment status, trade experience, self-assessment testing.
- Bank data includes information about the number of payment wallets and/or information about your bank card, including information about the issuing bank, card number, cardholder's name, card expiration date, payment system, card verification code (CVV2 / CVC2) and photos on both sides of the bank card.
- Data in **KYC** (Know Your Customer) includes identity document information, including copies of recently dated utility bills, ID cards, passport and/or driver's license.
- Economic profile data includes employment, investment objective, annual income, net worth, expected annual investment amount, and funding sources.
- Location data includes information about your current location when you interact with our website (e.g., a set of parameters that determine the regional settings of your interface, such as your country of residence, time zone, and interface language).
- Audio Data includes full voice recordings of calls you receive from us or

make to us. (The above data is collectively referred to as Personal Data)

3.2 Aggregated data includes statistical or demographic data for any purpose. Such data may be derived from your data, but may not be considered personal data under the law because it does not directly or indirectly reveal your identity. An example of such aggregated data would be analyzing your usage data to determine the percentage of users accessing a particular website feature and/or product/service preference.

Notwithstanding the foregoing, if we combine aggregated data with data in such a way that the result can in any way identify the data subject, we will treat such aggregated data as data to be processed in accordance with the provisions provided.

We process your data in accordance with the principles of lawfulness, fairness, transparency and always respecting the intended purpose of data processing, the principle of data minimization, accuracy, limitation of data retention periods, data integrity, confidentiality and liability.

In general, we collect and process Personal Data for the following reasons:

- To fulfill our contract with you;
- To comply with our legal obligations, including, but not limited to, applicable laws and regulations relating to anti-money laundering and countering the financing of terrorism (hereinafter referred to as anti-money laundering acts) and/or
- To protect our legitimate interests.

4. How your personal data is collected

Direct Interaction. You provide us with your Identity, Contact and Financial Data online via the website and/or by completing online forms and/or by interacting with us via email or otherwise. Data may be submitted by you whenever you wish:

1. Register a trading account;
2. Register a demo account;
3. Subscribe to our publications and current updates;
4. Request the sending of promotional materials and promotions;
5. Participate in a contest, promotion, or survey; and/or
6. Provide us with feedback or contact us.

We are required to collect the above data so that we can provide our services efficiently, comply with our ongoing legal obligations including, but not limited to, preventing fraud and acts of money laundering.

If you do not provide data when requested, we may not be able to fulfill a contract that already exists or that we are trying to enter into with you (for example, to provide you with our services). In this case we may have to cancel the service you receive from us, but we will notify you if this is necessary. It is important that the data we hold about you is accurate and up to date. Please let us know if your data changes during your dealings with us.

Automated technologies or interactions. When you use our services, your device automatically transmits its specifications to us. Local (a set of parameters that determine the regional settings of your interface, such as your country of residence, time zone and interface language) is used in order to provide you with the best possible service within our platform. The use of IP address information, cookies, browser and operating system information, date and time of access to the site and pages requested allows us to provide you with optimal performance of our web application, mobile and/or desktop version of our application and to track your behavior in order to improve the efficiency and usability of our services.

We use web analytics tools to track the performance of our website and user marketing sources using cookies to optimize marketing costs and provide users with a better experience. You may request at any time that we refrain from such transmissions (to the extent possible and subject to our legal obligations) by sending your request to the Data Protection Officer (DPO) using our contact details below, using the registered email address you have provided and registered with us through your account. We will consider your request within 30 working days.

About cookies:

A cookie is a small amount of data that often includes a unique identifier and is sent from a user's computer or browser device from a web server and stored on the device's hard drive to track website usage.

A website may send its own cookie to your browser if your browser settings allow it, but to protect your privacy, your browser only allows the website to access cookies it has already sent you, not cookies sent to you by other websites. Many websites do this every time a user visits their website to track online traffic flows. When you visit our website, our system automatically collects information about your visit, such as your Technical Data, including but not limited to your browser type, your IP address and the website from which you came.

Stored cookies may identify the path chosen by the Customer on our website and may be used to anonymously identify repeat users of the website and the most popular pages for Customers. However, we protect the Client's privacy by not storing names, personal information, email addresses, etc. Cookie support is industry standard practice and is currently used on most major websites.

Storing cookies helps to make our website more convenient and efficient for Customers by allowing us to know what information is valued by Customers and what information is not. You can set your browser so that it does not store cookies of this website, and you can also automatically or manually delete cookies. However, please note that in doing so, you may not be able to fully utilize all of the features our website provides.

5. The purpose of using your data and the basis for processing it

5.1 We process the above data in accordance with applicable law, as amended from time to time, for the following purposes: to fulfill our contractual obligations to the Customer and to provide the best possible service to them; to provide our services efficiently; to comply with our legal obligations, including but not limited to the prevention of fraud and money laundering; and to protect our legitimate interests and your vital interests.

5.2 We process all data on the basis of the following legal grounds:

- Compliance with our legal obligations;
- Fulfillment of our contractual obligations to the Client;
- Protecting our legitimate interests and your interests without your fundamental rights overriding those interests; and/or
- Based on your consent.

basis on which we rely to do so. Where appropriate, we have also identified our legitimate interests. Please note that we may process data based on more than one legal basis, depending on the specific purpose for which we use your data.

	Purpose of the activity	Data type	Legal basis for processing, including the basis of legitimate interest
I.	<ol style="list-style-type: none"> 1. Accept your registration as a Client; 2. To notify you of changes to our terms and conditions or privacy policy; 3. To interact with you and provide secure identification, authentication and support services; 4. Confirm that you have reached the age of majority under the laws of your jurisdiction. 	<ol style="list-style-type: none"> 1. Identification data; 2. Profile Data; 3. Contact information; 4. KYC data; 5. Financial Data; 6. Data on economic profile 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to comply with our legal obligations.
II.	<ol style="list-style-type: none"> 1. Execution of our scoring system, by which the Client receives a risk score for binIQ.io. 	<ol style="list-style-type: none"> 1. Bank details; 2. Economic Profile Data. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to comply with our legal obligations.
III.	<ol style="list-style-type: none"> 1. Confirm the information you provided in paragraph (I) regarding your location. 	<ol style="list-style-type: none"> 1. Location data 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to comply with our legal obligations.
IV.	<ol style="list-style-type: none"> 1. Provide authentication, identification and supporting services using social media protocols and utilize links to your social media accounts for these purposes. 	<ol style="list-style-type: none"> 1. Technical Data. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to comply with our legal obligations
V.	<ol style="list-style-type: none"> 1. Process and fulfill your transactions and requests (deposits, transactions, withdrawals); 2. Management of payments, commissions and fees; 3. Collecting and recovering the money owed to us. 	<ol style="list-style-type: none"> 1. Bank details; 2. Transaction Data. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to protect our legitimate interests (collection of fees owed to us, execution of a withdrawal in case of breach of our contract).

VI.	<ol style="list-style-type: none"> 1. Administer and protect our business and website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and data hosting). 	<ol style="list-style-type: none"> 1. Identification data; 2. Contact information; 3. Technical Data. 	<ol style="list-style-type: none"> 1. The fulfillment of our contract with you; 2. Necessary to comply with our legal obligations; 3. Necessary to protect our legitimate interests (taking reasonable steps to confirm that there are no ways for you to manipulate our platform and conduct our business, providing administrative and IT services, ensuring network security, preventing fraud).
VII.	<ol style="list-style-type: none"> 1. Provide you with relevant content and advertising on the Website and evaluate the effectiveness of the advertising we offer you; 2. Provide you with an optimal experience on our web, mobile and/or desktop version of our application and monitor your behavior to improve the efficiency and usability of our services. 	<ol style="list-style-type: none"> 1. Identification data; 2. Contact information; 3. Profile Data; 4. Usage data; 5. Technical Data. 6. Data on advertising and interactions. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to protect our legitimate interests (learning how customers use our products/services, developing them, developing our business)
VIII.	<ol style="list-style-type: none"> 1. To explore the ways our customers use our products/services, develop them, grow our business and inform our marketing strategy; 2. In accordance with the statutory limitations. 	<ol style="list-style-type: none"> 1. Transaction data 	<ol style="list-style-type: none"> 1. Necessary to protect our legitimate interests (including statutory limitations imposed by applicable law)
IX.	<ol style="list-style-type: none"> 1. To inform you of the following: <ul style="list-style-type: none"> • new services and/or products we may offer; • Any new developments and/or features of currently offered products/services. 	<ol style="list-style-type: none"> 1. Identification data; 2. Profile Data; 3. Contact information; 4. Technical Data; 5. Usage data; 6. Transactions; 7. Data on advertising and interactions. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to protect our legitimate interests (learning how customers use our products/services, developing and improving our products/services, growing our business).

X.	<ol style="list-style-type: none"> 1. To send you advertisements for our services to the extent of our legitimate interests; 2. To send you newsletters, push notifications and calls to keep you informed of new features and developments of current product/service offerings, news and events and to ensure the effective delivery of our full range of services. Please note that we will never use your data to communicate with you and/or promote third party marketing material. 	<ol style="list-style-type: none"> 1. Identification data; 2. Profile Data; 3. Contact information; 4. Data that you may provide during your activity on the website; 5. Data on advertising and interactions. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to protect our legitimate interests (providing efficient and personalized customer service and informing you of the services available to you).
XI.	<ol style="list-style-type: none"> 1. Allow us to provide you with an optimal experience on our website, mobile and desktop versions of our app, and to monitor your behavior to improve the efficiency and usability of our services; 2. Use analytical tools to track the performance of our clients' website and marketing sources in order to optimize marketing spend and provide you with a better experience. 	<ol style="list-style-type: none"> 1. Location data; 2. Technical Data; 3. Platform Utilization Data; 4. Data on advertising and interactions. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to protect our legitimate interests (providing efficient and personalized customer service and informing you of the services available to you).
XII.	<ol style="list-style-type: none"> 1. Allow us to supervise and train our employees in your interest; 2. Protect your or our interests in the event of a dispute; 3. Take measures to prevent fraud; 4. To improve the services provided to you. 	<ol style="list-style-type: none"> 1. Audio recording data. 	<ol style="list-style-type: none"> 1. Necessary to fulfill our contract with you; 2. Necessary to comply with our legal obligations; 3. Necessary to protect our legitimate interests.
XIII.	<ol style="list-style-type: none"> 1. Confirm that your annual income is consistent with your employment status; 2. Confirm that you have no criminal record 	<ol style="list-style-type: none"> 1. Confidential data 	<ol style="list-style-type: none"> 1. Necessary to comply with our legal obligations; 2. Necessary to protect your vital interests.

5.3 If you are an existing **Customer** of a website where we have a legitimate interest in communicating with you, or where you have given us your consent, we will collect and process your personal data to communicate with you in the case of support and/or to send newsletters, push messages and calls to keep you up to date with our new features, news and events and to effectively deliver our full range of services. We will also use your data to send you promotional information about our services that we think may be of interest to you, by email or otherwise.

5.4 Our website is not intended for children and we do not knowingly collect data relating to children. As we do not allow users under the age of 18 to use our services, we need to obtain your date of birth to confirm the **Customer's** age verification.

6. Refusal to receive information

If you do not wish to receive promotional newsletters or share your data with third parties for marketing purposes, you can customize your preferences. This customization can be done when you open an account, or when you receive such promotional content, or by logging in and going to My Account > Profile > Notification Settings. You may also send us an email at any time to support@binIQ.io using the registered email address you have provided and registered with us through your account, requesting that we stop sending such promotional content or sharing your data with third parties for marketing purposes. Upon removal of the said mark and/or receipt of an email from binIQ.io, we undertake to stop sending promotional content to you within 7 (seven) business days.

7. Data Disclosure

We may share your data with third parties for the purposes set out above.

We take all reasonable steps to ensure that our third party service providers do not use your personal data for their own purposes and only allow them to process your data for specific purposes in accordance with our instructions

In general, your data is used by our processors.

In addition, the transfer of your data to another legal entity may occur as part of a transfer of our business or parts thereof in the form of a reorganization, sale of assets, consolidation, merger or similar.

With respect to the transfer of data to recipients outside of our related and/or affiliated organizations, we note that we strive to maintain confidentiality with respect to **Client** matters and assessments of which we gain knowledge.

We may disclose data relating to you only:

- if we're required by law to do so;
- Necessary to protect your vital interests.
- if required when you explicitly direct us to process a transaction or other service and it is required to provide our services under our contractual relationship and/or to protect our legitimate interests and applicable law as modified from time to time.

External Third Parties. Your data is shared with third party organizations/legal entities including, but not limited to:

- **Service Providers.** We may share your data with trusted third party service providers who, on our behalf, manage, support and/or maintain our IT systems and IT infrastructure, our websites, manage our payment solutions, perform statistical analysis, marketing and promotional purposes, send newsletters, provide customer support and perform other important services for us.

- **Other related and/or affiliated organizations.** We may also disclose your data to other binIQ.io affiliated companies in order for them to provide us with related services.
- **C. Government Authorities.** Your data provided by you during your activities on the Website may be disclosed by us to official authorities. We will only make such disclosure if we are required to disclose them by applicable law or court order, and to the minimum extent necessary.
- **Other disclosures.** In addition to where you have consented to disclosure of data or where disclosure is necessary to fulfill the purpose(s) for which it was collected, data may also be disclosed in special situations where we have reason to believe that it is necessary to identify, contact or bring legal action against a person who is harming, causing harm to or interfering (intentionally or unintentionally) with our rights or property, users or any other person who may be harmed by such actions, or otherwise where

Where possible, management will ensure that third parties collecting, storing or processing personal information on our behalf have:

- Signed agreements to protect personal information consistent with this [Privacy Policy](#) and information security practices or implemented measures required by applicable laws;
- Signed non-disclosure or confidentiality agreements that include confidentiality provisions in the contract; and
- Established procedures to fulfill the terms of their agreement with third parties to protect personal information.



Recovery measures are taken in case of misuse or unauthorized disclosure of personal information by a third party collecting, storing or processing personal information on behalf of binIQ.io.

If you would like more information about any of the data transfers mentioned above, please contact us using the registered email address you have provided and registered with us through your account at the contact details provided in section [11. Our contact details are.](#)

8.Data storage

We retain your data for as long as necessary to fulfill the purposes for which we collected it, including to fulfill any legal, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe that there is a likelihood of litigation in relation to our relationship with you.

To determine the appropriate retention period for your data, we consider the amount, nature and sensitivity of the data, the potential risk of damage from unauthorized use or disclosure of your data, the purposes of processing your data and whether those purposes can be achieved by other means, and applicable legal, tax, accounting and other requirements.

We retain your data (including call records) during our contractual relationship and for a minimum of seven (7) years from the date you cease to use the service. In general, all other data will be retained for thirty (30) business days after the date of termination of our services, unless there is no other legal basis for retention.

Once the retention period has expired, the data is irretrievably destroyed and we will also notify all third parties to whom the data has been transferred of such deletion and request similar action on their part.

9. Your Rights, Withdrawal of Consent and Repeal

We ask you to provide us with true, accurate and up-to-date information about your identity and not to represent yourself as another person or legal entity. Any changes to your identification data must be notified to us immediately, in any case no later than the 7th day from the date of such changes. If your details are incorrect or incomplete, please contact us at the contact details provided in Section 11. to change your details.

In the event of different circumstances, you have rights under applicable law and our terms and conditions, which we reserve the right to change. Some of these rights are complex and include exceptions, so we strongly recommend that you contact us (at the contact details set out in Section 11) if necessary. Below is a summary of your rights in this section.

- **Right of access.** You have the right to obtain confirmation as to whether your data is being processed by us. In addition, you have the right to obtain more detailed information about the data stored and the processing we carry out and, in certain circumstances, the right to obtain a copy of that data. To access and view your data without downloading it please contact our support team and request your data by logging into your account, go to "Help", select "Support" and submit your request. You also have the right to receive more information about the data we store and the processing we carry out, and in certain circumstances the right to receive a copy of that data.
- **Right to rectification.** You have the right to correct inaccurate data about you and, taking into account the purpose of the processing, to supplement incomplete data.

- **Right to erasure.** This right allows you to ask us to delete personal data or stop processing it, unless there is a valid reason to continue processing the data. To delete your account and all current personal data stored on our system, log in to your account, go to the "Profile" section and then select "Delete my account" at the bottom of the page. However, please be aware that we may not always be able to honor your deletion request for specific legal reasons, which we will inform you of, if applicable, at the time of your request. If you wish to have your data completely deleted (to exercise the "right to be forgotten"), please be aware that we may not always be able to honor your deletion request for specific legal reasons, which we will inform you of, if applicable, at the time of your request.

- **Right to restriction of processing.** You have the right to request the restriction of the processing of your personal data:

if they're wrong;

- if the processing may be unlawful but you do not want us to delete your data;
- if you need us to retain data even if we no longer need it; or
- if you have objected to us using your data but we need to check whether we have an overriding legitimate reason for using it.

- ❖ **Right to data transfer.** To the extent that the legal basis for data processing is your consent and such processing is carried out automatically, you have the right to receive your data in a structured, generally accepted and machine-readable format. However, this right does not apply if it would prejudice the rights and freedoms of others and/or if it is technically impossible to fulfill.

- ❖ **Right to object.** Depending on the legal basis on which the data processing is based, you may object to the processing of your personal data. Please note that in some cases we may have compelling legitimate grounds for processing your information that we need to comply with.

- ❖ **Right to withdraw consent.** To the extent that the legal basis for the data processing is your consent, you have the right to withdraw this consent at any time. This may relate to marketing purposes and/or in relation to the transfer of your data to third parties. If you withdraw this consent, we will stop processing your data unless continued processing is permitted or required under the applicable data regulation or other applicable laws and regulations. Withdrawal of consent will not affect the lawfulness of the processing based on the consent prior to its withdrawal.
- ❖ **The right to contact a data protection authority.** We do our best to protect your data, inform you about the way we process your data and comply with applicable data protection legislation. If you are dissatisfied with the processing and protection of your data or information received from us, we urge you to let us know so that we can improve our performance. Please do not hesitate to contact us if you wish to exercise your rights.

If you wish to exercise any of the above rights and/or would like more information about your rights and/or our policies and procedures, please contact us via the [contact details set out in Section 11](#). Please also provide us with the relevant information necessary to process your request, including your full name and email address, so that we can identify you. We will respond to your request without undue delay.

We may ask you for specific information to help us confirm your identity and to ensure your right to access your data (or exercise your other rights). This is a security measure to ensure that personal data is not disclosed to persons who are not authorized to receive it. We may also contact you to request additional information related to your request to expedite our response.

We try to respond to all reasonable requests within one month. Sometimes it may take longer, especially if your request is particularly complex or you have submitted multiple requests. In this case, we will notify you and keep you informed of progress.

We may charge a reasonable administrative fee for unreasonable or excessive requests and for additional copies of data you may request.

10. Data protection

We have taken appropriate data security measures to prevent accidental loss, use or unauthorized access, alteration or disclosure of your data. In addition, we restrict access to your data to employees, agents, contractors and other third parties who need to do so as part of their business activities. They will only process your data on our instructions and are bound by confidentiality obligations.

We have procedures in place to handle any suspected data security breach and will notify you of the breach if required by law.

Your help is always valuable to ensure the security of your data. When registering on the website (or its mobile version), the Client will be asked to select a username and password, which will be used by the Client for each subsequent login and for performing transactions and using the services.



To protect the **Customer's** privacy and transactions on the website, it is strictly prohibited to share registration data (including but not limited to username and password) with other persons or entities. We shall not be liable for any damage or loss caused by the misuse (including prohibited and unsecured use) or storage of such username and password, including use by third parties, whether known to or authorized by the Customer.

Use of the Website using **Customer's** user name and password is solely the responsibility of **Customer**. We are not responsible for such use, including verifying that the Customer is actually operating his or her account.

You must notify us immediately of any suspected unauthorized use of a customer account. You may contact us at any time at the contact information provided in Section 11.

Encryption of your data during transmission. Encryption ensures a high level of security and privacy of your data. When entering your data on our platform, we use strong encryption technologies (e.g. *Transport Layer Security*) to protect your data during transmission from your devices to our servers.

For added trust and security, we use EV (*Extended Validation*) digital certificates issued by trusted certification centers. You can see the "green bar" in supported browser versions, which confirms the security of all transmitted data.

Protecting your data on our infrastructure. We prioritize building services that are secure by default. "Default" security of our services means that all new services and features are designed with strict security requirements before development even begins. This is key to guaranteeing the protection and privacy of all data handled and stored by our services once a service or new feature is released.



To protect your data, we use pseudonymization, which allows most of our services to function without using your actual data. Instead, our services use a system identifier that cannot be traced back to your identity.

We always ensure the security of your data stored in our infrastructure. To do this, we place all of our equipment used to process your data in secure data centers. Network access to this equipment is separate from the Internet. We use network segmentation to isolate services that require different levels of security.

In addition, we restrict logical access to your data to our staff on a "need to know" basis. This way, only staff who really need access to your data to provide you with the best service possible have access to it.

Threat Defense. We have a high level of knowledge of modern data security and privacy threats and are well prepared to combat them. All events occurring in our infrastructure are continuously monitored, analyzed and responded to, allowing us to ensure that your data is properly secured, protecting it from threats, vulnerabilities and malware exposure.

In the event of a failure that affects the availability of your data, we have backup and recovery procedures in place to help us quickly restore your data. To ensure fast recovery, we use high availability mode for the most critical databases, allowing us to minimize downtime.

Employee awareness of data security. Our employees are able to work with your data to provide you with a high quality service. To ensure the security and privacy of your data, we monitor all activities of employees who access your data on our systems and granted access solely on a 'need to know' basis: only employees who require access will be granted access. We provide regular training to ensure that every employee understands the principles we use to ensure strong data security and privacy.

If you choose not to provide your personal information. In the context of our business interactions, we may be required to collect data by law or under the terms of a contract we have entered into with you. Without this data, we will in principle not be able to enter into or perform a contract with you.

If you choose not to give us this data, it may delay or prevent us from fulfilling our obligations. It may also mean that we cannot provide the services necessary to operate your accounts or policies.

To what extent we use automated decision-making and profiling. We do not use automated decision-making or profiling in establishing and conducting business with you. This means that we do not make automated decisions affecting you without your consent or based on profiling of your personal data.

11. Our contact details

We have appointed a Data Protection Officer ("DPO") who is responsible for matters relating to this [Privacy Policy](#). If you have any questions about this Privacy Policy, including data-related inquiries, please contact the DPO using the contact information below:

Address: Suite 1, Second Floor, Sound & Vision House, Rue Pierre De Possession, Victoria, Mahe, Seychelles

Email: support@binIQ.io

To process your request, please contact us using the registered email address you have provided and registered with us through your customer account.

If you have any questions or would like more information about how we use your data, you can contact us at the contact details above and we will be happy to provide you with further details. [Links to other websites](#)

We may provide links to third party websites on our website. These linked websites are not under our control, and therefore we are not responsible for the conduct of third parties linked to our websites, including, without limitation, the collection or disclosure of your data. Before disclosing your data on any other website, we strongly encourage you to read that website's terms of use and privacy policy.

12. Changes to this Privacy Policy

12.1 This Privacy Policy was last updated on July 1, 2024. We reserve the right, at our discretion, to add, change or remove parts of this Privacy Policy in the future to ensure that we are up to date and sufficient information about our collection and processing of your data.

12.2 This privacy policy may be supplemented by other information collected from us and other terms and conditions applicable to the website or that you have agreed to accept as part of your interaction with us.

12.3 If changes are made, we will post the revised Privacy Policy on our website. Changes will take effect when the revised version is published on our website. Your comments and feedback are always welcome. You can contact us at any time [via the contact details set out in Section 11.](#)