

PRIVACY POLICY

Galactus Limited is a licensed and regulated Cyprus Investment Firm by the Cyprus Securities and Exchange Commission (CySEC licence no. 322/17) with its registered office at 73 Agias Zonis and Tertaïou Corner, Denas House 3rd floor, 3090, Limassol, Cyprus. Company Number HE351644.

PRIVACY POLICY - GENERAL

This Privacy Policy describes how GALACTUS LTD (“the Company”) collects and uses information through its site www.fx88.com and galactuscap.com and any other related sites and applications. For the purposes of applicable data protection laws, the Company is the “controller” of personal information collected through the abovementioned websites.

The Company takes your privacy very seriously. The Company, as a Company established in the Republic of Cyprus, is obliged to comply with the Law 138(I) of 2001 on the Processing of Personal Data (Protection of Individuals) as amended from time to time. Furthermore, the Company is also obliged to comply with the EU General Data Protection Regulation (Regulation (EU) 2016/679) as this may be amended from time to time.

Your use of this website constitutes acceptance of the terms of this Privacy Policy. Our Privacy Policy will be reviewed from time to time to take account of new laws and technology and any changes to our operational processes and any amendments to this Privacy Policy will be incorporated in an updated version on this page. Your subsequent use of the website constitutes acceptance of those changes. Any information we hold will be governed by our most recent Privacy Policy.

PERSONAL INFORMATION

In order to open an account with GalactusLtd, you must first complete and send the application form attaching the required documents. By completing the application form you are requested to give personal information in order to enable the Company to evaluate your application and comply with Laws and Regulations governing the provision of financial services. This information is also used to contact you about the Company's services. The type of information may include (but is not limited to) name, address, date of birth, copy of identification documents, copy of utility bills, country of residence and birth, contact details, employment and income information, transaction history, areas of the website used and visited and links to and from third party websites. The Company may gather personal information also through other means such as emails, phone conversations etc. The Company may also collect personal information about you from third party entities when we seek to verify your identity as part of our regulatory requirements. This may include, for example, identity verification agencies, credit referencing agencies and similar bodies.

We will use the personal information you provide inter alia to:

- verify your identity and carry out checks that we are required to conduct by applicable laws and regulations, including without limitation, “know your client”, anti-money laundering, fraud, sanctions and politically exposed person checks;
- contact you on matters related to your account, including without limitation, to request any additional information and/or documentation;
- tailor the products and services offered through the websites to you, including without limitation, to perform any suitability or appropriateness assessments for using our services;
- assess your credit risk;
- assess your risk score according to parameters determined by the Company;
- assess whether you qualify as a professional client;
- maintain administrative records relating to our business;
- set up security measures to secure your account; and
- provide you with notices related to your account, general updates, news, promotions, market updates and other marketing materials.

You can update your profile at any time by informing us accordingly at cs@fx88.com. You further agree to update such information upon our Company's request, if the Company considers the information provided as untrue, incorrect, incomplete and/or inconsistent with other information provided by you at any time. You acknowledge that we may rely upon such information and that you are responsible for any damages or losses which may result from any inaccuracies, including without limitation, the inappropriateness of a service/product to your profile.

Tracking systems used on our website(s) may collect data detailing the pages you have accessed, how you discovered this website, the frequency of visits etc.; this information is obtained in order to improve the content of our website(s). Additionally, it may be used by the Company to contact you, through an appropriate mean, and provide you with any information deemed by the Company as useful/important.

With regards to each of your visits to our website, we may, automatically collect information including internet protocol (IP) address, login information, browser type and version, time zone, phone numbers used to call our customer service number. We may receive information about you from third parties, for instance business partners, sub-contractors, advertising networks, analytics providers, search information providers, credit reference agencies.

CONTACTING US

If you contact us by telephone, email, post or using another function offered such as live chat, we will collect any information that you choose to give us. We will use this information to review, investigate and respond to any comment or question that you may raise. Please note that we record all telephone calls made to us and from us.

PRIVACY – THIRD PARTIES

In the standard operation of our business, we may transfer your personal information to the following (who may be within or outside the European Economic Area):

- our associated companies
- successors in title to our business
- our third party service providers and professional advisors, including IT support companies
- credit agencies
- Banking institutions
- Payment providers
- any organisation or person expressly instructed by you
- any relevant regulatory, governmental or law enforcement authority as required by law
- third parties necessary to provide the products and services requested by you
- introducing brokers with whom we have a mutual relationship

We require that organisations outside of our group of companies who handle or obtain personal information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the data protection rules and this policy. By submitting your personal data, you agree to this transfer, storing and processing.

In the event that the Company discloses information to third parties, for instance, e.g. payment providers or banks, in order to provide the services requested by the clients, such third parties may store your information in order to comply with their legal and other obligations.

Clients accept and consent that the Company has the choice to, from time to time, contractually engage companies for statistical and/or other purposes in order to improve the Company's business activities; as a result, some or all of the clients' personal data may be disclosed.

LEGAL BASIS FOR USING YOUR PERSONAL INFORMATION

Entering into and performing the contract with you: If you have a trading account with us, or have registered to our websites, our legal basis for processing your personal information is that it is necessary for the performance of the client agreement and the terms and conditions of business and to provide a service to you.

For other justifiable grounds, including legal obligation and legitimate interests: We process your personal information where necessary for the Company to comply with legal and regulatory obligations we are under, and also where it is necessary for legitimate interests we have in conducting our business. These include without limitation:

- Learning about your interests and preferences to contact you with information that is relevant to;
- Analysing and continually improving our websites and our services;
- Detecting and reducing fraud and credit risk.

LINKS: Our websites may include links to other websites on the internet. We are not responsible for the content of these sites or for any other privacy practices on these internet sites. You should read the terms of use and the privacy statements of any such websites. Our terms of use and our privacy policy apply only to information collected by us in accordance with this Policy.

CHOICE/OPT-OUT

If you no longer wish to receive any promotional communications, you may opt-out of receiving them by following the instructions included in each promotional communication or by sending us an email to support@fx88.com. Please note that this relates only to promotional communication, but not to any communication by the Company regarding your account with us.

COOKIES

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We do link the information we store in cookies to any personally identifiable information you submit while on our site.

We use both session ID cookies and persistent cookies. A session ID cookie does not expire when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We set a persistent cookie for statistical purposes. Persistent cookies also enable us to track and target the location and the interests of our users and to enhance the experience of our services on our site.

Some of our business partners use cookies on our site. We have no access to or control over these cookies.

SECURITY AND PROTECTION OF YOUR PERSONAL INFORMATION

The personal information that you provide in connection with registering yourself as a user of the website or of the services is classified as Registration Information. You can access your Registration Information through a password selected by you. This password is encrypted and known only to you. Your password must not be revealed to anyone. Registration Information is safely stored on secure servers that only authorised personnel have access to via password. The Company encrypts all personal information as it is transferred to the Company and thus makes all necessary effort to prevent unauthorised parties from viewing any such information. You have the option to change your password at any time should you wish so.

Personal information provided to our Company that is not Registration Information also resides on secure servers and is again accessible only to authorised personnel. This information cannot be online accessible by you, therefore no password shall be selected to view or modify this information.

LEGAL DISCLAIMER

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our websites. We will not be liable for misuse or loss of personal information resulting from cookies on our website that we don't have access to or control over. We will not be liable for unlawful or unauthorised use of your personal information due to misuse or misplacement of your passwords, negligent or malicious, however contacted. You are strongly advised to inform us immediately at support@fx88.com should you consider that your password has been informed to a third party for any reason.

RETENTION OF PERSONAL INFORMATION

The period for which we will retain personal information will vary depending on the purposes that it was collected for, as well as the requirements of any applicable law or regulation.

If you have a trading account with us, we will store your personal information for as long as you maintain that account, and after you cease holding an account, for as long as we are required to by laws and regulations that are applicable to us.

REQUESTS AND COMPLAINTS

You may request at any time that we amend, update or (subject to our necessary legal, regulatory and business requirements) delete personal information which we hold concerning you. Please contact us at cs@fx88.com to ask us to make these changes on your behalf. You may also have the right to object to the processing of your personal information, or in some circumstances to obtain a copy of the personal information in machine readable format. For such a request, please contact our Compliance Department at compliance@fx88.com.

If you have any questions concerning our Privacy Policy, or you would like to change your personal information, or you would like to make a complaint concerning any action of ours which you consider is in breach of our Policy, please contact our Compliance Department directly at compliance@fx88.com.

We would hope to be able to deal with any complaint you may have to your satisfaction, but in the event that we cannot you may contact the Office of the Commissioner of Personal Data Protection directly: http://www.dataprotection.gov.cy/dataprotection/dataprotection.nsf/index_gr/index_gr?OpenDocument

CHANGES IN THIS PRIVACY POLICY

If we decide to change our Privacy Policy, we will post those changes to this Privacy Policy, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this Privacy Policy at any time, so please review it frequently. If we make material changes to this Privacy Policy, we will notify you here, by email, or by means of a notice on our home page.

MINORS

Our websites are not available for users under the age of 18 (a "minor"). We do not knowingly collect personal information from or about minors. If you are a minor, you should not download or use any of our services nor provide any personal information to us.

If we become aware that a minor has shared any information with us, we will delete such information. If you have any reason to believe that a minor has shared any information with us, please contact us at cs@fx88.com

CONTACT US

Should you have any questions regarding the Privacy Policy, please contact us at: compliance@fx88.com.

Risk Warning: Trading leveraged products such as forex and CFDs carries a high level of risk and may not be suitable for all investors. There is a possibility that you may lose more than your initial investment. Therefore, you should not risk more than you can afford to lose. Before trading you should fully understand the true extent of your exposure to the risk of loss and your level of experience. If you do not fully understand the risks involved, please seek independent advice.