

PRIVACY POLICY

This Privacy Policy describes how Merc Limited collects and processes your personal data. Merc Limited is committed to protecting the privacy of all personal information it obtains and will only use your personal information in accordance with this Privacy Policy only in accordance with this Privacy Policy.

What information we collect

In order to provide our services to you, we need to process certain information about you. We request this information to provide you with products and services customized to your interests and needs. Additionally, when you use our services, we collect information from your use of our websites, trading platforms, and mobile apps (the "Websites"). This improves your experience when using our Websites and allows us to better manage the services we provide.

Personal Information You Provide

We may collect your name, date and place of birth, address, a copy of your country-issued ID card, passport or other form of official identification, an official copy of your most recent utility bill or other proof of address, TIN (taxpayer identification number), country of residence, bank account or credit card details and other payment methods. We retain information related to your financial situation, such as your source of funds, annual income, occupation, telephone number, and e-mail address. We may also retain other types of personal data that you decide to share with us as part of your interaction with us, such as call logs.

Information Collected Automatically

When you visit our websites or services, we may also automatically retain the following information.

Deposit and withdrawal history, information about funds and financial issues we hold on your behalf, related data and types of transactions performed, documents downloaded or uploaded, how you use our websites (frequency of access, site areas accessed and access times, pages viewed, IP addresses, geographic location information, computer and mobile device identification parameters, common identifiers, your website activity, text you enter on the website, websites that referred you to us or that you link to, your preferred language, etc.).

Information Received by Third Parties.

We may provide you with the ability to register and log in using details from third party social media accounts (e.g. Facebook, Google).

If you choose to do this, we may receive certain profile information about you from your social media provider.

The profile information we receive may vary depending on the social media provider involved, but will often include your name and email address, as well as any other information you choose to disclose in accordance with the terms and conditions and privacy settings with those services.

Please note that we do not control and are not responsible for any other use of your personal information by third party social media or other providers.

Personal data collected by these providers is governed by their privacy policies and related terms and conditions.

We encourage you to review such privacy policies to understand how your personal information is collected, used, and shared, and how to configure your privacy settings on those sites and apps.

We may also receive personal information related to you from identity verification and credit reference agencies or from open sources, including publicly available information.

Unsolicited Information

If you provide us with personal information that we have not requested, we will endeavor to retain only that information to which we are entitled or required to retain for the products and services we offer.

However, if this additional information is provided in combination with information that is surplus to our requirements, but that we need or are entitled to retain, or that cannot technically be separated and deleted, you agree that we may retain this unsolicited information in the same manner as other customer personal information. You agree that we may retain this unsolicited information in the same manner as other customers' personal information.

How we use and share your personal information

We will only use and share your personal information with Merc Limited employees, partners, contractors, service providers, transaction processors, professional advisors, and affiliates ("Partners") for the following purposes

Where relevant, your express consent is also required.

- Provide services upon your request, including transactions that are being processed.
- Identification and authentication, including conducting fraud, sanctions, and Persons of Public Prominence (PEP) checks.
- Maintenance of your personal profile.
- Administration of your account.
- Contacting you when it is necessary or reasonable in connection with the services we provide to you.
- Updating you on matters related to your transactions while you were a Merc Limited customer and on events related to Merc Limited.
- Administering our services and the terms of compliance with this policy.
- Operating and managing the products and services we provide to you.
- Risk management.
- Providing support and troubleshooting.
- Maintaining appropriate administrative and business records related to our business.
- Marketing, including but not limited to providing you with information about Merc Limited and our "Partners" products and services.
- Marketing of our products and services to people like you.
- To improve your understanding of the products and services you may be interested in obtaining from Merc Limited and the Partners.
- To provide you with information or opportunities that we believe are relevant to you.
- To customize our website according to your needs and interests.
- To compile non-personal statistical data.
- To conduct surveys or questionnaires.

- If Merc Limited organizes the operation of its services within a different framework or through a different legal structure or entity, or if Merc Limited is acquired by or merged with another entity and that entity agrees to consider each change in accordance with the terms of this policy Merc Limited agrees to consider each such change in accordance with the terms of this policy.
- in all cases where Merc Limited believes that sharing the information is necessary to prevent imminent physical harm or damage to property.
- law enforcement or other authorities if Merc Limited believes that you have violated the Terms of Service or abused your rights to use the Services, or if Merc Limited believes that you have committed an act or omission that violates any law, rule or regulation or to any other third party requesting disclosure of your information.
- if Merc Limited is required or believes it is required by law to disclose your information by government authorities or other third parties.
- there is a dispute or legal proceeding of any kind between you and Merc Limited or between you and another customer or third party relating to services provided by Merc Limited.

Please note

You are under no obligation to provide any personal information requested by Merc Limited.

However, without the information you provide on the application form, Merc Limited may not be able to open your account or provide you with other services, information or assistance you request or evaluate the appropriateness of the services you have requested.

Statistical Data

Merc Limited may combine your personal information with information from other users of the website to create non-personally identifiable aggregate statistical data for the purpose of monitoring and improving our services and products. Merc Limited may provide this statistical data to third parties.

Under no circumstances can you be identified from this statistical data and you will remain anonymous.

Marketing

Merc Limited will keep the Client up to date on matters such as contracts with which the Client has dealt and Merc Limited's activities for marketing purposes, including but not limited to providing the Client with information about products and services offered by Merc Limited or Merc Limited's partners. to keep the Client up to date with respect to matters relating to the Client's personal information.

For marketing purposes, Merc Limited uses email, SMS (text) messages, or other means of electronic communication.

Choice and Unsubscription

During your registration process with Merc Limited, you may choose to unsubscribe from

- Marketing services that provide information about Merc Limited or our partners' products and services or opportunities relevant to you
- Email
- SMS (text) messages
- Other electronic communications

If you do not wish to receive any of the above types of messages, you may unsubscribe at any time by following the instructions included with each message. Alternatively, you can manage your preferences on the Notification Settings page of your trading account. Please note, however, that unsubscribing will not restrict Merc Limited from sending you the messages you need to communicate with you in accordance with any legal or regulatory obligations.

Transfer of Data to Third Countries

You agree that your personal information will not be retained and processed in the Comoros and that Merc Limited may store and process information at various sites around the world due to its nature as an online service. If you are located in a jurisdiction, such as a member of the European Economic Area, and the transfer of your personal information to another jurisdiction requires your consent, you expressly consent to such transfer.

About Links

When using this website, you may link to other websites, but please note that this Privacy Policy does not apply to those linked sites.

About Cookies

Cookies are small sized information files that contain an identifying number or value and are stored on your computer's hard drive as a result of your use of Merc Limited services and websites.

We use both session ID cookies and persistent cookies.

Session ID cookies expire when you close your browser, while persistent cookies remain on your hard drive for an extended period of time.

If you do not wish to receive cookies, you can change your browser settings to refuse to accept all cookies.

Alternatively, your computer will indicate when you receive a cookie, and you will need to decide for yourself whether to accept it.

However, this may compromise the quality of service provided by Merc Limited in connection with your account.

For more information, please visit <https://allaboutcookies.org/> をご覧ください.

Remarketing via Google Analytics

We may use the information we collect to deliver ads that are relevant to you (remarketing).

Remarketing is a method of associating visitors to our website with advertisements based on their past interactions with our website.

Merc Limited may use third parties to perform such remarketing.

As a result, third parties, including Google, may place Merc advertisements on Internet sites.

Such third parties, including Google, may use their cookies and third-party cookies or similar technologies to serve ads based on a visitor's prior visits to the Merc Limited website.

You may opt out of Google Analytics display advertising.

You may also opt out of customized Google Display Network advertising by visiting Google's Ad Display Settings Manager.

It is also recommended that you visit the Google Analytics Opt-Out Browser Add-on.

For more information, please also visit Google's Privacy Center.

Security

Merc Limited takes security very seriously and is committed to protecting your personal information and preventing unauthorized persons from accessing it.

Measures include encryption, strong authentication mechanisms, and separation of machine and data to provide a secure area.

While these systems and processes reduce the risk of security breaches, this does not guarantee complete security. Therefore, Merc Limited cannot guarantee that its services will not be subject to any errors, malfunctions, illegal interceptions or unauthorized access to information stored and other information security risks, nor can Merc Limited guarantee that your private communications on or through our services will remain private. We cannot guarantee that your personal communications on or through our services will remain private.

Your Rights

With respect to your personal data that we process, you have the following rights

- Ask us whether your personal data is being processed by us.
- Request access to and obtain a copy of such personal data.
- Request correction of your personal data if it is inaccurate, incomplete, misleading, or out of date.
- Request that we do not process your personal data for direct marketing purposes (see also the "Choice and Unsubscription" section above for more information on this).

To make a request, please send an email to Merc Limited, providing proof of your identity and details of the information you are requesting.

Please note that we may not be able to fulfill all requests.

Some of these rights apply only in certain circumstances and are subject to overriding Merc Limited regulatory and legal obligations that may prevent Merc Limited from fulfilling the request or make another exemption applicable.

You will be required to pay a fee as permitted by law to cover the cost of verifying your application, searching for, obtaining, reviewing, and reproducing any requested materials.

Retention of Information

We will retain personal information for as long as required and necessary, for the purposes for which it was originally collected, including the provision of our services and contractual obligations, for our business purposes, to comply with applicable legal and regulatory obligations, to protect and exercise our legal rights and defenses, and to maintain proper business records. Retention.

Enforcement

Merc Limited makes every effort possible to comply with this Privacy Policy.

If you have any questions, concerns, or complaints regarding this Policy or its enforcement, please contact us.

Upon receipt of your complaint, Merc Limited will explain your concerns, answer your questions promptly, and make every effort to find a satisfactory resolution.

Minors

Our services and website are not available to users under the age of 18 (or the age of legal consent in the jurisdiction in which you are located). We do not knowingly collect personal information from or about minors.

Minors should not download or use our Services or provide personal information to us.

If you have reason to believe that a minor has shared information with us, please contact us.

Policy Revisions

Merc Limited may change or update this Privacy and Security Policy from time to time.

All changes will be effective seven (7) days after initial posting on the website.

However, if Merc Limited makes any amendments to this policy that are necessary to comply with any legal or regulatory requirements, the amendments will be implemented as required or ordered.

Governing Law

The laws of the Union of the Comoros shall apply to matters not addressed in the current Privacy Policy and the competent courts for the resolution of any dispute that may arise with respect to this Privacy Policy shall be the courts of the Union of the Comoros.