

PRIVACY POLICY

This policy provides information on the processing of your personal data in the context of the use of our website. **"Personal data"** means any information relating to an identified or identifiable natural person (e.g. name, address, email address, etc.).

1. DATA CONTROLLER

The data controller within the meaning of Art. 4 No. 7 of the General Data Protection Regulation (GDPR) is:

FXFlat Bank AG
Kokkolastr. 1
40882 Ratingen
Germany

Tel: +49 (0) 2102-100494-00
Fax: +49 (0) 2102-100494-90
Email: service@fxflat.com

You can reach our Data Protection Officer by post at the above postal address or by email at datenschutz@fxflat.com.

2. YOUR RIGHTS

You have the following rights in relation to personal data relating to you:

- Information about your personal data processed by us in accordance with Art. 15 GDPR. In particular, you can request information about the processing purposes, the category of personal data, the categories of recipients to whom your personal data have been or will be disclosed, the planned storage period, the existence of a right to rectification, erasure, restriction of processing or objection, the existence of a right of complaint, the origin of your data if it has not been collected by us, as well as the existence of automated decision-making including profiling and, if applicable, meaningful information about its details;
- in accordance with Art. 16 GDPR to demand the immediate correction of incorrect or completion of your personal data stored by us;
- under Art. 17 GDPR, you have the right to request the erasure of your personal data stored by us, unless the processing is necessary for the exercise of the right to freedom of expression and information, for compliance with a statutory

duty, for reasons of public interest or for the establishment, exercise or defence of legal claims;

- You have the right to request the restriction of the processing of your personal data in accordance with Art. 18 GDPR, provided that the accuracy of the data is disputed by you, the processing is unlawful, but you object to the deletion and we no longer need the data, but you need them for the assertion, exercise or defence of legal claims or you object to the processing in accordance with Art. 21 GDPR;
- in accordance with Art. 20 GDPR, the right to receive your personal data that you have provided to us in a structured, common and machine-readable format or to request the transfer to another controller;
- You have the right to revoke your consent at any time in accordance with Art. 7 (3) GDPR. As a result, we may not continue processing data based on this consent in the future.

You also have the right to complain to a data protection supervisory authority about the processing of your personal data by us (cf. Art. 77 GDPR).

3. COLLECTION OF ACCESS DATA AND LOG FILES

If you are only using our website for information, i.e. if you do not register or otherwise transmit information to us, we

only collect the personal data that your browser transmits to our server. If you wish to visit our website, we collect

the following data, which is technically necessary to enable us to display our website to you and to ensure its stability and security. The legal basis is Art. 6 para. 1 S. 1 lit. f GDPR:

- IP address
- Date and time of the request
- Time zone difference from Greenwich Mean Time (GMT)
- Contents of the request (specific page)
- Access status/HTTP status code
- Amount of data transferred in each case
- Referrer URL (the previously visited page)

- Browser
- Operating system and its interface
- Language and version of the browser software.

The above information is stored for security reasons (e.g. to clarify misuse or fraud) for a maximum of 10 days and then deleted. Data whose further retention is necessary for evidentiary purposes will be exempt from deletion until the final clarification of the respective incident.

In addition to the above data, cookies are stored in your browsing history when you use our website (see § 5 of the Privacy Policy).

4. SSL OR TLS ENCRYPTION

Our website uses SSL or TLS encryption for reasons of IT security and to protect the transmission of confidential content (e.g. enquiries or account openings). You can recognize an encrypted connection by the fact that the address line

of the browser changes from "http://" to "https://" and by the lock symbol in your browser line. When SSL or TLS encryption is enabled, data that you transmit to us cannot be read by third parties.

5. USE OF COOKIES

Our website uses so-called "cookies". These are small text files that are stored in your browser history. They serve to make our Internet offer more user-friendly and effective overall.

You have the option of blocking the setting of cookies and deleting cookies that have already been set. For more information, please contact the manufacturer or use the help function of your Internet browser. The exclusion of cookies may lead to functional limitations of our website.

A general objection to the use of cookies for online marketing purposes can be declared for a large number of services, in particular in the case of tracking, through the US site <http://www.aboutads.info/choices/or> the EU site <http://www.youonlinechoices.com/>.

We use the following types of cookies, the scope and functionality of which are explained below:

Functional cookies

Functional cookies ensure that our website functions properly. These cookies are stored for a maximum of 2 years, after which they are automatically deleted. With these cookies, for example, the following functions are possible:

- Save settings such as language, location, number of search results, etc,

- to save settings for optimal video display, e.g. the desired buffer size and the resolution data of your screen,
- the collection of your browser settings in order to display our website optimally on your screen,
- the detection of misuse of our Internet pages and services, e.g. through the registration of several consecutive and failed login attempts,
- the continuous loading of the site so that the site remains accessible, or
- to save your login details so you don't have to re-enter them each time.

Analysis services for statistical purposes

In order to determine which content on our website is of most interest to you, we continuously measure the number of visitors as well as the most frequently viewed content. We use the data collected in the process for statistical purposes, for example

- to record the number of visitors to our Internet pages,
- to record the respective visiting time of our website visitors,
- to record the order of visits to different Internet sites,
- to assess which parts of our website need to be adapted or
- for website optimisation.

Partner marketing

We also use cookies to measure the success of our affiliate marketing activities (see § 12 of the Privacy Policy).

6. EXTERNAL LINKS

Within our internet presence we also refer to internet pages of third parties. These are usually identified by the Internet address. We have no influence on the content and design

of these websites of other providers and therefore cannot transfer the content of this Privacy Policy to these websites of third parties.

7. EMAIL CONTACT

If you provide us with your email address, we will also communicate with you by email. If you no longer wish to receive such information, you may withdraw your consent at any time. In this case, please send us a short message to the contact details given in point 1 of the Privacy Policy.

We would like to point out that communication by unencrypted email is insecure and the confidentiality of the information sent cannot be guaranteed. We recommend that you only send us confidential information by encrypted email or by post.

8. NEWSLETTER

With your consent, you can subscribe to our newsletter, which will inform you about our products and services, current market topics, exclusive promotions and competitions, and provide you with valuable tips on Forex and CFD trading.

For the registration to the newsletter the indication of your email address is necessary. The specification of further, separately marked data is voluntary and will be used for personal addressing. After your confirmation, we store your email address for the purpose of sending you the newsletter. The legal basis is Art. 6 para. 1 S. 1 lit. a GDPR.

For the registration to our newsletter we use the so-called double opt-in procedure. This means that after your regis-

tration we will send you an email to the email address you provided, asking you to confirm that you would like to receive the newsletter. In addition, we store your IP addresses and the time of registration and confirmation. This procedure serves to be able to prove your registration and, if necessary, to clarify a possible misuse of your personal data.

You can revoke your consent to receive the newsletter at any time and unsubscribe. You may withdraw your consent by clicking on the link provided in each newsletter email, by sending an email to developer@fxflat.com or by sending a message to the contact details provided in § 1 of the Privacy Policy.

9. MAILCHIMP

We use the service "MailChimp" for the registration, the dispatch as well as the assessment of our newsletter. The provider is Rocket Science Group LLC, 675 Ponce De Leon Ave NE, Suite 5000, Atlanta, GA 30308, USA.

The personal data that you provide when registering for the newsletter or that you add later will be stored on MailChimp's servers in the USA.

With the services of MailChimp we can analyze our newsletter actions. When you open an email sent with MailChimp, a file contained in the email (known as a web beacon) connects to MailChimp's servers in the USA. We record whether newsletters are opened, when they are opened and which links, if any, are clicked on. In addition, technical information is collected (e.g. time of access, IP address, browser type and operating system). For technical reasons, this information can be assigned to individual newsletter recipients. However, it is neither our intention nor that of the shipping service provider to monitor individual users if this happens. The evaluations serve us rather to recognize the reading habits of our users and to adapt our contents to them or to send other contents according to the interests of our users.

The analysis is not possible if you have deactivated the display of images in your email program by default. In this case, the newsletter will not be displayed in full and you may not be able to use all the functions. If you display the images manually, the analysis described above is executed.

The data processing is based on your consent (Art. 6 para. 1 p. 1 lit. a GDPR). You can revoke this consent at any time by unsubscribing from the newsletter (see § 8 of the Privacy Policy). The legality of the data processing operations already carried out remains unaffected by the revocation.

The data you provide us for receiving the newsletter will be stored until you unsubscribe from the newsletter and will be deleted from both our servers and MailChimp's servers after you unsubscribe from the newsletter. Data that we have stored for other purposes (e.g. email addresses for the Client area) are not affected by this.

For more information, please see MailChimp's Privacy Policy at: <https://mailchimp.com/statutory/terms>.

Rocket Science Group LLC is certified under the EU-U.S. Privacy Shield. Registration is possible at: <https://www.privacyshield.gov/participant?id=a2zt0000000TO6hAAG&status=Active>

Conclusion of a contract for the processing of orders

We have also entered into a data processing agreement with Rocket Science Group LLC, in which we require them to protect the personal data of the recipients of our newsletter and not to pass it on to third parties. A sample of this contract can be found at: <https://mailchimp.com/statutory/forms/data-processing-agreement/sample-agreement>

10. CONTACT FORM/LIVE CHAT

If you send us enquiries through the contact form or live chat, your details, including the contact data you provide there, will be stored by us for the purpose of processing the enquiry and in the event of follow-up enquiries. This data will not be passed on without your consent.

The legal basis for the processing of personal data entered in

the contact form or live chat is Art. 6 para. 1 S. 1 lit. a GDPR.

The data you enter in the contact form or live chat will remain with us until you request us to delete it, revoke your consent to store it or the purpose for storing the data no longer applies (e.g. after processing your request). Mandatory statutory provisions such as retention periods remain unaffected.

11. SOCIAL ICONS

So-called social icons (e.g. from Facebook, Twitter, YouTube, Google Plus, LinkedIn, XING, Instagram) are integrated on

our website. These are integrated on our website only as a link to the corresponding services. After clicking on the

embedded graphic, you will be redirected to the page of the respective provider, i.e. only then will personal data be sent to the respective provider. For the handling of your personal

data when using these Internet pages, we refer to the respective data protection regulations of the providers.

12. PARTNER MARKETING

We use affilinet tracking cookies on our website to track sales/leads. These affilinet tracking cookies do not store any personal data. Only information identifying the referring partner and an order number of the advertising material clicked on by the website visitor is recorded. This information is needed for the payment processing between us and the mediating partner. Partner identification is used to assign and determine the commission to be paid to the referring part-

ner when a transaction is concluded. The legal basis is Art. 6 para. 1 S. 1 lit. f GDPR.

Conclusion of an agreement on order processing

We have concluded an order processing contract with each of our intermediary partners, in which we require them to protect the personal data of the users of our website and not to pass it on to third parties.

13. YOUTUBE VIDEO INTEGRATION

We have embedded YouTube videos on our website, which are stored on <http://www.youtube.com> and can be played directly from our website. The provider is YouTube LLC, 901 Cherry Ave, San Bruno, CA 94066 (USA). These videos are all embedded in "enhanced privacy mode", which means that no data about you as a user is sent to YouTube if you do not play the videos. Only when you play the videos, the data mentioned in paragraph 2 are sent. We have no influence on this data transmission.

By visiting the website, YouTube receives the information that you have accessed the corresponding subpage of our website. In addition, the data mentioned under point 3 of the Privacy Policy will be sent. This happens irrespective of whether YouTube provides a user account through which you are logged in or whether no user account exists. If you are logged in to Google, your data will be assigned directly to

your account. If you do not want to be linked to your profile on YouTube, you must log out before activating the button. YouTube stores your data as usage profiles and uses them for purposes of advertising, market research and/or for the needs-based design of its website. Such assessment is carried out in particular (also for users who are not logged in) for the provision of tailored advertising and to inform other users of the social network about your activities on our website. You have the right to object to the creation of these user profiles and must contact YouTube to exercise this right.

Further information about the purpose and scope of data collection for more information about how YouTube uses and processes your data, please see the Privacy Policy. There you will also receive further information about your rights and setting options for protecting your privacy: <https://www.google.de/intl/de/policies/privacy>.

14. INTEGRATION OF GOOGLE MAPS

On this website we use the offer of Google Maps. This allows us to display interactive maps directly on the website and you can conveniently use the map function. The provider is Google Ireland Limited, Gordon House, Barrow Street, Dublin 4, Ireland.

By visiting the website, Google receives the information that you have called up the corresponding sub-page of our website. In addition, the data mentioned under point 3 of the Privacy Policy will be sent. This happens irrespective of whether Google provides a user account through which you are logged in or whether no user account exists. If you are

logged in to Google, your data will be assigned directly to your account. If you do not wish to be associated with your profile on Google, you must log out before activating the button. Google stores your data as usage profiles and uses them for the purposes of advertising, market research and/or to tailor its website to your needs. Such assessment is carried out in particular (also for users who are not logged in) for the provision of tailored advertising and to inform other users of the social network about your activities on our website. You have the right to object to the creation of these user profiles. To exercise this right, you must contact Google.

15. USE OF AN EKOMI WIDGET

eKomi allows us to integrate Client reviews on our website. The provider is eKomi Ltd, Markgrafenstr. 11, 10969 Berlin. For this purpose, this website loads a JavaScript code from eKomi Ltd. If you have activated JavaScript in your internet browser and do not use a JavaScript blocker, personal data can be sent to eKomi. We cannot make any statement about which data eKomi receives and to what extent this data is used by eKomi. The legal basis for the use of eKomi is Art. 6 (1)

S. 1 lit. f GDPR. You can obtain further information directly from eKomi at <http://www.ekomi.de/de/datenschutz>.

Conclusion of a contract for the processing of orders

We have concluded an order processing contract with eKomi, in which we obligate eKomi to protect the personal data of the users of our website and not to pass it on to third parties.

16. USE OF THE UNBOUNCE SERVICE

We use the service unbounce for specific pages of promotions and advertising campaigns (landing pages). Provider is unbounce Marketing Solutions Inc, 400-401 West Georgia Street, Vancouver, BC V6B 5A1, Canada.

These pages are hosted by unbounce and your browser communicates directly with unbounce so that your IP address is sent and cookies can be set. All information you enter on these pages is also stored by unbounce. We will then receive an assessment of the activities. The legal basis for the use of

unbounce is Art. 6 para. 1 S. 1 lit. f GDPR. For more information about unbounce and unbounce's Privacy Policy, please visit <http://unbounce.com/privacy/>.

Conclusion of a contract for the processing of orders

We have concluded an order processing contract with unbounce, in which we require unbounce to protect the personal data of the users of our website and not to pass it on to third parties.

17. GOOGLE RECAPTCHA

We integrate the function for the recognition of bots, e.g. for entries in online forms ("ReCaptcha") of the provider Google Ireland Limited, Gordon House, Barrow Street, Dublin 4, Ireland. For more information on the purpose and scope of data collection and processing by Google, reference is made to the Privacy Policy. There you will also receive further information about your rights and setting options to protect your privacy: <https://www.google.com/policies/privacy/>, Opt-Out: <https://adssettings.google.com/authenticated>. The legal basis for the

use is our legitimate interest (i.e. the verification of human actions) within the meaning of Art. 6 (1) lit. f. GDPR.

Conclusion of a contract for the processing of orders

We have concluded an order processing agreement with Google (so-called "Data-Processing-Agreement"), in which we require Google to protect the personal data of the users of our website and not to pass it on to third parties.

18. AMENDMENT OF THE PRIVACY POLICY

In the course of the constant development of the Internet, it is necessary to adapt this Privacy Policy to the changing circumstances on an ongoing basis. Such changes will be announced on this website in good time.