

Privacy Policy

exnie.

Effective Date: 18/07/2025

These Terms and Conditions ("Terms") govern the use of services provided by Exnie Ltd ("Company," "we," "our," or "us"). By opening an account, accessing, or using our platform or services, you confirm your agreement to be legally bound by these Terms

1.Data We Collect

- Identity Data: Name, date of birth, gender, passport/ID/driver's license details, and photo.
- Contact Data: Billing address, email, phone numbers.
- Financial Data: Bank account, payment card details, tax identification numbers. Transaction Data: Details of deposits, withdrawals, trades, profits, and balances. Technical Data: IP address, browser type, operating system, cookies, and device information.
- Profile Data: Account details, username, password, preferences, and feedback. Usage Data: Website interaction, registration date, account activity, and IP history.
- Marketing Data: Preferences for receiving marketing and communications. Sensitive Data: Religious beliefs, income, biometric data, criminal history.
- Compliance Data: Education, employment status, trading experience.
- Banking Data: Payment wallet details, card information (number, holder, expiry, CVV).
- KYC Data: Identity documents, utility bills, passport, or driver's license.
- Economic Profile Data: Occupation, investment goals, income, net worth, sources of funds.
- Location Data: Regional settings, country, time zone, interface language. Audio Data: Call recordings with the Company.

2.How We Collect Data

Direct Interactions: Data provided when registering accounts, subscribing to updates, requesting marketing, participating in promotions, or contacting support.

Automated Technologies: Data collected via cookies, device setting microdata to optimize website performance and monitor usage. Clients can opt out of non-essential data collection by contacting support (support@exnie.com).

Aggregated Data: Statistical data derived from personal data but anonymized, used for analytics (e.g., percentage of users accessing features).

3.Purposes and Legal Basis

Contract Execution: Registering clients, providing services, processing transactions, and managing accounts.

Legal Obligations: Complying with anti-money laundering, fraud prevention, and other regulatory requirements.

Legitimate Interests: Improving services, protecting business operations, preventing fraud, and offering personalized content.

Consent: For marketing, data sharing with third parties, or optional data processing. Data is processed lawfully, transparently, and minimally, ensuring accuracy, integrity, and confidentiality.

4. Actions Against Non-Compliance

Will suspend accounts for providing false or incomplete data, requiring correction within 5 business days.

Will block accounts and report to authorities for suspected fraud, money laundering, or unauthorized data access.

Will restrict services for clients failing to update changed personal data within 7 days.

Will terminate accounts of clients under 18 or misrepresenting their identity. Will remove marketing access for clients misusing data or violating consent preferences.

5. Data Sharing

Internal: Data is processed by authorized employees or trusted affiliates on a need-to-know basis.

Third Parties: Data may be shared with service providers (e.g., IT support, payment processors, analytics), state authorities (if legally required), or during business transfers (e.g., mergers). Third parties are bound by confidentiality and data protection agreements.

Safeguards: We ensure third parties comply with GDPR and local laws, using non-disclosure agreements and secure data handling protocols.

6. Data Retention

Duration: Data is stored for 7 years after contract termination to meet legal, tax, and accounting requirements. Other data is retained for 30 business days, unless legally required.

Deletion: Data is securely destroyed after retention periods, and third parties are notified to do the same.

7. Client Rights

Access: View or request a copy of their data via "Access my Data" in the account. Rectification: Correct inaccurate or incomplete data.

Deletion: Request data deletion, subject to legal retention obligations, via "Delete My Account" in account settings.

Restriction: Limit data processing in specific cases (e.g., inaccurate data or unlawful processing).

Portability: Receive data in a machine-readable format, when feasible. Objection: Object to data processing based on legitimate interests.

Consent Withdrawal: Revoke consent for marketing or data sharing with third parties, with immediate effect.

Complaint: Contact a data protection authority if dissatisfied with data handling.

Requests to exercise rights must be sent to support@exnie.com using the registered email, with responses provided within 30 days (extendable for complex cases).

8. Data Security

Measures: We use encryption (e.g., Transport Layer Security), pseudonymization, and secure data centers to protect data. Access is restricted to authorized personnel, and employee actions are monitored.

Client Responsibility: Clients must protect usernames and passwords, notifying the Company immediately of unauthorized access.

Breach Response: Suspected breaches trigger immediate investigation, with client notification if legally required.

9. Contact Details

For questions or to exercise rights, contact: Email: support@exnie.com (using the registered email)

10. Policy Updates

The Company may update this policy, with changes published on the website, taking effect immediately. Continued use constitutes consent to the updates.

11. Client Consent

By using our services, clients consent to this policy, acknowledge the purposes of data processing, and agree to the Company's strict data protection measures.