

CIRCLE MARKETS

**PRIVACY
POLICY**

2018





PRIVACY POLICY

Last Updated on 11 June 2018. This Privacy Policy is effective immediately for Users after that date.

Circle Markets Limited ("Circle Markets", "we," "us,"), registered under the laws of New Zealand, with company registration number 2164379, respect your privacy and is committed to protecting it through our compliance with this Privacy Policy. This policy describes:

- the types of information that we may collect from you when you access or use our Website - <https://circlemarkets.com/> and other online services (collectively, our "Services"); and
- our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies only to information we collect through our Services and in the electronic communications sent through or in connection with our Services.

The definitions of the terms in this Privacy Policy have been referred by the Terms and Conditions of the Circle Markets Website.

Circle Markets qualifies as a Data Controller under the Regulation (EU) 2016/679 of The European Parliament and of The Council of 27 April 2016 (General Data Protection Regulation (the "GDPR")). As such, we aim to comply with all legal obligations which the GDPR implies on Data Controllers.

Circle Markets strives to offer its visitors and Users the many advantages of Internet technology and to provide an interactive and personalized experience. For these purposes, we, from Circle Markets, may use personally identifiable information – like your name, e-mail address, address, telephone number, etc., which are subject to the terms of this Privacy Policy. We, and we suppose you too, do not tolerate spam. We will therefore never sell, barter, or rent your email address to any unauthorized third parties.



1. WHAT INFORMATION DO WE COLLECT FROM OUR USERS?

Circle Markets may collect and use information of and regarding its Users. We collect only data which is essential to our operations and enables us to provide you with better user experience.

The information, through which the person may be identified, may include data, which the User voluntarily enters, uses or provides when using the Services of the Website Circle Markets, or submits when creating a User Account. Circle Markets collects and uses the information for the purposes, outlined in the Terms and Conditions, as well as to offer new services to the User or to familiarize him with new functionalities on the Website.

We collect two types of information from and about our Users, including information:

- by which you may be personally identified; and/or
- about your internet connection, the equipment you use to access our Services and your usage details (i.e. your Internet Service Provider).

The information we collect on or through our Services may include:

- (i) User Account information: Your full name, email address and other information you may provide with your account, such as your address, mobile phone number and website, place of work and position that may be displayed as a part of your User Account;

We collect this information in order to verify the authenticity of your User Account.

- (ii) Preferences: Your preferences and settings such as time zone and language;

We collect this information in order to provide you with a better user experience.

- (iii) Your Content: Information you provide through our Services

We collect this information in order to review whether you comply with our guidelines.

- (iv) Searches and other activities: The search terms you have looked up and results you selected;

We collect this information in order to provide you with enhanced user experience.



- (v) Browsing information: How long you used our Services, which features you used, etc.;

We collect this information in order to monitor and improve the performance of our Website.

- (vi) Communications: Between you and Circle Markets support staff regarding the Services.

We collect this information in order to keep track of our customer service performance.

- (vii) Transactional information: If you make payments or purchases through our Services, we may collect and store information about you to process your requests and automatically complete forms for future transactions;

We collect this information in order to perform our contractual obligations and process your payments.

- (viii) Information from third parties: We may collect, process and store your user ID associated with any social media account (such as your Facebook and Google account) that you use to sign into the Services or connect with or use with the Services. This could include, without limitation, any information that you have made public through a given social media account of yours.

We collect this information in order to allow you to login faster and easier.

2. HOW WE GATHER INFORMATION FROM USERS?

How we collect and store information depends on the pages you are visiting, the activities in which you elect to participate and the services provided. For example, you may be asked to provide information when you register for access to certain portions of our Website, create a User account, request certain features, such as e-mail newsletters or when you make a payment. Like most websites, Circle Markets also collects information automatically and through the use of electronic tools that may be transparent to our visitors and Users. For example, we may log the name of your Internet Service Provider or use "cookies" technology to recognize you and hold information from your visit (for more information, please view our separate Cookie Policy). Among other



things, the cookies may store your username and password, sparing you from having to re-enter that information each time you visit, or may control the number of times you encounter a particular part of the Website. As we use additional technologies, we may also gather information through other means. In certain cases, you can choose not to provide us with information, for example by setting your browser to refuse to accept cookies.

3. WHAT WE DO WITH THE INFORMATION WE COLLECT?

Like other websites, we collect information to enhance your visit and deliver more individualized content. We respect your privacy and do not share your information with anyone, except in cases when that proves necessary.

We will retain the information we collect from you for a period of 5 years. After the expiry of this period we undertake to delete any information we have collected from you.

Aggregate information and information that does not personally identify you, may be used in many ways. For example, Circle Markets may combine information about your usage patterns on the Website with similar information obtained from other users to help enhance our site and Services (e.g., to learn which pages are visited the most or what features Users find the most attractive). This information does not include any information about you and does not allow anyone to identify you individually. We may use personally identifiable information, collected on the Website, to communicate with you about your registration and customization preferences; our Terms of Service and Privacy Policy; services and products offered by or through the Website; and other topics we think you might find of interest. Personally identifiable information collected by Circle Markets may also be used for other purposes, including but not limited to Website administration, troubleshooting, processing of e-commerce transactions and other communications with you. Certain third parties who provide technical support for the operation of our Website – our Web hosting service for example – may have access to such information. We will use your information only as permitted by law. We may also disclose your information in response to a court order, at other times when we believe we are reasonably required to do so by the applicable law, in connection with the collection of amounts you may owe to us, and/or to law enforcement authorities, whenever we deem it appropriate or necessary. Please note we may not provide you with notice prior to disclosure in such cases.

All payment card transactions made through the PayPal interface and are processed



using a secure online payment gateway (Secure Socket Layer (SSL) technology) that encrypts your card details in a secure hosting environment. We do not hold your payment card details on the Circle Markets servers.

4. DISCLOSURE

Circle Markets VU Limited won't transfer information about you to third parties for the purpose of providing or facilitating third-party advertising to you. We won't sell information about you.

We may share your account information with third parties in some circumstances, including: (1) with your consent; (2) to a service provider or partner who meets our data protection standards; (3) when we have a good faith belief it is required by law, such as pursuant to a subpoena or other legal process; (4) when we have a good faith belief that doing so will help prevent imminent harm to someone.

If we are going to share your information in response to legal process, we'll give you notice so you can challenge it (for example by seeking court intervention), unless we're prohibited by law or believe doing so may endanger others. We will object to requests for information about users of our services that we believe are improper.

Certain third parties who provide technical support for the operation of our Website – our Web hosting service for example – may have access to such information.

5. RIGHT OF CONSENT WITHDRAWAL

You may withdraw your consent for collecting your personal information at any time. To do so, please contact us at info@circlemarkets.com

6. CHANGE OR REVIEW OF INFORMATION

If you would like to review, change or delete personal data we have collected from you or you had submitted or permanently delete your account, please contact us. For more information regarding the termination or deletion of your information, please refer to Section 10: Termination of this Privacy Policy.



7. ACCESSING & CORRECTING YOUR PERSONAL INFORMATION.

We take reasonable steps to accurately record the personal information that you provide to us, as well as any subsequent updates.

We encourage you to review, update, and correct the personal information that we maintain about you. You may request that we delete personal data about you that is inaccurate, incomplete, irrelevant for legitimate purposes, or are being processed in a way which infringes any applicable legal requirements.

8. SECURITY: HOW WE PROTECT YOUR INFORMATION?

We have implemented appropriate measures in the form of various technical, physical and other means, including, but not limited to measures regarding the security of our electronic systems and databases. These means aim at improving the integrity and security of the personal information that we collect and maintain. However, please be advised that even the best security measures cannot guarantee the full elimination of all risks. If we learn of any violation, breach or danger to our security systems breach, then we will attempt to notify you electronically so that timely and appropriate protective steps can be taken. Apart from informing you via e-mail, we may post a notice through the Website if a security breach occurs.

Your personal data safety is of utmost importance to us. We review and strive to improve our security measures on a regular basis.

If we detect a breach of our security measures, which has the potential of harming you as individual we will notify you without undue delay.

9. CONTROLLING YOUR PERSONAL DATA

Other Users may be able to identify you, or associate you with your account, if you include your personal information in any content you post or make publicly available.



10. TERMINATION

As mentioned, you may at any time review or change the personal information we maintain about you by contacting Circle Markets. Upon your request, we will delete your contact information and personal data from our active databases.

This Privacy Policy is effective until terminated by either party. If you no longer agree to be bound by this Privacy Policy, you must cease the use of the Circle Markets Website. If you are dissatisfied with Circle Markets, its' content, or any of these terms, conditions, and policies, your sole legal remedy is to discontinue using the Website. Circle Markets reserves the right to terminate or suspend your access to and use of the Website, or parts of them, without notice, if we believe, in our sole discretion that such use is in violation of any applicable law, or harmful to our interests or the interests of another person or entity, or where Circle Markets has reasons to believe that their use is in violation of this Privacy Policy or the Terms of Use.

11. CHILDREN'S PRIVACY

Circle Markets does not knowingly collect personal information from children under the age of 16. If we learn that we have personal information on a child under the age of 16, we will delete that information from our servers. Circle Markets encourages parents to go online with their kids.

12. CHANGES TO THIS POLICY

Circle Markets reserves the rights to change this Privacy Policy at any time. Please check this page periodically for changes. Your use of the services after any such amendment or change in the Privacy Policy shall be deemed as your express acceptance to such amended/changed Privacy Policy and an assent to be bound by such changed/amended Privacy Policy. Information collected prior to the time any change is posted will be used according to the rules and laws that applied at the time the information was collected.



13. GOVERNING LAW.

This Privacy Policy and the use of the Website are governed by the laws of New Zealand. The parties undertake to first try to resolve the dispute with by negotiation. If the parties fail to reach an amicable resolution through negotiation, Circle Markets agrees to submit the dispute to the Financial Services Complaints Ltd and or competent Court of New Zealand.

14. COPYRIGHTS.

The copyrights of this Website are the property of Circle Markets Limited. Texts, graphics, photographs, animations, videos and clips, visible on the website are the object of copyright and are part of the intellectual property of Circle Markets. Those may not be reproduced, used, presented or represented without an explicit written permission by Circle Markets. Any distribution of files, obtained by the Users under the Terms and Conditions of the Website, or of parts of such files, constitutes a violation of the relevant intellectual property protection laws and is prosecuted by the law.

Nothing contained on this website may be interpreted as granting a license or right of use as a trademark without the prior explicit written consent of Circle Markets.

15. MISCELLANEOUS

Circle Markets is controlled, operated and administered entirely within New Zealand.

If you are accessing the Circle Markets Website from another jurisdiction, please be advised that you are transferring your personal information to Circle Markets in New Zealand and, by using the Website, you consent to that transfer and to abide by the applicable laws concerning your use of the Website and your agreements with us.

This statement and the policies outlined in this Privacy Policy are not intended to and do not create any contractual or other legal rights in or on behalf of any party.

Circle Markets may provide a translation of the English version of the Privacy Policy into other languages. You understand and agree that any translation of the Privacy Policy into other languages is only for your convenience and that the English version shall govern your rights and responsibilities. In case there are any inconsistencies between the



English version of the Privacy Policy and its translated versions, the English version of the Terms shall prevail.

16. CONTACT

If you believe Circle Markets does not adhere to this Privacy Policy, in order to address a question, to resolve a complaint regarding the Website or the Circle Markets Services, or to receive further information regarding the Services, please contact Circle Markets using one of the following methods:

E-mail: info@circlemarkets.com

Telephone: +6498891223



Circle **Markets**



8 Falls St,
Warkworth,
New Zealand,
0910



Telephone
+64 9889 1223
Skype:
moneyworking



E-mail:
info@circlemarkets.com