

Privacy Policy

General

Trend Center Limited (“**the Company**” or “**Fusion Media**” or “**we**”) is the owner of the website www.tradecenter.org (“**the Website**”) and the Investing.com mobile application (“**the App**”; collectively and separately known as “**the Service**”). Trend Center is committed to protecting your privacy and 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 (“**you**” or “**user**”) and us. 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 you 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, PLEASE STOP USING THE SERVICE IMMEDIATELY AND WHERE RELEVANT UNINSTALL.

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 OF BY US FROM TIME TO TIME.

What Information Do We Collect?

We collect two types of data and information from you:

(1) Non-Personal Information – We retain 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 pages. This information is collected and retained for security reasons and so that we can 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, which 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.

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 the behavior and collect data about the visitors viewing a web page. For example, 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.

(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, payment information and IP address. We collect your IP address as part of your use of the Service. We also collect the following Personal Information from you when you create an account (**“Account”**) on the Website which is required to access certain parts of the Service: your full name, email address, password, and phone number.

You are not required to provide us with this information in order to use the service. If you choose to provide us with this information, we will retain it in our records and process it only in accordance with the provisions of this Privacy Policy. Please refer to the **Who Else Receives this Information?** section of this Privacy Policy to learn about sharing of Personal Information.

As an alternative, you are also able to create an Account using your credentials with a designated third party website or service such as Facebook, Google+ or Twitter (**“Third Party Account”**). Doing so will enable you to login to your Account via your Third Party Account. If you choose this option, a Third Party Account pop-up box will appear at the time of creating your Account which you will need to approve in order to proceed with the Account opening, and which will describe the types of information that we will obtain from and the types of activities that we may perform in connection with your Third Party Account. Such information may include (but not be limited to) your Personal Information stored on this Third Party Account, such as your user name, email address, profile picture, gender, date of birth and any other information which you have chosen to make profile on such Third Party Account. Please note that once your Account has been opened, the Personal Information we have access to via a Third Party Account is also dependent on your individual privacy settings in such Third Party Account and any privacy policies which are maintained by the providers of such Third Party Accounts.

We treat any Non-Personal Information which is specifically connected or linked to any Personal Information as Personal Information.

We collect and process the Personal Information referred to above based, where applicable, on your consent, where the processing is necessary for the performance of a contract between you and the Company or where the processing is necessary for the purpose of fulfilling a legitimate interest pursued by us.

What is the Purpose of Collecting this Information?

In order to access our services, users may be asked to fill in 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. 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. Please note that you are under no legal obligation to provide us with your Personal Information, however you may not be able to enjoy our services or access the Site if you fail to do so.

The collection and processing of Personal Information is aimed at providing you with the Service (including setting up your account), 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.

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.

In addition to the above, your Personal Information allows us to provide you with technical assistance and support.

Who Else Receives this Information?

We may share or transfer information, including Personal Information, internally within our group of companies, for the purposes outlined above. These companies may be located in countries that may provide a different level of protection of privacy than in your jurisdiction.

We also share Personal and Non-Personal Information with trusted third parties, when this is required in order to provide, maintain or improve our services and operation. 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. These third parties may be located in countries that may provide a different level of protection of privacy than in your jurisdiction.

We share your Personal and Non-Personal Information with (i) third parties which provide services to the Company in order to allow or enable us to provide you with our Service, including analytics, email services providers and data verifiers; (ii) third parties who provide the Company 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.

If you choose to open a member card, other users of the Website may be able to view the following personal information about you (to the extent that you have provided it to us): your name, picture and general geographic location (country).

If you have chosen to share Personal Information with us through one of our forms, we may share it with any or all of our third party providers, which may provide you with a loan offer. Please note that this third party may be considered a "controller" of your Personal Information and the processing of such Personal Information will be subject to such provider's privacy policy.

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. If a Recipient is located outside the EEA, we will transfer your data only to such countries as approved by the European Commission as providing adequate level of data protection, or ensure that the legal agreements governing the data transfer provide an adequate level of data protection. 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 Trend Center 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, request by an applicable authority or court order; (ii) detect, prevent or otherwise address fraud, security, violation of our policies or technical issues; (iii) enforce the provisions of this Privacy Policy or any other agreements between you and Trend Center, including 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.

Advertisements

We may use a third-party advertising technology to serve advertisements when you access the Site. This technology uses your information with regards to your use of the Services to serve advertisements to you (e.g., by placing third-party cookies on your web browser).

You may opt-out of many third-party ad networks, including those operated by members of the Network Advertising Initiative (“NAI”) and the Digital Advertising Alliance (“DAA”). For more information about this practice by NAI and DAA members, and your choices regarding having this information used by these companies, including how to opt-out of third-party ad networks operated by NAI and DAA members, please visit their respective websites: <http://optout.networkadvertising.org/#/> and <http://optout.aboutads.info/#/>.

Direct Marketing

We may share your full name, email address and phone number with certain broker(s) (the “Broker”) in the event that you have granted permission to receive promotional materials from such Broker at the time of registration. The Broker may periodically use your full name, email address and phone number for the purpose of providing you with promotional materials if your permission was granted at the time of registration and you have not unsubscribed at a later time in accordance with the provisions hereof. If you unsubscribe we will remove your full name, email address and phone number from our marketing distribution lists and from any future lists we may share with the Broker. However, you may need to also separately unsubscribe from marketing offers sent by the Broker. Please note that in order to send you promotional materials, the Broker may assign you with a username and password which will allow you access to the Broker's site through an account. You may contact the Broker at any time to remove the account.

User Rights and Retention

You have the right to access, correct, update or object to the use of your Personal Information by making a written request to Trend Center by using our Contact Us page. Your requests will be dealt with in a prompt and professional manner and in accordance with applicable law.

For EU users:

Legal basis for processing

Processing of Personal Information is necessary for the performance of our contractual obligations towards you and providing you with our services, to protect our legitimate interests and to comply with our legal obligations.

Where we rely on your consent to process your Personal Information, you have the right to withdraw or decline consent at any time – However, if we have shared your Personal Data based on your consent, you would need to address the entity with whom your data was shared to withdraw your consent. Where we rely on our legitimate interests to process your Personal Information, you have the right to object.

If you have any questions about or need further information concerning the legal basis on which we collect and use your Personal Information, please contact us through the contact details available below.

Since we operate globally, it may be necessary to transfer data, including Personal Information, to countries outside the European Union. In these instances, we will transfer your data only to such countries as approved by the European Commission as providing adequate level of data protection or enter into legal agreements ensuring an adequate level of data protection.

Please note that the following rights specifically apply regarding your personal information: (1) Receive confirmation as to whether or not personal information concerning you is being processed, and access your stored personal information, together with supplementary information; (2) Receive a copy of personal information you directly volunteer to us in a structured, commonly used and machine-readable format; (3) Request rectification of your personal information that is in our control; (4) Request erasure of your personal information; (5) Object to the processing of personal information by us; (6) Request to restrict processing of your personal information by us; (7) Lodge a complaint with a supervisory authority.

If you wish to exercise any of the abovementioned rights or raise a complaint on how we have handled your Personal Information, please contact us directly.

Investing Privacy Notice for California Residents

Last Revised: August 3, 2020

Introduction

This notice (“**Privacy Notice**”) addresses the specific disclosure requirements under the California Consumer Privacy Act of 2018 (Cal. Civ. Code §§ 1798.100–1798.199) and the California Consumer Privacy Act Regulation by the Attorney General (collectively, “**CCPA**”). Any terms defined in the CCPA have the same meaning when used in this Privacy Notice.

Trend Center Limited (“**we**”, “**us**”, “**our**” or the “**Company**”) provides disclosures for the 12 months preceding the date the Privacy Notice was last revised, as required by the CCPA vis-à-vis California residents.

This Privacy Notice outlines our practices with respect to the information we collect from you when you use the Trend Center website (www.trendcenter.org) and mobile app (“**Service**”), the manners in which we use such information and the choices available for you.

By accessing, downloading or using our Service, you acknowledge that you have read and understood the terms of this Privacy Notice. If you disagree to any term provided herein, please do not install or use the Service.

In addition to this policy, please also review our [Privacy and Cookie Policy](#) and [Terms and Conditions](#), which this Privacy Notice is incorporated thereto by reference, along with such other policies of which you may be notified of by us from time to time.

In our Privacy Notice, you will learn about:

- What Information We Process
- Sources of Personal Information
- Business/Commercial Purpose for Collection
- Sharing Personal Information
- Selling Personal Information
- User Rights Under the CCPA
- Non Discrimination
- Do Not Track Signals
- Record Keeping
- Children's Information
- Updates or Amendments to the Privacy Notice
- How to Contact Us

If you have a visual disability, you may be able to use a screen reader or other text-to-speech or text-to-Braille tool to review the contents of this Privacy Notice.

What Information We Process?

We may collect and process certain information that identifies an individual or may with reasonable effort identify an individual (“**Personal Information**”). We treat information that is specifically connected or linked to any Personal Information – as long as such connection or linkage exists – as Personal Information.

We may also disclose Personal Information we have collected with our service providers for a business purpose (as further detailed in “Business/Commercial Purpose for Collection” section below), subject to a contract that describes the purpose and restricts the use of Personal Information disclosed, or with other third parties for a commercial purpose, which may be considered a sale under the CCPA, as detailed in the following chart:

In the 12 preceding months, we have collected, disclosed and/or sold the following categories of Personal Information:

| Category of Personal Information Collected | Personal Information Collected | Categories of service providers to whom Personal Information was disclosed | Categories of third parties to whom Personal Information was sold |
|---|--|---|--|
| Identifiers | Full name, email address, physical address, IP, social media credentials and identifiers | Affiliate Companies Ad networks Data analytics providers Email and cloud providers Auditors and advisors Other users | Ad networks Data analytics providers |
| Personal Information Categories listed in the California Customer Records Statute (Cal. | Telephone number | Affiliate Companies | |

| | | | |
|--|--|---|--|
| Civ. Code § 1798.80(e)) | | <p>Email and cloud providers</p> <p>Auditors and advisors</p> | |
| Protected classification characteristics under California or federal law | Date of birth | <p>Affiliate Companies</p> <p>Data analytics providers</p> <p>Email and cloud providers</p> <p>Auditors and advisors</p> | |
| Internet or Other Electronic Network Activity Information | Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement. | <p>Affiliate Companies</p> <p>Ad networks</p> <p>Data analytics providers</p> <p>Email and cloud providers</p> <p>Auditors and advisors</p> | <p>Ad networks</p> <p>Data analytics providers</p> |
| Geolocation Data | Approximate geolocation | <p>Affiliate Companies</p> <p>Ad networks</p> <p>Data analytics providers</p> | <p>Ad networks</p> <p>Data analytics providers</p> |

| | | | |
|--|--|--|--|
| | | Email and cloud providers Auditors and advisors | |
|--|--|--|--|

We may share or transfer Personal Information to third parties as assets that are part of a merger, acquisition, bankruptcy or other transaction in which the third party assumes control of all or part of the Company. Such transfer will be handled according to the requirement of the CCPA and shall not be regarded as a sale of Personal Information under the CCPA.

Sources of Personal Information

In the 12 preceding months, we have collected the above-mentioned categories of Personal Information from the following categories of sources:

- Consumer directly;
- Advertising networks;
- Data analytics providers;
- Operating Systems;
- Social Networks;

Business/Commercial Purpose for Collection

Company only collects and processes Personal Information in a way that is compatible with and relevant for the purpose for which it was collected or authorized. As a general matter, for all categories of data we collect, we may use the information we collect (including Personal Information, to the extent applicable) to:

- provide, operate, maintain, improve, and promote the Service;
- enable you to access and use the Service;

- send transactional messages, including responses to your comments, questions, and requests; provide customer service and support; and send you technical notices, updates, security alerts, and support and administrative messages;
- send commercial communications, in accordance with your communication preferences, such as providing you with information about products and services, features, surveys, newsletters, offers, promotions and events about us and our partners; and send other news or information about us and our partners.
- monitor and analyze trends, usage, and activities in connection with the Service and for marketing or advertising purposes;
- comply with legal obligations as well as to investigate and prevent fraudulent transactions, unauthorized access to the Services, and other illegal activities;
- personalize the Service, including by providing features, content or ads that match your interests and preferences; and
- process for other purposes for which we obtain your consent.

User Rights under the CCPA

The CCPA provides consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

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Access to Personal Information

You may request, up to two times each year, that we disclose to you the categories and specific pieces of Personal Information that we have collected about you, the categories of sources from which your Personal Information is collected, the business or commercial purpose for collecting your Personal Information, the categories of Personal Information that we disclosed for a business purpose, any categories of Personal Information about you that we sold, the categories of third-parties with whom we have shared your Personal Information, and the business or commercial purpose for selling your Personal Information, if applicable.

Deletion Requests

You have the right to request that we delete any Personal Information collected from you and retained, unless an exception applies.

Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers, subcontractors, and consultants to delete) your Personal Information, unless an exception applies.

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Right to Opt-Out of the Sale of Personal Information

In the event that we sell your Personal Information, you have the right to submit a request to opt-out of the sale of your Personal Information. You may change your decision at any time and permit us to sell your Personal Information.

After you opt-out, we may continue to share some Personal Information with our partners (who will function as our service providers in such instance) to help us perform business-related functions such as, but not limited to, providing the Service, ensuring that the Service is working correctly and securely, providing aggregate statistics and analytics and/or preventing fraud. If you access our Service from other devices or browsers, visit the links below from those devices or browsers to ensure your choice applies to the Personal Information collected when you use those devices or browsers.

Additionally, although clicking the “Do Not Sell My Personal Information” link will opt you out of the sale of your Personal Information for advertising purposes, it will not opt you out of the use of previously collected and sold Personal or all interest-based advertising. If you would like more information about how to opt-out of interest-based advertising in desktop and mobile browsers on a particular device, please

visit <http://optout.aboutads.info/#/> and <http://optout.networkadvertising.org/#/>. You may also download the AppChoices app at <http://www.aboutads.info/appchoices> to opt-out in connection with mobile apps, or use the platform controls on your mobile device to opt-out.

Exercising Your Rights

Only you or a person authorized to act on your behalf may make a consumer request related to your Personal Information.

The request must:

- Provide sufficient information to allow us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative.
- Describe your request with sufficient details to allow us to properly understand, evaluate, and respond to it.
- We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

You may only request a copy of your data twice within a 12-month period.

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Response Timing and Format

Our goal is to respond to a verifiable consumer request within 45 days of its receipt. If we require more time, we will inform you of the reason and extension period in writing within the first 45 days' period. We will deliver our written response, by mail or electronically, at your option. Any disclosures we provide will cover only the 12-month period preceding the request. If reasonably possible, we will provide your Personal Information in a format that is readily useable and should allow you to transmit the information without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we

will tell you why we made that decision and provide you with a cost estimate before completing your request.

In case of rejection, the response we provide will explain the reasons for which we cannot comply with your request.

Please note that these CCPA rights are not absolute and requests are subject to any applicable legal requirements, including legal and ethical reporting or document retention obligations.

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Designating Agents

You can designate an authorized agent to make a request under the CCPA on your behalf if:

- The authorized agent is a natural person or a business entity registered with the Secretary of State of California; and
- You sign a written declaration that you authorize the authorized agent to act on your behalf.

If you use an authorized agent to submit a request to exercise your right to know or your right to request deletion, please mail a certified copy of your written declaration authorizing the authorized agent to act on your behalf using the contact information below.

If you provide an authorized agent with power of attorney pursuant to Probate Code sections 4000 to 4465, it may not be necessary to perform these steps and we will respond to any request from such authorized agent in accordance with the CCPA.

Non-Discrimination

You have a right not to receive discriminatory treatment for exercising your privacy rights under the CCPA.

Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Record Keeping

We will maintain records of consumer requests made pursuant to the CCPA and our responses to said requests for a minimum period of 24 months. Such information will be used for any other

purpose other than records keeping requirements under the CCPA or other legal requirements such as law, court order, subpoena, warrant or other legal judicial process.

Below are metrics about the number of requests we received and the median number of days it took us to respond to such requests:

| Type of Request | Number of Requests | Median Number of Days to Respond |
|-----------------------------------|---------------------------|---|
| Right to Know | | |
| Right to Delete | | |
| Right to Opt-Out of a Sale | | |

Children's Information

Our Service is not intended for minors below the age of 16 years or otherwise below the legal age for providing consent that is not subject to authorization by the holder of parental responsibility, in accordance with the laws in the jurisdiction your reside (“**Age of Consent**”), and we will not knowingly collect Personal Information from children. If we become aware that a user is under the age of Age of Consent, we will remove their information from our files. We reserve the right to request proof of age at any stage so that we can verify that children are not using the Service.

Updates or Amendments to the Privacy Notice

We reserve the right to change this Privacy Notice at any time, so please re-visit this page frequently. We will provide notice of substantial changes of this Privacy Notice on the Service and/or we will send you an e-mail regarding such changes to the e-mail address that you volunteered. Such substantial changes will take effect seven (7) days after such notice was provided on any of the above-mentioned methods. Otherwise, all other changes to this Privacy Notice are effective as of the stated “Last Revised” date, and your continued use of the Service after the Last Revised date will constitute acceptance of, and agreement to be bound by, those changes.

For Brazilian users:

The processing of your personal information is not a condition for the use our Service. However, certain parts of our Service may not be available without processing of personal information.

If you reside in Brazil, under the Brazilian Data Protection Law (Lei Geral de Proteção de Dados) you have the following rights regarding your Personal Information: (1) Receive confirmation as to whether or not Personal Information concerning you is being processed; (2) Access to your stored Personal Information; (3) Request correction of incomplete, inaccurate or out-of-date Personal Information; (4) Request anonymization, blocking or deletion of unnecessary, excessive Personal Information; (5) Request data portability to another service provider or product, upon express request, as may be provided by the appropriate law; (6) Request deletion of Personal Information processed with your consent; (7) Obtain information about the public or private entities with whom

we share your Personal Information; (8) Request information on the possibility of you not providing consent, as well as being informed about the consequences should consent not be given; (9) Revocation of your consent.

We will retain your personal information for the duration required to provide our Services, and as necessary to comply with our legal obligations, resolve disputes, and enforce our policies. Retention periods will be determined taking into account the type of information that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused information at the earliest reasonable time. Under applicable regulations, we will keep records containing personal data, communications and anything else as required by applicable laws and regulations.

We may rectify, replenish or remove incomplete or inaccurate information, at any time and at our own discretion.

Security and Confidentiality

The Company treats your Personal Information in strict confidentiality, and the server in which this data is to be 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.

Links to Other Websites

This Privacy Policy applies only to the Service, and to our web tools which are integrated or implemented in 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. 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 and 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

Subject to applicable law, we may transfer or assign your information, without any notice, and without a need to receive your consent, to any third party as a result of 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 Website. In case of material changes to this Privacy Policy, we will provide a notice in the Website. Your use of the Website or the Service, or your provision of personal information following any changes means that you accept the updated Privacy Policy.

Cookie Policy

When accessing or using our Website, we may use one or more “cookies”. “Cookies” are small text files, placed on a computer hard drive, which enable websites to remember your user preferences. Without cookies, we may not be able to provide certain services or features, and the Website will not work as efficiently as we would like. You can turn cookies off, but if you do this you may not be able to access some services on the Website.

Please note that, by accessing or using our Website, you agree to the use of cookies as described in this Policy.

1. What is a cookie?

Cookies are text-only strings of information that are downloaded to your computer or mobile device when you visit our Website or another website using our implemented web tool. Your web browser then sends these cookies back to the originating website on each subsequent visit, or to another website that recognizes those cookies. You can find more information about cookies at www.allaboutcookies.org.

Cookies are widely used in order to make websites work in an efficient way. The use of cookies allows you to navigate between pages efficiently. Cookies remember your preferences, and make the interaction between you and the website smoother and more efficient. Cookies are also used to help ensure that the adverts you see online are relevant to you and your interests.

Setting and storing cookies

Cookies may be set either by the website you are visiting (“first party cookies”) or by third party websites who run content on the website you are viewing (“third party cookies”). They may be stored either for the duration of your visit to the Website or for repeat visits.

Different types of cookies

There are four main types of cookie:

(i)Strictly Necessary Cookies: These cookies are essential to enable you to login, navigate around and use the features of a website, or to provide a service requested by you, for example by remembering items you have placed in an online shopping basket. We do not need to obtain your consent in order to use these cookies.

(ii)Functionality Cookies: These cookies allow the website to remember choices you make (such as your user name, language, or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local weather reports or traffic news by using a cookie to store information about the region in which you are currently located, remember changes you have made to text size, fonts, and other parts of web pages that you can customize, and provide services you have asked for such as watching a video or commenting on a blog. The information these cookies collect remains anonymous and they cannot track your browsing activity on other websites.

(iii)Performance cookies: These cookies collect information about how you use a website, for example which pages you go to most often, and record difficulties you may experience while using the Website, for example error messages. All information collected by these cookies is aggregated and therefore anonymous. It is only used to improve the efficiency of the website.

(iv) Targeting Cookies or advertising Cookies: These cookies are used to deliver advertisements tailored to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organizations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organization. For more information about online behavioral advertising cookies and online privacy, please see the guide produced by the internet advertising industry available at www.youronlinechoices.com.

2. How we use cookies?

We use the following cookies on our Website:

| Cookie | Name | Purpose |
|------------------|----------------------------------|---|
| Google Analytic | _utma _utmb _utmc _utmz | Performance cookie: These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited. Click here for an overview of privacy at Google |
| EconomicCalendar | EconomicCalendar | Functionality cookie: Used to save data about client visits to the Economic Calendar in order to enhance the user experience of this tool. |
| Content | content_NNNNNN_N | Performance cookie: Where N is a digit. Used to save data about client visits to a specific page. |
| PHP session id | PHPSESSID | Functionality cookie: Used to store a session ID that is not personally identifiable, allowing the user to move from page to page with their browsing history saved and without having to log-in repeatedly. |
| popup | fpros_popup | Advertising cookie: Used to save data about recent client visits to site in order to limit the frequency of the interstitial ad. |
| SideBlockUser | SideBlockUser | Functionality cookie: This cookie is used to create a temporary portfolio of recently viewed items in order to enhance the experience of the user on our website. |
| DoubleClick | Fls.doubleclick.net | Advertising cookie: Anonymous data used for conversion tracking and audience retargeting of advertising campaign. |
| Other cookies | | Strictly necessary / Functionality cookies: Other unlisted cookies might be in use on internal sections of the site (including but not limited to admin and content editors), in order to customize |

| Cookie | Name | Purpose |
|-------------------------|------|--|
| | | and simplify the user experience on the site by remembering choices you made and your log in credentials. |
| Other 3rd party cookies | | Advertising cookie: Some advertising networks that partner with us may use cookies to better manage advertising campaigns, specifically to personalize advertising messages and to impose frequency caps. |

3. How to manage your cookie settings

There are various ways in which you can manage and control your cookie settings.

You should bear in mind that, by deleting or blocking cookies, some or all of the websites you visit (or features of them) may not work properly or as effectively.

a. Turning off cookies via your web browser

Most modern web browsers will provide you with some general information about cookies, enable you to see what cookies you've got, allow you to delete them all or on an individual basis, and enable you to block or allow cookies for all websites or individually selected websites. You can also normally turn off third party advertising cookies separately.

Please note that if you adjust your cookie settings via your web browser then, unless you delete or block each cookie individually, the changes will apply to all websites that you visit – not just our websites. You will also need to adjust your cookies on a browser-by-browser basis.

Information about cookies is usually found in the “Help” section of the web browser. Below are some links to the “Help” sections of some commonly used web browsers:

Internet Explorer - <http://support.microsoft.com/kb/196955>

Windows Phone - <http://www.microsoft.com/windowsphone/en-us/howto/wp7/web/changing-privacy-and-other-browser-settings.aspx>

Google Chrome - <http://support.google.com/chrome/bin/answer.py?hl=en&answer=95647>

Google Android - <http://support.google.com/android/?hl=en>

Mozilla Firefox - <http://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer?redirectlocale=en-US&redirectslug=Cookies>

Opera - <http://www.opera.com/browser/tutorials/security/privacy/>

Safari - <http://www.apple.com/support/safari/>

Blackberry

- http://docs.blackberry.com/en/smartphone_users/deliverables/32004/Browser_settings_32784_11.jsp

b. Turning off third party cookies

You can turn off the third party targeting/advertising cookies described in “How we use cookies” above by visiting the following link:

DoubleClick - if you would like to opt out of DoubleClick's use of cookies you can do so by visiting the [DoubleClick opt-out page](#) or the [Network Advertising Initiative opt-out page](#).

You will also have the option of turning off third party targeting/advertising cookies each time you see an advertisement that has been personalized to you.

Some advertising networks that partner with us may use cookies to better manage advertising campaigns, specifically to personalize advertising messages and to impose frequency caps.

Networks that are active on the site are participating in "Your Ad Choices" program and allow immediate opt-out of interest-based advertising by clicking on the "Your Ad Choices Icon". For more information please visit: www.youradchoices.com

Note that the third party listed above may need to set a cookie in order to remember that their targeting/advertising cookies should not be assigned to you in the future. If you change or delete your browser's cookie file, or change or upgrade your browser or device, then you might need to opt out again.

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