



2024 FX COSMO Privacy Policy

1. Introduction

1.1 Overview

Welcome to FX COSMO LTD ("FX COSMO," "we," "us," or "our"). We are committed to protecting your privacy and ensuring that your personal data is handled in a safe and responsible manner. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you visit our website fxcosmo.com, engage with our services, or interact with our digital marketing activities.

1.2 Acceptance of Terms

By accessing or using our website and services, you agree to the terms outlined in this Privacy Policy. If you do not agree with any part of this policy, please refrain from using our services.

2. Definitions

Personal Data: Any information relating to an identified or identifiable natural person.

Data Controller: The entity that determines the purposes and means of processing personal data. Here, it refers to FX COSMO LTD, a company registered under number HE 456568.

Data Processor: The entity that processes personal data on behalf of the Data Controller.

Data Subject: Any individual whose personal data is being collected, held, or processed.

Cookies: Small text files stored on your device by websites you visit to enhance user experience and functionality.

3. Data Collection

3.1 Types of Personal Data We Collect

We may collect and process the following categories of personal data:

Identity Data: Name, surname.

Contact Data: Email address, postal address, phone number.

Technical Data: IP address, browser type, operating system, device information.

Usage Data: Information about how you use our website and services, including pages visited, time spent, and interactions.

Marketing and Communications Data: Preferences in receiving marketing from us and your communication preferences.

3.2 Methods of Collection

We collect personal data through various means, including:

Direct Interactions: When you fill out forms, subscribe to newsletters, or engage with our services.

Automated Technologies: Through cookies, web beacons, and similar technologies when you interact with our website.

Third Parties: From affiliate partners, service providers, or other third parties with your consent.

3.3 Purpose of Processing

We process your personal data for the following purposes:

Service Provision: To deliver and manage our digital marketing, affiliate marketing, and Introducing Broker (IB) services.

Improvement of Services: To understand and enhance your experience with our website and services.

Marketing and Communications: To send you promotional communications about our services and offers.

Compliance: To comply with legal obligations and regulatory requirements.

Security: To protect our website, users, and data from unauthorized access or attacks.

3.4 Legal Basis for Processing

Our legal basis for processing your personal data includes:

Consent: Where you have given consent for us to process your personal data for a specific purpose.

Contract: Where processing is necessary for a contract we have with you.

Legitimate Interests: Where processing is necessary for our legitimate interests, provided these are not overridden by your rights.

4. Cookies and Similar Technologies

4.1 What Are Cookies?

Cookies are small text files placed on your device by websites you visit. They are widely used to make websites work or work more efficiently, as well as to provide information to the owners of the site.

4.2 How We Use Cookies

We use cookies for the following purposes:

Essential Cookies: Necessary for the operation of our website.

Performance Cookies: To collect information about how you use our website, helping us to improve its performance.

Functional Cookies: To remember your preferences and provide enhanced functionality.

Advertising Cookies: To deliver personalized advertisements and measure the effectiveness of our marketing campaigns.

4.3 Third-Party Cookies

We may use third-party cookies from service providers, such as analytics and advertising partners, to analyze user behavior and deliver targeted advertising.

4.4 Managing Cookies

You can control and manage cookies through your browser settings. Please note that disabling cookies may affect the functionality of our website and limit your access to certain features.

For more information on how to manage cookies, please refer to your browser's help section.

5. Data Subject Rights

Under the GDPR, you have the following rights regarding your personal data:

5.1 Right to Access

You have the right to request access to your personal data that we hold. This allows you to obtain a copy of your personal data and check that we are lawfully processing it.

5.2 Right to Rectification

You have the right to request the correction of inaccurate or incomplete personal data we hold about you.

5.3 Right to Erasure

You have the right to request the deletion of your personal data under certain circumstances, such as when the data is no longer necessary for the purposes for which it was collected.

5.4 Right to Restrict Processing

You have the right to request the restriction of processing your personal data under certain conditions, such as when you contest the accuracy of the data.

5.5 Right to Data Portability

You have the right to request the transfer of your personal data to another organization, or directly to you, under certain conditions.

5.6 Right to Object

You have the right to object to the processing of your personal data under certain conditions.

5.7 Rights Related to Automated Decision-Making and Profiling

You have the right not to be subject to decisions based solely on automated processing, including profiling, that produce legal effects concerning you or similarly significantly affect you.

To exercise any of these rights, please contact us using the contact details provided.

6. Data Security

We implement appropriate technical and organizational measures to ensure a level of security appropriate to the risk, including:

Encryption: Encrypting personal data where necessary to protect against unauthorized access.

Access Controls: Limiting access to personal data to authorized personnel only.

Regular Audits: Conducting regular security assessments and audits to identify and mitigate potential vulnerabilities.

Training: Providing data protection training to employees and contractors to ensure awareness and compliance with data protection principles.

Despite these measures, no method of transmission over the internet or electronic storage is 100% secure. Therefore, while we strive to protect your personal data, we cannot guarantee its absolute security.

7. Data Retention

We retain your personal data only for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

Service Provision: Retention periods necessary to provide services to you.

Legal Obligations: Retention periods required to comply with legal obligations.

Business Interests: Retention periods necessary for legitimate business interests, such as fraud prevention and improving our services.

Upon the expiry of the retention period, personal data will be securely deleted or anonymized.

8. Data Transfers

8.1 International Data Transfers

Your personal data may be transferred to, and maintained on, computers located outside of your state, province, country, or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

8.2 Safeguards

When transferring your personal data outside the European Economic Area (EEA), we ensure that appropriate safeguards are in place, such as:

Standard Contractual Clauses (SCCs): Binding agreements approved by the European Commission.

Adequacy Decisions: Transfers to countries recognized by the European Commission as providing an adequate level of data protection.

9. Third-Party Services

We may engage third-party service providers to perform services on our behalf, such as website hosting, data analysis, and marketing. These providers are authorized to process personal data only as necessary to provide these services and are obligated to maintain the confidentiality and security of the data.

We do not share your personal data with third parties for their own marketing purposes without your explicit consent.

10. Children's Privacy

Our services are not directed to individuals under the age of 18. We do not knowingly collect personal data from children under 18. If we become aware that we have collected personal data from a child under 18, we will take steps to delete such information as soon as possible.

11. Changes to This Privacy Policy

We reserve the right to update and change this Privacy Policy at our discretion. Any changes will be effective immediately upon posting on our website. We encourage you to review this policy periodically to stay informed about how we are protecting your personal data.

12. Contact Us

If you have any questions or concerns about this Privacy Policy, or if you wish to exercise your data subject rights, please contact us at the email address: info@fxcosmo.com

By using our website and services, you acknowledge that you have read and understood this Privacy Policy and agree to its terms.

Additional Privacy Considerations for FX COSMO

To ensure that FX COSMO's Privacy Policy is as comprehensive and robust as possible, consider incorporating the following additional sections and details:

13. Automated Decision-Making and Profiling

13.1 Explanation

We may use automated decision-making processes and profiling for purposes such as personalized marketing and service optimization. These processes are designed to enhance your experience and the effectiveness of our services.

13.2 Your Rights

You have the right to object to automated decision-making and profiling under certain conditions. If you wish to exercise this right, please contact us using the details provided in Section 12.

14. Data Breach Notification

In the event of a data breach that poses a risk to your rights and freedoms, we will notify you without undue delay and take all necessary measures to mitigate the breach.

15. Limitation of Liability

15.1 General Limitation

FX COSMO LTD ("FX COSMO," "we," "us," or "our") strives to protect your personal data and ensure its confidentiality and security. However, FX COSMO shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, use, goodwill, or other intangible losses, resulting from:

- Your use or inability to use our website and services
- Any unauthorized access to or alteration of your transmissions or data
- Any conduct or content of any third party on our website or services
- Any other matter relating to our Privacy Policy or data processing activities.

15.2 Security Measures

While FX COSMO implements appropriate technical and organizational measures to protect your personal data, no security system is impenetrable. FX COSMO cannot guarantee the absolute security of your data and shall not be liable for any breaches that occur despite our best efforts.

15.3 Third-Party Services

Our website and services may contain links to third-party websites, services, or applications that are not operated or controlled by FX COSMO. FX COSMO is not responsible for the privacy practices or the content of these third-party sites. Accessing and using third-party services is done at your own risk, and you should review their respective privacy policies and terms of service.

15.4 Data Accuracy

While we strive to maintain accurate and up-to-date personal data, FX COSMO does not warrant the accuracy, completeness, or timeliness of any data provided through our services. FX COSMO shall not be liable for any errors or omissions in the information provided or for any actions taken based on such information.

15.5 User Responsibility

You are responsible for maintaining the confidentiality of your account information, including your login credentials. FX COSMO shall not be liable for any loss or damage arising from your failure to protect your account information or from unauthorized access to your account.

15.6 Compliance with Laws

FX COSMO operates in compliance with applicable data protection laws. However, FX COSMO does not accept liability for your failure to comply with laws regarding the collection, use, or disclosure of your personal data outside of our services.

16. Entire Agreement

This Privacy Policy, including any additional sections added to limit liability, constitutes the entire agreement between you and FX COSMO regarding the use of our services and supersedes all prior agreements, understandings, and communications, whether written or oral, relating to your use of our website and services.

16.1 Severability

If any provision of this Privacy Policy is found to be invalid or unenforceable by a competent authority, the remaining provisions shall remain in full force and effect. FX COSMO reserves the right to modify or replace any part of this Privacy Policy by posting updates on our website.

16.2 No Waiver

Failure by FX COSMO to enforce any provision of this Privacy Policy shall not constitute a waiver of our right to enforce such provision or any other provision in the future.

16.3 Contact Information

For any questions or concerns about this Privacy Policy or to exercise your data subject rights, please contact us at: Email: info@fxcosmo.com

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