



## Privacy Policy

## Privacy Policy

CREATIVECSC considers protecting and safeguarding the privacy of our clients and website visitor's personal and financial information of the utmost importance. At CREATIVECSC, we respect each individual's right to privacy. The following policy demonstrates how we collect, maintain, use, and protect the personal information we obtain from you.

References to "CREATIVECSC" in this Privacy Statement shall include all CREATIVECSC companies and divisions.

## Personal Information

When you apply for or maintain a live account with CREATIVECSC, we collect personal information about you for business purposes, such as confirming your identity, evaluating your financial needs, processing your requests and transactions, informing you about products and services that may be of interest to you, and providing customer service. Such information may include:

- Application information: Information you provide to us on applications and other forms, such as your name, address, birth date, government identification number, occupation, assets, and income and occupation;
- Transaction information: Information about your transactions with us. Examples include your account balances, trading activity, your inquiries, and our responses;
- Verification information: Information necessary to verify your identity, such as a passport or driving license. Examples also include background information about you we receive from public records or from other entities not affiliated with CREATIVECSC. Marshall Islands Money Laundering Regulations require us to collect information and take actions necessary to verify your identity.

You directly provide to us the majority of information we collect. You do this by completing the account application and related documentation, by placing a trade, by sending us an e-mail, or by submitting information in response to a promotion or special offer. Other ways we obtain information are by (1) observing your usage of the web site, and (2) providing products and services to you.

Please be aware that CREATIVECSC has regulatory obligations to keep your Personal Information on record for a period of five years in the case you wish to terminate your working relationship with us.

## Internet Users

If you access our website, we may collect additional personal information about you in the form of your IP address and domain name.

Our website uses cookies. The main purpose of cookies is to identify users and to prepare customised web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We use cookies to monitor usage of our website and to create a personal record of when you visit our website and what pages you view so that we may serve you more effectively.

Our website may contain links to other websites. We are not responsible for the privacy practices of linked websites and linked websites are not subject to our privacy policies and procedures.

#### CREATIVECSC Affiliates and Partners

We may share personal information described above with our affiliates for business purposes, such as, but not limited to, providing the product or service you requested, servicing customer accounts and informing customers about new products and services, or to aid in the trading activity of the company, its affiliates, or employees, and as permitted by applicable law. The information we share with affiliates may include any of the information described above, such as your name, address, and trading and account information. Our affiliates maintain the privacy of your information to the same extent CREATIVECSC does in accordance with this Policy.

#### Non Affiliated Third Parties

CREATIVECSC may also provide your personal information to an unrelated third party in the event that CREATIVECSC sells its business assets, or engages a third party service provider to provide services to CREATIVECSC (such as software services).

CREATIVECSC reserves the right to share personal information to third parties as required by law to regulatory, law enforcement or other government authorities. Except as described in this privacy policy, we will not use your personal information for any other purpose, unless we describe how such information will be used at the time you disclose it to us or we obtain your permission.

#### Non Affiliated Third Parties

You are not required to supply any of the personal information that we may request; however, failure to do so may result in our being unable to open or maintain your account or to provide services to you. While we make every effort to ensure that all information we hold about you is accurate, complete, and up to date, you can help us considerably in this regard by promptly notifying us if there are any changes to your personal information.

#### Security of Information

CREATIVECSC employs security software, systems, and procedures to offer you a safe and secure trading environment and protect your personal, financial and trading information.

When you open an account with us, you are issued a unique account number, login and a password. Only CREATIVECSC employees who have a need to know this information will have access to your account number and login. Remember: you are ultimately responsible for maintaining the confidentiality of your account number, login, and password. We strongly recommend that you do not disclose this information to anyone else.

#### Access

You may access the personal information we hold about you, upon making a written request. We will try to acknowledge your request within 14 days of its receipt, and to provide you with access to the information requested within 30 days. We may charge you a reasonable fee for processing your request.

We may decline a request for access to personal information in circumstances prescribed by relevant legislation.

If, upon receiving access to your personal information or at any other time, you believe the personal information we hold about you is inaccurate, incomplete or out of date, please notify us immediately. We will take reasonable steps to correct the information so that it is accurate, complete and up to date.

#### Feedback

If you have any queries or concerns about our privacy policy or the way we handle your personal information, please contact our privacy officer at:

Email:	<a href="mailto:compliance@creativecsc.com">compliance@creativecsc.com</a>
Mail:	Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, Marshall Islands MH96960