

Privacy Policy

JP Holdings Ltd.



Registered in the Republic of Marshall Islands

Registration number 92782 IBC 2018

PRIVACY POLICY

This privacy statement covers the website www.justperfectmarkets.com and all its related sub-domains and mobile applications that are registered and operated by JP Holdings Ltd.

Collection of Personal Data	4
Use of Personal Data	6
Cookies	8
Client Records Retention Periods	10
8. Sharing and Disclosure of Personal Data	11
9. Business Transfers Legal Requirements	12
10. Marketing Communications – Services Subscriptions Preferences	12
Personal Data Rights	13
Automated decision-making and profiling	15
13. Confidentiality and Security of Personal Data	15
Amendments to this Policy	16
Enquiries and Contact Details	16

1. Introduction

- 1.1. JP Holdings Ltd. (hereinafter referred to as the “Company”), is incorporated under the laws of Republic of Marshall Islands with Registration 92782 IBC 2018 having its registered office at Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, Republic of Marshall Islands MH96960. The Company is authorised as an International Business Company under section 5 & section 32 of the Marshall Islands Business Corporations Act of 1990 (herein the “Law”).
- 1.2. The objects of the Company are all subject matters not forbidden by Securities and Investment Act, Title 36 of the Marshall Islands Revised Code, Chapter 1 in particular but not exclusively all commercial, financial, lending, borrowing, trading, service activities and the participation in other enterprises as well as to provide brokerage, training and managed account services in Online Trading, Online Trading, indexes, and leveraged financial instruments.
- 1.3. The Company in accordance with the provisions of the Law, outlines in the Privacy Policy (herein the “**Policy**”) how the Company collects, maintains, uses and discloses personal information of the Client.
- 1.4. This Policy applies to JP Holdings Ltd. which shall follow the principles as outlined herein.
- 1.5. This Policy applies to existing clients, prospective clients, clients who have terminated their contractual relationship with the Company and website visitors (hereinafter jointly referred to as the “**Clients**” or “**you**”) who are accessing or using the Company’s website(s) and mobile applications (hereinafter referred to as the “**Platforms**”).

- 1.6. The Company is committed to protecting the privacy of all Clients 'Personal Data which it processes in accordance with the provisions of this Policy and the Company's Terms of Business.
- 1.7. For the purposes of this Policy, references to "Personal Data" shall mean data which identifies or may identify Clients and which may include, for example, a Client's name, address, identification number, telephone number and date of birth.

2. Collection of Personal Data

- 2.1. The Company collects different types of Personal Data through the Company's Platforms from Clients who visit such Platforms or access, use or request products and services offered by the Company.
- 2.2. The provision of certain Personal Data is required for establishing a contractual relationship with the Company. Clients not wishing to provide such Personal Data will not be able to open an account with the Company or be provided with other products and/or services of the Company.
- 2.3. Clients have a responsibility to ensure that the Personal Data they provide to the Company and recorded in their personal account remain accurate and up to date throughout the period of their contractual relationship with the Company.
- 2.4. In addition to the information provided by Clients, the Company also lawfully collects and processes Personal Data from publicly available sources (including, inter alia, the press, social media and the internet) and third-party risk management software solutions in order to meet its regulatory obligations and for confirming the validity of the provided information.
- 2.5. The Personal Data received from the Client, collected and processed by the Company are required for the communication, identification, verification and assessment for the business relationship establishment with the Client, contract performance and legal compliance. The following Personal Data may be collected from Clients depending on the product and/or service the Company provides to him:
 - Contact details such as the Client's name, e-mail address and phone number.

- Identification details such as the Client's identification or passport number.
- Biographical and demographic data such as gender, age, ethnicity, education, occupation, the Client's financial trading experience and whether he has a prominent public function status (PEP).
- Financial information such as the Client's income status, bank account number and account details, tax information and other financial information.
- Information relevant to the services that the Company provides to the Client such as the Client's transactions and communication records with the Company.
- Details of visitors' and Clients' visits to the Company's website and information collected through cookies and other tracking technologies including IP address and domain name, browser version, operating system and geolocation.
- Information in relation to criminal convictions and offences to the extent required and/or permitted by applicable law
- Your marketing preferences.

3. No Children's Data Collection

- 3.1. The Company understands the importance of protecting children's privacy. The Company's services are not intended for children under eighteen (18) years of age nor is the Company's website designed for use by children. Therefore, the Company does not knowingly or specifically collect children's personal data. If the Company collects such data mistakenly or unintentionally, the Company shall delete the information at the earliest possible once it obtains knowledge thereof. If the Client becomes aware of such data collection he/she shall notify the Company at privacy@justperfectmarkets.com

4. Use of Personal Data

4.1. The Company collects and processes Personal Data which are required for the evaluation, establishment and maintenance of the contractual relationship between the Company and the Client and in order to comply with the Policy and applicable laws and regulations governing the provision of financial services. In some cases, the Company may also process the Client's Personal Data to pursue its legitimate interests or those of third parties, provided that the Clients' interests and fundamental rights are not overridden by those of the Company or the third party.

4.2. Specifically, the Client's Personal Data will most commonly be used in the following circumstances:

(a) Where the Company needs to perform the contract it has entered with the Client or in order to take certain steps prior to entering into a contract with the Client

Processing is necessary for the Company in order to provide the Client with its products and services, and more specifically in order:

- To verify the Client's identity and carry out any required credit checks;
- To ensure that the Client meets the suitability requirements to use the Company's products and services;
- To manage the account the Client holds with the Company;
- To process the Client's transactions; and
- To send to the Client any information about transactions/post-transactions services.

If the Client does not provide the requested Personal Data, the Company may be unable to offer the Client with its products and/or services.

(b) Where the Company needs to comply with a legal obligation

As an investment firm, the Company is required to comply with certain legal and regulatory

obligations which may involve the processing of Personal Data. Such obligations and requirements impose on the Company necessary data processing activities for identify verifications, compliance with court orders, tax law or other reporting obligations and anti-money laundering controls.

(c) Where the Company has legitimate interests to use the Client's Personal Data

More specifically, the Company may process the Personal Data for the following purposes:

- To develop or enhance its products and services;
- To enhance the security of the Company's network and information systems;
- To identify, prevent and investigate fraud and other unlawful activities, unauthorised transactions and other liabilities and manage risk exposure;
- To maintain its accounts and records;
- To manage its business operations and comply with internal policies and procedures;
- To defend, investigate or prosecute legal claims;
- To receive professional advice (such as legal advice), and
- For the analysis of statistical data which helps the Company in providing its Clients with better products and services in the future. It should be noted that the Company anonymises and aggregate such data so that they do not directly or indirectly reveal the Clients' identities. The Company may provide this statistical data to third parties (as described in more detail in Section 8) solely for statistical purposes and in an effort to improve the Company's marketing campaign.

(d) Where the Client has given his consent

The Company will only ask for the Client's consent when the Company wishes to provide marketing information to its Clients in relation to its products or services which may be of interest to the Client.

The Client may withdraw such consent at any time. This right doesn't affect the lawfulness of processing that was based on that consent before its withdrawal.

5. Cookies

- 5.1. A cookie is a small text file that is stored on a user's computer for record-keeping purposes. The Company uses cookies on its website(s). The Company does link the information that it stores in cookies to any Personal Data the Client submits while accessing the Company's website(s).
- 5.2. The Company uses both session ID cookies and persistent cookies. A session ID cookie does not expire when the Client closes his browser. A persistent cookie remains on the Client's hard drive for an extended period of time. The Client can remove persistent cookies by following directions provided in his Internet browser's "help" file.
- 5.3. The Company sets a persistent cookie for statistical purposes. Persistent cookies also enable the Company to track and target the location and the interests of its users and to enhance the experience of its services on the Company's website(s).
- 5.4. If the Client rejects cookies, he may still use the Company's website(s), but the Client will not be able to use client area and submit his online application form.
- 5.5. Some of the Company's business partners use cookies on the Company's website(s). The Company has no access to, or control over these cookies.
- 5.6. Cookies Analysis

Below we provide the details of the cookies used and the options for further reading and opt out.

5.6.1. JP Holdings Ltd Cookies

JP Holdings Ltd persistent and session cookies are used to support our visitors and clients browsing experience.

Cookie Category	Purpose
Required	To enable the core functionality for the website and user accessibility.
Functional	To maintain the user's authentication and personalization functions through our websites and client's area. To serve users with the appropriate content and resources based on their preferences.
Analytical	To track user's visit to our websites, identify their preferences and collect online behavioural data for analysis and optimization.

5.6.2. Third Party Cookies

Cookies by third party providers are used on our websites to enable tools and services to our visitors and clients and support our internal analytical and marketing activities. The Company has no access to, or control over these cookies therefore will not be liable for misuse or loss of Personal Data resulting from cookies on the Company's website(s) that the Company does not have access to or control over.

- 5.7. The Client or visitor of the Company's website acknowledges that he can control and manage The above cookies through his web browser security and privacy settings. If you'd like to learn

Out more about cookies as well as how to manage, and delete them, visit:
www.allaboutcookies.org.

6. Links to other websites

- 6.1. The Company's website contains or may contain links to other websites or social media platforms of interest. However, once you have used these links to leave the Company's website, you should note that the Company does not have any control over those other websites. Therefore, the Company cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this Policy. You should exercise caution and look at the privacy statement applicable to the website in question.
- 6.2. The Company will not be liable for the unlawful or unauthorized use of the Client's Personal Data due to misuse and/or malicious use and/or negligence and/or misplacement of the Client's passwords either by him/her or any third party.

7. Client Records Retention Periods

- 7.1. 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 relates to the Client after the execution of each transaction and/or for 6 (six) years of the termination of the business relationship.

8. Sharing and Disclosure of Personal Data

- 8.1. In the course of the performance of the Company's contractual and statutory obligations, the Client's Personal Data may be disclosed to third parties. Most of such third parties enter into contractual arrangements with the Company by which they observe data protection and confidentiality.
- 8.2. Under the circumstances referred to above, recipients of Personal Data may be, for example:
- third party payment service providers who help the Company provide its Clients the services of securely deposit and withdrawal to and from a Client's account;
 - other service providers that the Company has chosen to support it in the effective provision of its products and services by offering technological expertise, solutions and support;
 - governmental and regulatory bodies, including law enforcement authorities in connection with enquiries, proceedings or investigations by such parties or in order to enable the Company to comply with its legal and regulatory requirements;
 - credit reference and fraud prevention agencies, third party authentication service providers and other financial institutions for the purposes of credit checking, fraud prevention and anti-money laundering controls;
 - third party service providers for the provision of the required customer support services through live chat and the Company's website visits and traffic monitoring through cookies;
 - external consultants including legal and tax consultants;
 - data reporting service providers;
 - market research companies and call centers; and
 - affiliates of the Company;

- 8.3. In accordance with the recommendations of Payment Card Industry Security Standards Council, customer card details are protected using Transport Layer encryption— TLS 1.2 and application layer with algorithm AES and key length 256 bit.
- 8.4. The Company does not collect, store or process any personal credit or debit card information. All payment transactions are processed through payment services providers

9. Business Transfers Legal Requirements

- 9.1. If the Company is involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of company assets, or transition of service to another provider, Client's Personal Data and other information may be transferred to a successor or affiliate as part of that transaction along with other assets.

10. Marketing Communications - Services Subscriptions Preferences

- 10.1. The Company may process Personal Data to tell its Clients about products, services and offers that may be of interest to the Client. The Company may only process such Personal Data if it has obtained the Client's explicit consent to do so.
- 10.2. If the Client no longer wishes to receive any promotional communications, he may opt-out of receiving them by following the instructions included in each communication or by updating his email subscription preferences within the Client account area.

11. Personal Data Rights

11.1. Clients have the following rights in relation to their Personal Data:

- **Right of access:** The Client has the right to be informed whether the Company is processing his/her Personal Data, and if so, to provide the Client with a copy of that Personal Data.
- **Right to rectification:** The Client is entitled to request that the Company corrects or completes his/her Personal Data if it is inaccurate or incomplete.
- **Right to erasure:** This enables the Client to ask the Company to erase or remove the Client's Personal Data under certain circumstances, such as when the Client withdraws his consent.
- **Right to restrict processing:** This enables the Client to ask the Company to restrict the processing of the Client's Personal Data if:
 - it is not accurate;
 - it has been used unlawfully but the Client doesn't want it to be deleted;
 - it is not relevant any more, but the Client wants the Company to keep it for use in possible legal claims;

- the Client has already asked the Company to stop using his Personal Data but he is waiting for the Company to confirm if it has legitimate grounds to use such Personal Data.
- **Right to data portability:** The Client has the right to obtain his/her Personal Data provided to the Company in a structured, commonly used and machine-readable format.
- **Right to object:** The Client may ask the Company at any time to stop processing his/her Personal Data, and the Company will do so:
 - If the Company is relying on a legitimate interest to process the Client's Personal Data and the Company cannot demonstrate compelling legitimate grounds for the processing, or
 - If the Company is processing Client's Personal Data for direct marketing.
- **Rights in relation to automated decision-making and profiling:** The Client has the right to be free from decisions based solely on automated processing of his/her Personal Data, including profiling, that affect him/her, unless such profiling is necessary for entering into, or the performance of, a contract between Client and the Company or the Client provides explicit consent.
- **Right to withdraw consent:** If the Company relies on the Client's consent to process his/her Personal Data, the Client has the right to withdraw that consent at any time. This will not affect the lawfulness of the processing that took place on the basis of the Client's prior consent.
- **Right to lodge a complaint with the data protection authority:** If the Client has a concern about the Company's privacy practices, including the way in which the Company handled his/her Personal Data, the Client can report it to the relevant data protection authority.

To exercise any of the above rights, the Client may contact the Company at privacy@justperfectmarkets.com.

12. Automated decision-making and profiling

- 12.1. When you make an application for account opening we will use systems to make an automated assessment of your knowledge and experience through the evaluation of an appropriateness test. Based on the results of such test will then assign the appropriate leverage to your trading account. In such cases, you have the right to contact us to:
- give you information about the processing of your personal data (please also see Section 11 of this Policy in relation to your rights); and/or
 - request that one of our employees examines your application and obtain an explanation for the automated decision reached. You also have the right to challenge such a decision. Following such a request, we will reassess your application, taking into consideration both the reasons that a particular automated decision was reached as well as your own point of view.

13. Confidentiality and Security of Personal Data

- 13.1. Personal Data which the Company holds is to be treated by the Company as confidential and will not be used for any purpose other than those specified in this Policy.
- 13.2. Any Personal Data that the Client provides to the Company will be treated as confidential and shared only with the parties set out in Section 8 of this Policy.
- 13.3. Such Personal Data will not be disclosed to any other third party except if such disclosure is required under any regulatory or legal proceedings.
- 13.4. The Personal Data that the Client provides in connection with registering as a user of the website(s) or for the Services is classified as Registration Information. The Company offers high protection of the Registration Information provided by the Client. The Client can access his Registration Information through a password selected by him which is encrypted and

known only to the Client. The Client must be careful and protect his password from any third parties. Registration Information is safely stored on secure servers that only authorized personnel have access to via password. The Company encrypts all Personal Data as it is transferred to the Company and thus makes all necessary effort to prevent unauthorized parties from viewing any such information.

- 13.5. Personal Data provided to the Company that is not Registration Information also resides on secure servers and is again accessible only to authorized personnel via password. This information is not accessible by the Client; therefore, no password is provided to view or modify this information.

14. Amendments to this Policy

- 14.1. The Company reserves the right to review and amend this Policy from time to time for any reason and notify the Clients of any such amendments accordingly by posting an updated version of this Policy on the Company's website(s). The Company will notify you about any material changes to this Policy by placing a notice on its website or by communicating with you directly.
- 14.2. The Client is responsible for regularly reviewing the Policy and any amendments thereof.

15. Enquiries and Contact Details

- 15.1. For any general enquiries regarding this Policy please contact the Company by emailing the Customer Support Department at support@justperfectmarkets.com. For any requests in regard to personal data rights, as set out in Section 11 of this Policy, or questions about how the Company processes Client's Personal Data, please contact us at privacy@justperfectmarkets.com

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