

Privacy Policy

Effective Date: [22-03-2024]

CEDRA Markets (Hereinafter "the Company" or "CEDRA Markets") is the owner of the website www.cm-invest.com ("the Website") and the cm-invest.com mobile application ("the App"; collectively and separately known as "the Service"). CEDRA Markets is committed to protect your privacy. We understand you want to keep your information private, safe, and discrete. This Privacy Policy is designed to help you decide whether to use the Service and in what manner, and it describes how we collect, store, and use information on individuals who use the Service.

Consent to use Information

This Policy is a legally binding agreement between you ("user") and the company. By visiting, accessing, or using the Website or App, or providing information to us in any other format, you agree to and accept the terms of this Privacy Policy, as amended from time to time, and your consent to the collection and use of information in the manner set out in this Policy. We encourage you to review this Policy carefully and to periodically refer to it so that you understand it and its subsequent changes, if any. IF YOU DO NOT AGREE TO THE TERMS OF THIS PRIVACY POLICY, THE SERVICE WILL NOT BE APPROVED FROM THE COMPANY.

The definitions in the terms and conditions apply to this Privacy Policy unless stated otherwise. IN ADDITION TO THIS POLICY, PLEASE REVIEW OUR TERMS AND CONDITIONS AND COOKIE POLICY WHICH ARE INCORPORATED HEREIN BY REFERENCE, TOGETHER WITH SUCH OTHER POLICIES OF WHICH YOU MAY BE NOTIFIED BY US FROM TIME TO TIME.





Security and Confidentiality

The Company treats your Personal Information with strict confidentiality, and the server on which this data is stored includes the necessary industry-standard security measures to prevent accidental or unlawful destruction, loss, alteration, unauthorized disclosure, or access. However, we cannot completely guarantee the security of your information, which might be accessed, disclosed, modified, or destroyed, and it should be emphasized that you share this information at your own risk.

What Information Does cm-invest.com Collect?

We collect two types of data and information:

- (1) Non-Personal Information: cm-invest.com retains some non-personally identifiable information ("Non-Personal Information"), such as your approximate geo-location, your web request, browser type, browser language, web pages you visit before or after visiting our website or using the App, URLs, platform type, click numbers, landing pages, viewed pages, and the order of those pages and time spent on them. This information is collected and retained for security reasons and for us to audit and statistically track usage, audit our affiliates, and calculate payments to third parties. "Cookies" - Non-Personal Information is collected, inter alia, through the use of cookies, so when accessing or using the Website, we may use one or more cookies. Cookies are small text files, placed on a user's device, that enable a website to remember user preferences. Detailed information about cookies and how we use them on the Website and other websites implementing our web tools may be found in our cookie policy, which also describes how you can turn off cookies or control them.
- (2) Personal Information: "Personal Information" is information that may be of a private or sensitive nature, including your name, gender, phone number, e-mail address or mailing address, and IP address.



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Some of the Personal Information is collected from you when you create an account ("Account") on the Service (which may be required in order to access certain services or programs via the Service) and submit your information. You are also able to create an Account using your credentials with a designated third-party website or service ("Third-Party Account"), such as Facebook® or Google®. Doing so will enable you to link your Account with your third-party account. If you choose this option, a Third-Party Account pop-up box will appear, which you will need to approve in order to proceed and which will describe the types of information that we will obtain as well as the types of activities that we may perform in connection with your Third-Party Account. Such information includes your Personal Information stored on this Third Party Account, such as your username, email address, profile picture, gender, birthday, and preferences.

We treat any Non-Personal Information that is specifically connected or linked to any Personal Information as Personal Information. Mandatory and Optional Information

In order to access our services, users may be asked to fill out a form, providing some personal information to the Company. Answers to questions on Personal Information are not mandatory unless the fields are marked with an asterisk. The provision of the information requested in the optional fields of the registration form is not mandatory in order to receive the services and information that we provide through the Site (unless otherwise indicated in the registration form). However, failure to complete mandatory fields or providing incorrect Personal Information may prevent us from fully providing the requested information or services.

Web Beacons: We also use a software technology called "clear gifs" (also known as Web Beacons). Web Beacons are small pieces of code placed on a website to monitor behavior and collect data about the visitors viewing the page. For example,



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web beacons can be used to count the users who visit a web page or to deliver a "cookie" to the browser of a visitor viewing that page.

Purpose of Collecting this Information

We collect the information outlined above in order to provide you with a better service. Non-Personal Information is collected for research and statistical purposes to enable us to develop, customize, and improve the Service, based on your preferences, usage, and interactions with the Service, to process your requests for information, and to provide you with the most relevant services and offers.

We use cookies in conjunction with third parties to collect user information. Your personal information is collected to enable us to provide you with features, capabilities, offers, and marketing materials we or our marketing partners think you may be interested in. Additionally, your Personal Information allows us to provide you with better technical assistance and support.

Who Else Receives this Information?

We may share or transfer information, including Personal Information, internally within our group of companies.

We also share Personal and Non-Personal Information with third parties when this is required in order to provide, maintain, or improve our services and operations. This is the case with third-party advertisements and affiliates; we share your information with third parties for the purpose of providing you with advertisements and offers we or third parties think you may be interested in. We share your Personal and Non-Personal Information with



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- (i) third parties that provide services to the Company in order to allow or enable us to provide you with our services, including email service providers and data verifiers;
- (ii) third parties who provide the Company with services in relation to the operation of the Website:
- (iii) any auditors, contractors, or other advisers auditing any of the Company's business processes; and
- (iv) any potential purchasers or investors in the Company. Any processing performed by any of our third-party service providers ("Recipients") will, where required by law, be governed by a data processing agreement in the form required by law, preserving any and all of your statutory data protection rights and obligating the Recipients to respect the Personal Information and handle it in accordance with the relevant laws. The Recipients are required to maintain the confidentiality of such information and to use your Personal Information only in the course of providing the aforementioned services and only for the purposes that CEDRA Markets dictates.

We may also share your Personal Information and other information in special cases if we have a good reason to believe that it is necessary to:

- (i) comply with law, regulation, subpoena or court order;
- (ii) detect, prevent, or otherwise address fraud, security, violations of our policies, or technical issues:
- (iii) enforce the provisions of this Privacy Policy or any other agreements between you and CEDRA Markets, including the investigation of potential violations thereof; or
- (iv) protect against harm to the rights, property, or safety of the Company, its partners, its affiliates, users, or the public.



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Direct Marketing

We may share your email address and phone number with our marketing partners and may periodically use them ourselves for the purpose of providing you with marketing offers. At any time, you may request to discontinue receiving these offers by following the on-page instructions at Here. If you unsubscribe, we will remove your email address from our marketing distribution lists and from any future lists we may share with our marketing partners. However, you may need to separately unsubscribe from marketing offers sent by our marketing partners.

Use of Information

The collection and processing of Personal Information is aimed at providing you with services offered by the Website, to send you marketing offers on products or services we think may be relevant to you, and to fulfill other purposes as provided in this privacy policy. The Company will store this data as long as we believe it to be necessary and appropriate in order to provide and manage our services.

Right of Access, Rectification, Cancellation, and Objection You have the right to access, correct, update, or object to the use of your Personal Information via a written request to CEDRA Markets using our Contact Us page. Your requests will be handled in a prompt and professional manner.

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information, which might be accessed, disclosed, modified, or destroyed, and it should be emphasized that you share this information at your own risk.

Links to Other Websites

This Privacy Policy applies only to the Service, and to our web tools that are integrated or implemented on other third-party websites. The Policy does not apply to third-party websites linked to our Website. Third-party websites or services may have their own privacy policies, and we advise you to read them carefully. The inclusion of a link to a third-party website or service is not a recommendation of such a website or service. Third-party sites may contain information or services that are illegal or that some people may find inappropriate or offensive. Before using third-party sites and services or before making a purchase, we recommend that you read and understand the privacy policies, terms and conditions of such third-party websites and services, and the warranties for purchased products. You are knowingly and voluntarily assuming all risks of using third-party sites to purchase products and services. You acknowledge and agree that we shall have no liability whatsoever with respect to such third-party sites and your use of them.

Assignment

We may transfer or assign your information, without any notice and without the need to obtain your consent, to any third party as a result of a change of control, consolidation, merger, acquisition, or reorganization. You acknowledge that in the event of bankruptcy, insolvency, or receivership, we may have no control over the use and transfer of your Personal Information. Updates to this policy This Privacy Policy is subject to modifications. Please check the "Last Modified" heading at the bottom of this document to see when this Privacy Policy was last updated. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the cm-invest.com site. Your use of the Site or Services, or your provision of personal information following any changes means that you accept the updated Privacy Policy.



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