



Privacy Policy

Funding Pips Evaluation FZCO ("We," "Us," or "Our") is committed to protecting your personal data in compliance with the Relevant Data Protection Policies. This privacy policy (the "**Privacy Policy**") explains how we collect, use, store, and protect your personal data and outlines your rights under applicable data protection laws.

Any capitalized terms used in this Privacy Policy that are not defined herein shall have the same meaning ascribed to them in our Terms of Use.

By accessing or using Our Site and Platform, You acknowledge that you have read, understood, and consent to the terms of this Privacy Policy and the data processing practices outlined herein. **If You do not agree with any part of this Policy, You are required to discontinue the use of Our Site, Platform, and its products and functionality immediately.**

Part 1: Data and Privacy

What we collect

We gather information in a range of different ways:

Information automatically collected

Each time You visit our Platform, We may automatically collect certain information about You and the device You are using. This information helps us optimize the functionality and user experience of the Platform, maintain its security, and ensure the quality of our services. The information We collect includes:

1. **Pages visited and resources accessed:** Details about the specific pages You visit and the resources you use on the Platform.
2. **Referral information:** How You arrived at the Platform, including any referring website addresses.
3. **Internet Protocol (IP) address:** Your IP address used to connect Your device to the internet.
4. **Device preferences and interactions:** Information about Your preferences, such as bookmarked, liked, or shared items.
5. **Device operating system and platform:** The type and version of your device's operating system.
6. **Browser type and version:** The type and version of the web browser You are using.
7. **MAC addresses:** Used as network identifiers for Wi-Fi and Ethernet connections.
8. **Traffic data and usage statistics:** Aggregated information about the number of visitors, sessions, users, and page views on the Platform.

9. **Location data:** Data related to your geographical location when accessing the Platform.
10. **Time zone setting:** The time zone your device is set to.
11. **Weblogs and other communication data:** Details on the interactions you have while navigating through the Platform.

This information may also include your device's hardware and software details, such as domain names, access times, and network identifiers. The data is utilized to ensure the smooth operation of the Platform, to maintain and improve the quality of services offered, and to provide general statistics regarding the use of the Platform.

Information We get from others

We may obtain information about You from third-party sources, such as financial institutions, regulatory bodies, or verification service providers, in the course of conducting identity checks, due diligence, or compliance with legal and regulatory obligations. These third-party sources operate under their own privacy policies, cookie policies, and terms and conditions governing the use of personal data. We do not accept any responsibility or liability for the content, practices, or data processing activities of these third parties. It is Your responsibility to review and ensure You understand their respective policies regarding the collection and use of Your personal data.

Information You give us

When You sign up with Us and use Our Platform, We may collect a variety of personally identifiable information to provide You with access to Our products and functionality. This information may include:

1. Your first and last name
2. Your email address
3. Your home and/or mailing address
4. Your social media account information
5. Your telephone number
6. Your date of birth
7. Username and password
8. Driver's license, passport number, or national ID number
9. Financial information, such as billing and credit card details

If You purchase products or access specific functionality on Our Platform, We may collect billing and payment information to complete transactions or issue payments to You. We do not collect any personal information unless You voluntarily provide it to Us. However, You may be required to provide personal information when You:

1. Register for an account on Our Platform
2. Make any purchase or access any functionality
3. Communicate with Us via email or other methods
4. Submit payment information when purchasing products or services

We will use this information to communicate with You regarding the products and functionality You have requested from Us, and for any related transactions. Additionally, We may gather further personal or non-personal information in the future for the same purposes.

Account Security

As a user of Our Platform, You are responsible for maintaining the confidentiality of Your login information, including Your password. If You believe that Your login information or password has been compromised, or that someone else has accessed Your account without authorization, please notify Us immediately by contacting Us at support@fundingticks.com.

Cookies

For more information about how We use cookies on Our Platform, please refer to the section titled "Our Use of Cookies" below.

Where we get your information from

We collect personal information that You provide to Us directly, such as when You fill in forms on Our Platform or communicate with Us. Additionally, We collect certain information automatically from Your device when You interact with Our Platform. This may include technical data such as Your IP address, device type, browser type, and browsing behavior.

We use cookies and similar technologies to gather some of this information automatically. For more details about the specific information We collect through cookies and how We use them, please refer to the section titled "Our Use of Cookies" below.

Why we need your information

We collect and use Your personal information to operate and deliver the products and functionality You have requested through Our Platform. This includes the personal information You provide directly, such as through forms or direct communication, as well as information collected automatically when You visit Our site.

We use this information for several purposes:

1. **To operate and improve Our Platform:** Including administering the Platform, ensuring content is presented in the most effective manner, and improving Your overall experience.
2. **To allow You to participate in interactive features:** Enabling You to use features such as account management, simulation tools, and any other interactive options available on the Platform.
3. **To analyze how visitors use Our Platform:** This includes analyzing visitor behavior, tracking usage across multiple devices, and understanding overall engagement to refine and optimize functionality.
4. **To direct You to relevant products and functionality:** We use Your personal data to suggest products, tools, or features that may be of interest based on Your usage or preferences.
5. **To contact You:** We may contact You with information, offers, suggestions, and recommendations about products or functionality that may be of interest to You or those You have expressed an interest in.
6. **To comply with regulatory or legislative requirements:** Ensuring We meet legal obligations, including compliance with financial regulations and anti-money laundering (AML) requirements.

Your debit or credit card details will never be shared with third parties, and any payment information You provide is used solely to complete the purchase or transaction requested by You.

You are not required to provide any information or confirm the accuracy of information we may obtain from third-party sources. However, certain features of Our Platform may not be available without certain information.

Who we share Your information with

We may share certain aspects of Your personal information with other organizations, including Our affiliates and trusted partners, in order to provide You with products and functionalities or to comply with

legal obligations. In these instances, We ensure that Your data is only shared when necessary and with appropriate safeguards in place.

In some cases, We may buy or sell business assets, and in such transactions, user information may be one of the transferred assets. If We, or substantially all of Our assets, are acquired, or if We enter into bankruptcy or a similar restructuring process, Your personal information may be transferred to or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Us or Our assets will be required to continue using Your personal information in accordance with this Privacy Policy and applicable data protection laws.

We use Google Analytics to collect anonymous data about how You use Our site, including tracking visits across multiple devices and analyzing behavior patterns. This data is only used to improve the functionality and effectiveness of the Platform. For more details, see "Our Use of Cookies" below.

We also engage a number of carefully selected third-party providers to deliver products and functionalities to Us or to You. We will only share Your information with these suppliers, affiliates, or partners when it is necessary for them to perform the required functionalities. All such third parties are required to enter into legal agreements with Us to ensure that they maintain the confidentiality and security of Your information and only use it for the specific purposes authorized by Us.

In some instances, We may share Your personal information with trusted third-party partners, such as for statistical analysis, customer support, or delivery arrangements. However, these third parties are prohibited from using Your personal information for any purpose other than providing these products or functionalities to Us or to You and are bound by contractual obligations to maintain its confidentiality and security.

We will never sell, rent, or lease Your personal information to third parties for marketing purposes without Your explicit consent.

We may disclose Your personal information without notice when required by law or when We believe in good faith that such action is necessary to:

1. Comply with legal obligations or processes served on Us or the Platform.
2. Protect and defend Our rights or property.
3. Act in exigent circumstances to protect the personal safety of users of the Platform, or the public.

Where we store your information

Data Storage and International Transfers

Your personal information is securely stored on servers and filing systems located in Frankfurt. We utilize AWS with all our servers restricted direct access to the internet enhancing security.

Whenever we transfer Your personal data outside of the European Economic Area (EEA), We take all necessary steps to ensure it receives a similar level of protection as it would under European data protection laws. When engaging third-party service providers, we may rely on Standard Contractual Clauses (SCCs) approved by the European Commission or other appropriate legal mechanisms, ensuring that Your personal data is afforded the same level of protection as it enjoys within Europe.

For transfers of personal data to service providers based in the United States, we only work with providers

that comply with legal frameworks ensuring the protection of personal data. While the EU-U.S. Privacy Shield has been invalidated, we take additional steps, such as implementing SCCs, to ensure that these transfers meet the required data protection standards.

Third-Party Websites and Services

Our Platform may contain links to external third-party websites, such as payment processors or other related services. Please note that these websites operate independently, and are governed by their own terms and conditions, privacy policies, and cookie notices. We encourage You to review these documents, as We do not accept any responsibility or liability for their practices, content, or for any personal data they may collect or use.

How we protect your information

Data Security, Encryption, and SSL Protocol

We are committed to safeguarding Your personal data and have implemented a range of advanced security measures to protect it from unauthorized access, disclosure, or alteration. When transmitting personal information, such as payment details or sensitive data, We utilize Secure Sockets Layer (SSL) encryption to ensure that the information is securely transmitted to other websites. SSL is a widely recognized and trusted encryption protocol designed to protect sensitive data as it is transferred across the Internet.

In addition to SSL encryption, Our systems are hosted on Microsoft Azure with Azure Kubernetes Service for added security. We also use enhanced security protocols, including:

- Locked-down firewalls.
- Read-only file systems.
- Limited user accounts with disabled root access to minimize the risk of unauthorized access.

Your personal data is stored securely in Our databases, and all information is encrypted at rest and during transmission. Access to Your data is restricted to a very limited number of authorized personnel who are subject to strict confidentiality obligations.

While We take all reasonable measures, including vulnerability assessments and regular security checks, to protect Your data, no data transmission over the Internet or wireless networks can be guaranteed to be completely secure. You acknowledge that:

(a) There are inherent security and privacy limitations in the Internet that are beyond Our control, and

(b) We cannot fully guarantee the security, integrity, and privacy of any information transmitted between You and Our Platform.

Where We engage subcontractors or trusted third-party service providers to handle or store Your personal data, We enter into legally binding agreements that comply with applicable data protection laws. These agreements ensure that any data processed or stored by third parties is protected in line with international best practices.

Transmission and Security Risks

Although We employ industry-leading security measures, You understand that:

1. The security of any data transmission cannot be absolutely guaranteed.
2. You transmit data at Your own risk and should be aware of the limitations of online data security.

If You believe that the security of Your interaction with Us has been compromised, please contact Us immediately. We take these concerns seriously and will take the necessary steps to investigate and address

any potential security issues.

How long we keep Your information for

We retain Your personal information only for as long as necessary to fulfill the purposes for which it was originally collected, or as required by applicable laws, regulations, or legitimate business needs.

If You maintain an online account with Us, or provide personal information through forms on Our Platform or via social media, We will retain Your information for no longer than five (5) years from the date Your account is closed or becomes inactive. This retention period is determined based on:

1. The necessity to provide You with information on relevant products, functionalities, offers, suggestions, and recommendations that may be of interest to You.
2. Our obligation to address any queries, concerns, or issues regarding the handling of Your account during this period.
3. The need to preserve records for legal purposes, including the defense or initiation of legal claims.
4. Compliance with regulatory and audit requirements under UAE law, GDPR, and other applicable legislation.

Following this retention period, We will securely delete or anonymize Your personal data, unless a longer retention period is mandated or permitted under applicable laws, such as for ongoing legal proceedings, investigations, or regulatory purposes. Any such extended retention will be based on the lawful bases provided by the UAE Personal Data Protection Law and the GDPR (e.g., legal obligations or legitimate interest).

Data Security and Protection

We are committed to ensuring the security of Your personal information during the retention period. Your data will be stored securely and accessed only by authorized personnel for legitimate purposes, in accordance with strict confidentiality obligations and data protection protocols.

Your Rights Regarding Data Retention

In accordance with GDPR and UAE Personal Data Protection Law, You have the right to request access to, correction, or deletion of Your personal data at any time. You may also object to the processing or request restrictions on the retention of Your data where applicable. For more information on exercising Your rights, please see the section "Your Rights" in this Privacy Policy.

Profiling and Automated Decision-Making

Use of Analytics and Profiling

We use Google Analytics to collect details about how You interact with Our Platform, including the pages You visit, behavior patterns, and tracking Your visits across multiple devices. In addition, We may collect anonymous data that You enter into forms on Our Platform. This helps Us analyze how visitors use the Platform, improve its functionality, administer the site, and manage Your account. Google Analytics provides Us with insights to optimize Your experience, enhance platform performance, and improve product offerings. For more information, please refer to "Our Use of Cookies" below.

Profiling and Automated Decision-Making

We may also carry out profiling and automated decision-making using the information We collect about You and Your account. Profiling helps Us analyze patterns and preferences in Your use of Our Platform, enabling Us to tailor recommendations, suggestions, and offers for products or functionalities that may be of interest to You. These processes allow Us to ensure that the content We provide is relevant and aligned with Your needs.

We ensure that profiling and automated decision-making are conducted in accordance with applicable data protection laws, including the GDPR and UAE Personal Data Protection Law. Automated decisions that have a significant impact on You are subject to safeguards to ensure fairness, transparency, and accountability.

Your Rights

Under applicable data protection laws, including the GDPR and UAE Personal Data Protection Law, you have several rights concerning the personal information we hold about you. These rights include the ability to:

1. Access your information: Request a copy of the personal data we hold.
2. Withdraw your consent: Revoke your consent to the processing of your information at any time.
3. Request corrections: Ask us to rectify or update any inaccurate or incomplete information.
4. Erasure of data: Request the deletion or erasure of your data, often referred to as the “right to be forgotten.”
5. Restrict processing: Ask us to limit or stop the processing of your data.
6. Object to processing: Challenge the processing of your data, particularly when related to automated decision-making and profiling.
7. Data portability: Request the transfer of certain data to another organization in a structured, commonly used format.
8. Human intervention: When automated decisions are made that significantly affect you, you have the right to request human intervention.

To exercise any of these rights, please contact us at support@fundingticks.com. Please note that while we will honor these requests in accordance with legal obligations, an archive copy of your information may be retained for our records and audit purposes.

Additionally, you may unsubscribe from our communications at any time by clicking the “unsubscribe” link at the bottom of any email. You can also manage your cookie preferences by adjusting your browser settings to remove or reject cookies, which may impact the functionality of our website. For more information, see the section titled “Our Use of Cookies.”

Making a complaint

If you have any questions, concerns, or feedback about how we handle your personal information, feel free to reach out to us at support@fundingticks.com. We will do our best to address your concerns in a timely and appropriate manner.

Our Use of Cookies

Cookies are small text files that are stored on your computer or mobile device when you visit a website. They are widely used to make websites function efficiently and to provide valuable reporting information to website owners.

Types of Cookies We Use

We utilize two primary types of cookies on our website:

First-party cookies: These cookies are set directly by our website. They are essential for the basic functionality and operation of our website, such as remembering your login details or preferences. Without these cookies, certain services or features may not function as intended.

Third-party cookies: These cookies are set by third-party service providers that we work with. They allow features like analytics, advertising, or interactive content to be embedded within our site. For example, third-party cookies may track your interactions across our website and other sites to provide more targeted advertisements or analyze how users interact with different features of our site.

Why We Use Cookies

Cookies serve several purposes, including:

1. Ensuring website functionality: Cookies help our website operate efficiently by remembering your preferences and providing the appropriate content based on your previous visits.
2. Analytics and performance: We use cookies to collect information about how visitors interact with our site, enabling us to improve our website's performance and user experience. For example, we may track how often pages are visited or identify areas of improvement.
3. Advertising and targeting: Third-party cookies help deliver relevant advertisements based on your interests, both on our website and across other websites. These cookies also assist in measuring the effectiveness of advertising campaigns.

Managing Cookies

You can manage or remove cookies through your browser settings. Many browsers automatically accept cookies by default, but you can modify these settings to refuse or remove cookies. However, please note that disabling cookies may affect the functionality of our website and limit your experience.

For more detailed information about cookies and how to control them, we recommend visiting www.allaboutcookies.org.

Essential Website Cookies

These cookies are necessary for our website to function correctly and cannot be disabled in our systems. They are typically set in response to actions you take, such as logging in or filling out forms. Without these cookies, some services (such as secure login areas) may not be available.

These cookies help enhance the performance and functionality of our website but are not essential to its use. If you disable these cookies, certain features like video playback may not be available.

Managing Cookies in Your Browser

You have control over how cookies are managed through your web browser. Since the process for managing cookies varies depending on the browser, we recommend visiting your browser's help section for specific guidance. Below are links to instructions for managing cookies on the most popular browsers:

- Google Chrome
- Mozilla Firefox
- Safari
- Microsoft Edge
- Internet Explorer
- Opera

While cookies are a common method to track website activity, we may also use other technologies like web beacons (also referred to as "tracking pixels" or "clear GIFs"). These are small graphic files with unique identifiers that help us monitor specific interactions, such as tracking whether an email has been opened or understanding how users navigate our website. These technologies assist in improving website performance, measuring the effectiveness of marketing campaigns, and enhancing the user experience.

Web beacons and similar technologies often rely on cookies to function correctly, so if you choose to disable cookies, certain features of these technologies may not work as intended.

Targeted Advertising on Our Website

Third parties may place cookies on your computer or mobile device to deliver targeted advertising through our website. These companies use information about your visits to our site and other websites to display advertisements that are relevant to your interests. This process may also involve technologies like cookies and web beacons to track the effectiveness of the ads.

By collecting information about your browsing habits across various websites, these third parties aim to provide advertisements tailored to your preferences. It's important to note that the data collected through these methods does not personally identify you, such as your name or contact information, unless you choose to provide these details voluntarily.

Updates to Our Data & Privacy Protection Policy

We reserve the right to update this Privacy Policy periodically to reflect changes in the law or our data practices. Significant changes regarding how we collect, use, or process your personal data will be indicated by updating the 'Last Updated' date below, and, where appropriate, we may notify you through the Platform or by other suitable means. Minor updates, such as corrections to grammar or spelling, will also be reflected automatically in the timestamp at the bottom of this document.

It remains your responsibility to regularly review this Policy for updates. Changes to this Privacy Policy are effective when they are published on our Platform. Your continued use of the Platform after such changes will constitute your acknowledgment of the updated Policy and your agreement to abide by it.

Where required by applicable law, we will obtain your explicit consent for significant changes in how we handle your personal data. You also retain the right to withdraw consent, access, rectify, or erase your personal data at any time, in accordance with applicable regulations.

Opt-Out & Unsubscribe from Third Party Communications

We respect your privacy and give you an opportunity to opt out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from third-party partners of Funding Ticks by contacting us here:

Email: support@fundingticks.com

E-mail Communications

From time to time, Funding Ticks may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our Services, we may receive a notification when you open an email from Funding

Ticks or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from Funding Ticks, you may opt out of such communications. Customers may unsubscribe from emails by clicking on the unsubscribe button found at the bottom of each email.

Account Deletion

If you wish to delete your account, please contact our support team at support@fundingticks.com. We will permanently delete your account and all associated data from our systems upon your request. This process is irreversible, and all personal information, usage data, and any related content will be removed. Please note that temporary account deactivation or disabling does not constitute account deletion. In certain cases, we may retain specific data for legitimate reasons such as security, fraud prevention, or legal compliance. If this applies, we will only retain the necessary data and inform you of the retention purposes and duration.

Contact Information

Funding Ticks welcomes your questions or comments regarding this Statement of Privacy. If you believe that Funding Ticks has not adhered to this Statement, please contact Funding Ticks at support@fundingticks.com. This statement is effective as of October 2024.

Addresses:

Funding Pips Evaluation FZCO Silicon Oasis, IFZA Properties, DSO-IFZA, United Arab Emirates

Funding Pips Services Ltd 15 Dimitriou Karatasou Street Anastasio Building, 6th Floor, office 601 2024 Strovolos Nicosia Cyprus

This Data & Privacy Protection Policy was last reviewed and updated in February 2025.