

## Privacy Policy

The services provided on [www.cmsfinancial.ae](http://www.cmsfinancial.ae) are provided by **CMS Financial LLC**, a company incorporated with limited liability under the laws of the Emirate of Dubai, United Arab Emirates, and the federal laws of the United Arab Emirates, under **license number 561501**, authorized by the United Arab Emirates Securities and Commodities Authority as a trading broker for over-the-counter derivatives contracts and foreign exchange spot markets, under **license number 20200000144** whose registered address is, **1403, Floor 14, International Business Tower, Business Bay, Dubai, United Arab Emirates, P.O. Box-111884 (CMS Financial LLC)**.

Over-the-counter margined derivative contracts including contracts for difference and spot foreign exchange are complex instruments. They come with a high risk of losing money rapidly due to leverage. You should understand how these products work, and whether you can afford to incur losses and have the appropriate risk appetite. We recommend you seek professional advice before investing.

### **1 General**

- 1.1 CMS Financial LLC observes the requirements of the applicable data protection laws in the UAE, including the UAE Federal Decree Law No. 45 of 2021 concerning the protection of personal data, plus associated executive regulations and further guidelines global Data Protection rules (the "Law").
- 1.2 This policy (together with our terms of use and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.
- 1.3 Please read the following carefully to understand our views and practices regarding your personal data.
- 1.4 By visiting [www.cmsfinancial.ae](http://www.cmsfinancial.ae) you are accepting and consenting to the practices described in this Policy.
- 1.5 We provide training to our staff responsible for managing personal information to ensure they understand the importance of maintaining customer information confidentiality and respecting individual privacy. We regard breaches of your privacy very seriously and, if deemed necessary, will impose suitable penalties, including the possibility of dismissal, for any such breaches.
- 1.6 For the purposes of this Law, we have nominated a data protection officer to ensure that the management of personal information complies with this Law and this policy.

### **2 Information we collect from you**

We will collect and process the following data about you from:

#### 2.1 Information you give us:

- (i) This data you provide to us through our website, [www.cmsfinancial.ae](http://www.cmsfinancial.ae), by completing forms or by communicating with us via phone, email, or other means. This information includes the details you provide when you register to use our website, reporting issues with our website, or when contact us to discuss your account or any related matters.
- (ii) The information you give us may include your name, address, date of birth, e-mail address and phone number, financial, tax and payment information, personal data and photograph ID or other information. We also obtain most of this information directly from our customers through account applications forms, and from maintaining records of customer information provided in the course of our ongoing customer service. We may also obtain information from other sources to meet certain regulatory requirements.
- (iii) We may request additional information voluntarily. This could occur through means such as market research, surveys, or special financial promotion offers. This information is gathered to help us enhance our services and understand the broader requirements of our customers.

## 2.2 Information we collect about you:

- (i) **Website:** when visiting our site, we will automatically collect the following information:
  - a. Technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, and operating system and platform.
  - b. Information about your visit, including the full Uniform Resource Locators (URL), click stream to, through and from our site (including date and time), page response times, download errors, length of visits to certain pages, page interaction information (such as clicks, and mouse-overs) and any phone number used to call our customer service number.
  - c. During any interactions with our staff members, we may gather the following information about your conversation: date and time, personal details, any modifications made subsequent to the opening of your account and any other significant information which we believe will assist in the efficient operation and maintenance of your account with us

## 2.3 Information we receive from other sources:

We work closely with third parties (including, for example, business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, credit reference agencies). We use this information to, amongst other matters, assist us in AML/KYC matters.

## 3 Cookies

Our website uses cookies to differentiate you from other users of our site. This differentiation helps us in offering you a favorable browsing experience and allows us to improve our website. For detailed information, please refer to our cookies policy.

## 4 Technology improvements

We continuously looking to enhance the efficiency and functionality of the customer experience on our website through technological improvements. This may mean a change to the way in which we collect or use personal information. In the event of any technology changes that could impact your privacy, we will promptly inform you of such changes when they occur.

## 5 Links to third party websites

Our site may have links to external third-party websites that may benefit the user. Please note, however, that third party websites are not covered by our privacy policy and these sites are not subject to our privacy standards and procedures.

## 6 How we use the information

### 6.1 We use information held about you in the following ways from Information you give to us:

- (i) to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you requested.
- (ii) to provide you with information about other products and services we offer that are similar to those that you have already agreed to or enquired about;
- (iii) to provide you, with information about products or services we feel may be of interest to you. Subject to your consent.
- (iv) to ensure that content from our site is presented in the most effective manner for you and for your computer.

### 6.2 Information we collect about you we will use as follows.

- (i) to administer our website and for internal operations, including troubleshooting, data analysis, research, statistical and security measures.

- (ii) to improve our website to ensure that content is presented in the most effective manner for you and to enhance efficiency of the website.
- (iii) to allow you to participate in interactive features of our service.
- (iv) as part of our efforts to keep our website safe and secure;
- (v) to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertise.
- (vi) to make suggestions and recommendations to you and other users of our site about products or services.

### 6.3 Information we receive from other sources:

We will merge this data with the information you provide to us, as well as the information we collect about you. We will use this information and the combined information for the purposes which is described earlier.

## 7 Disclosures of your information

### 7.1 Depending on the product or service concerned and restrictions on sensitive information, personal information that we obtain may be disclosed to;

- (i) other companies within the CMS group of companies who provide financial and other services;
- (ii) introducing brokers with whom we have a mutual relationship;
- (iii) credit providers, courts, tribunals and regulatory and government tax authorities by law;
- (iv) service providers who have been contracted to provide us with administrative, financial, insurance or other services;
- (v) reference and credit reference agencies. This includes exchanging information with other companies and organisations for the purposes of money laundering regulations, financial crime, fraud protection and mitigation of credit risk; and,
- (vi) anyone authorised by you, as specified by you or by law through a Power of Attorney (POA) Agreement.

### 7.2 You agree that We have the right to share your personal information with:

- (i) Advertisers and advertising networks may require this data to serve relevant advertisements to target audience.
- (ii) analytics and search engine providers that assist us in the improvement and optimisation of our site; and,
- (iii) credit reference agencies for the purpose of assessing your credit score where this is a condition of us entering into a contract with you.

### 7.3 We will disclose your personal information to third parties:

- (i) In the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets.
- (ii) If CMS Financial, or substantially, all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- (iii) If we are obligated to disclose or share your personal data to fulfill a legal obligation, or to enforce or apply our terms of use or other agreements; or to protect the rights, property, or safety of CMS Financial, our customers, or others. This may involve sharing information with other companies and organizations for the purposes of fraud prevention and credit risk reduction.

## **8 Where we store your personal data**

- 8.1 We store personal information in secure cloud storage facilities, both electronically on off-site backup servers and on multiple cloud servers. We implement all required measures to safeguard the personal information we possess, ensuring it is protected against misuse, loss, unauthorized access, alteration, or disclosure.
- 8.2 The data that we collect from you may be transferred to, and stored at, a destination selected by us. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.
- 8.3 All information you provide to us is stored on our secure servers and payment transactions will be encrypted. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.
- 8.4 Unfortunately, data transmission over the Internet is not entirely secure. While we will do our best effort to safeguard your personal information, we cannot guarantee the security of data transmitted to our website. Any such transmission is undertaken at your own risk. Once we receive your data, we will use procedures and security measures to minimize the risk of unauthorized access.

## **9 Your rights**

We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You have the right to ask us not to process your personal data for marketing purposes. You can exercise this right at any time by contacting us.

## **10 Access to information**

The law provides you with the right to access the information we hold about you. Your right of access can be exercised in accordance with the Law. If you would like a copy of the information we hold about you, please write to us at the address mentioned in our client agreement, in your request, please include verification of your identity and specify the information you require.

## **11 Changes to our privacy policy**

Any changes we make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

## **12 Contact for complaints**

If you believe that any of our actions violate this policy statement or do not adequately protect your privacy, you have the right to file a complaint. We take such complaints seriously and will address them promptly. To file a complaint, please contact our client services department or our Compliance Department at the following email address: [compliance@cmsfinancial.ae](mailto:compliance@cmsfinancial.ae).