

Privacy Policy

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Privacy Policy

Spec Capitals Ltd is committed to your privacy and security. Read below to find how we keep your privacy and information.

1. Introduction

Spec Capitals Ltd (referred to as “We”, “the Company”, or “Spec”) is a company incorporated in Mauritius with registration number 224658. Our registered office is located at Suite 201, The Catalyst, 40 Silicon Avenue, Ebène, Republic of Mauritius.

At Spec, protecting client’s privacy and safeguarding personal and financial information is one of our highest priorities. This Privacy Policy outlines how we collect, use, and protect client’s information as part of our commitment to transparency and security.

2. Data Collection

Spec collects personal information necessary to open your account and conduct business with you. This information allows us to identify you, assess your suitability for the financial products we offer, and ensure compliance with applicable regulations.

When you engage with us—such as registering for a demo account or applying for a live trading account—you will be required to complete an online application form. By submitting this form and providing your personal data, you authorize us to use the information to verify your identity and evaluate your application in accordance with our account opening criteria. This information may also be used to contact you regarding the services and products we offer.

The types of personal data we may collect include, but are not limited to:

- **Identity and contact details:** name, residential address, email address, phone number, date of birth, gender, nationality, and occupation;
- **Financial information:** income level, source of funds, net worth, and investment experience;
- **Verification documents:** government-issued ID (e.g., passport, national ID), proof of address (e.g., utility bill or bank statement), and company registration details (for corporate clients);
- **Payment information:** bank account numbers, e-wallet and credit/debit card details, and tax identification numbers;
- **Technical information:** IP address and geolocation data collected from your interaction with our website and platforms.

To comply with applicable Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations, Spec is required to retain copies of client records—either in hard copy or electronic format—as evidence of its due diligence.

This includes documents and information related to your identity verification, source of income and wealth, transaction monitoring, and communication records (e.g., telephone, email, and text messages), as well as your trading and transaction history.

3. Use of Personal Data

The Company may use your personal information for one or more of the following purposes:

- to confirm/verify your identity;
- to assess your appropriateness/suitability to the products and services we provide;
- to process your transactions;
- to manage the account the Client holds with the Company;
- to provide you with transaction and post transaction related services;
- to inform you of products and/or services that may be of interest to you;
- to keep you updated on the issues that are relevant to your business relationship with us;
- to analyse statistical data to enable us to provide you with better products and/or services;
- to enhance the security controls of the Company's networks and systems;
- to identify, assess, mitigate, prevent and investigate fraudulent activity of any kind that is forbidden by the relevant legislation;
- to defend possible legal claims;

4. Sharing of Information with Service Providers

Spec may share your personal data with trusted third-party service providers strictly for the purpose of fulfilling contractual, regulatory, or legal obligations. Such sharing is done on a need-to-know basis and only where appropriate safeguards are in place.

Examples may include, but are not limited to:

- Technology providers who support the secure and efficient operation of our systems;
- Trading platform providers used to deliver access to our financial products and services;
- Payment service providers and financial institutions that facilitate client deposits and withdrawals;
- Fraud prevention agencies and identity verification/screening service providers;
- Regulatory reporting services that support compliance with applicable laws;

Spec takes appropriate measures to ensure that all third-party service providers uphold the same high standards of data privacy and security that we apply internally. All third parties engaged by the Company are contractually bound to:

- Maintain the confidentiality and integrity of client personal data;
- Use the data solely for the purposes specified by Spec; and
- Comply with applicable data protection laws and standards.

5. Sharing of Information with Partners and Affiliates

Spec may share your personal information with its affiliates when such information is necessary to deliver the product or service you have requested, or to offer you opportunities to access additional products or services provided by our affiliates.

From time to time, Spec may establish strategic partnerships or alliances, including joint marketing arrangements, with reputable companies that offer products and services we believe may be of value to our clients. To ensure these offerings are relevant, useful, and tailored to your needs, we may share limited personal information with these partners and affiliates.

All such information sharing is governed by contractual agreements that restrict the use of your personal data solely to the purposes outlined in our relationship. These partners and affiliates are required to maintain the confidentiality and security of your information and to use it only for the specified and lawful purposes.

6. Disclosure of Personal Information

Spec does not sell, license, lease, or otherwise disclose your personal information to third parties, except as outlined in this policy.

We may disclose your personal information to third parties in the following circumstances:

- **Regulatory and Legal Requirements:** When required by law, we may share your information with regulatory authorities, law enforcement agencies, or other governmental bodies.
- **Credit Reporting and Collections:** We may disclose information to credit reporting or debt collection agencies, where necessary.
- **Protection of Rights:** Disclosure may occur to protect the Company's legal rights, property, or safety, or that of its clients or others.

7. Cookies

Spec uses cookies to support essential website functions and optimize your experience. Cookies are issued when you access our website, unless your browser settings block them. Please note that disabling cookies may limit your ability to use certain features or access parts of our website.

We do not use cookies to collect personally identifiable information. The data collected is anonymous and used solely to improve our services and website performance.

8. Data Protection and Security

Spec recognises its obligations as a data controller and commits to the lawful, fair, and transparent processing of personal data.

Retention of personal data under this policy is based on various legal bases under applicable data protection laws, including compliance with legal obligations (e.g., AML/CTF regulations), performance of contractual duties, legitimate interests, and, where required, user consent.

Spec ensures that:

- Only data that is necessary to meet AML/CTF obligations is retained
- Data is not kept for longer than is legally required

- Once the retention period has expired, data will be securely deleted, destroyed, or anonymised

All retained records are stored securely and access is restricted to authorised personnel only. Appropriate technical and organisational measures are implemented to prevent unauthorised access, disclosure, alteration, or destruction.

9. Changes of Privacy Policy

Spec reserves the right to amend this Privacy Policy at any time, without prior notice, provided such changes do not materially reduce your rights under the Policy. If material changes are made, we will notify you via email, a notice on our homepage, or by updating the version and date on the first page of this document.

The most current and authoritative version of this Privacy Policy will always be available at www.specmarkets.com. Any updates to the Policy will become effective immediately upon publication on our website.

10. Your Rights

As a client of Spec, you are entitled to certain rights under applicable data protection laws. Subject to any legal or regulatory limitations, you may have the right to:

- Access the personal data we hold about you;
- Request correction of inaccurate or incomplete data;
- Request deletion of your personal data where there is no legal or regulatory obligation for us to retain it;
- Object to the processing of your personal data under certain circumstances;
- Withdraw your consent, where processing is based on consent, at any time without affecting the lawfulness of processing carried out before such withdrawal.

To exercise any of your rights or make an inquiry regarding your personal data, please contact us at support@specmarkets.com.

11. Legal Disclaimer

Spec reserves the right to disclose your personally identifiable information where required by applicable laws and regulations, or when Spec believes such disclosure is necessary to protect its legal rights or to comply with a judicial proceeding, court order, or legal process.

Spec shall not be held liable for any misuse or loss of personal information resulting from cookies on websites it does not control. Additionally, Spec is not responsible for the unauthorized or unlawful use of your personal information due to the negligent, malicious, or improper handling of your passwords.

For further information regarding our Privacy Policy, you may contact us at: support@specmarkets.com.

To learn more about Spec and the services we offer, please visit: www.specmarkets.com

Contact Information:

Spec Capitals Ltd

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