



Privacy Policy – Website Terms of Use and Cookie Policy

Introduction

UTO Capital Inc. (hereinafter referred to as “**UTO**” or the “**Company**”), is a Company incorporated under the Laws of Saint Lucia and the Companies Act Cap 13.01, under registration number 2023/C080; offering a variety of investment products to its Clients. The Company’s head office is located at Top Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia (hereinafter referred to as the “**Head Office**”).

Purpose

Our Privacy Policy below describes in detail how the company handles the collection, management and protection of all confidential Client’s information. The Company and its related entities are responsible for the protection of the privacy and the safeguarding of clients’ personal and financial information. By opening a trading account with the Company, the client hereby gives its consent to such collection, processing, storage, and use of personal information by the Company as explained below. This policy forms part of the Client’s agreement with the Company and therefore by entering into an agreement with the Company you also agree to the terms of this Policy, as set out in this document.

Our Commitment to You

We understand the importance of maintaining the confidentiality and privacy of your Information. By entrusting us with your information, we would like to assure you of our commitment to keep such information private. We have taken measurable steps to protect the confidentiality, security and integrity of personal data. The Company is responsible for the protection of the privacy and the safeguarding of clients’ personal and financial information. By opening an account or establishing a business relationship with the Company, the client hereby gives his/her consent to such collection, processing, storage and use of personal information by the Company.

The Company respects the privacy of its clients, understands its importance and maintains trusted and confidential information provided by its clients as one of its highest priorities. As such, the Company may use personal information for necessary and limited purposes only. In general, personal information may be used to contact you with updates and other relevant information; to perform surveys that are useful to the Company and to create and maintain network directories.

The Company owns and operates this website and endeavours to keep the information provided by this website up to date at all times; makes no representations and/or warranties of any kind, express and/or implied, about the completeness, accuracy, reliability, suitability and/or availability with respect to the website and/or the information, products, services and/or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own personal risk.

The information contained within this website has been prepared by the Company and is for general information purposes only in accordance with the applicable laws of the Republic of Cyprus. The website is administered and construed in accordance with the applicable laws of the Republic of Cyprus. The website was developed and designed by Deloitte Limited for and on behalf of the Company. By accessing and browsing this website, you accept the website disclaimer and the terms of use. The terms and conditions for the use of this website apply to all the Company’s website visitors. You are kindly required to read them carefully for the appropriate usage of this website.

The Company is committed to maintain the confidentiality, integrity and security of personal information in relation to current and prospective clients by respecting their right to keep their personal information confidential. In order to prevent unauthorised access and/or disclosure, the Company has in place suitable physical, electronic and/or managerial procedures and controls to ensure and/or safeguard and/or secure the security and confidentiality of the information provided by its clients and protect against unauthorised access and/or use of clients’ records and/or information.

Collection of Personal Data

The Company refrains from any type of disclosure of personal and/or non-public information. The Company collects the necessary information required to open a client's account, establish a business relationship and to provide clients with the services they require. The information the Company collects includes information required to communicate with and identify its clients. Further, the Company is required to request and acquire personal information in order to fulfil legal and regulatory requirements. In accordance with the applicable legislation within the Republic of Cyprus, the Company requests and acquires information on personal and financial details to be provided by a current/prospective clients, either on, but not limited to, relevant agreements and questionnaires in order to identify the client, create the economic profile of the client, verify the clients' identity, provide, deliver and develop products and services, assess the clients' suitability for the services and/or products provided by the Company, in order to service and maintain a clients' account process clients' transactions, respond to relative and/or additional inquiries and/or clarifications to either the clients and/or their authorised representatives and to keep the client updated on any client business relationship relative matter and information on the Company's services and/or products.

If you decide to apply to open an account or a demo account with us (or in any other circumstances that is deemed necessary in the course of our business relationship) and hence become our Client there is certain information that we will require from you in order to do so.

What kind of personal information do we collect and store?

As part of our business, we collect personal data from customers and potential customers that include, but not limited to the following:

- First name, last name, contact details, date of birth and gender
- Income source, net worth, wealth, assets and liabilities, account balances, trading statements, tax and financial statements
- Profession and employment details
- Trading knowledge and experience, risk tolerance and risk profile
- IP address, device specifications
- Bank account, e-wallets and credit card details
- Details of your visits to our Website or our Apps including, but not limited to, traffic data, location data, weblogs and other communication data.

In this respect, we may collect Your Information directly from you (in your completed Account Opening Application Form or other way) or from other persons including, for example, credit reference agencies, fraud prevention agencies, banks, other financial institutions, third authentication service providers and the providers of public registers.

Use of the Information

The Company will use, store, process and handle Your Personal Information (in case you are a natural person) in connection with the furthering of the Agreement between us, in accordance to the Processing of Personal Data Protection Laws, as amended or replaced from time to time.

The Company uses clients' personal information only as required to provide quality service and security to its clients. This information helps the Company to improve its services, customize browsing experience and enables it to inform its clients of additional products, services or promotions relevant to clients and in this respect, the clients hereby consent to the usage of this data for such purposes.

If the clients do not want to receive information of this nature for any reason, they can contact the Company at the following email info@utocapitalllc.com .

Protection of personal information

Any personal information is treated as confidential and may be shared only within the Company, by its employees and affiliates for business purposes, as permitted by the applicable law and will not be used for any purpose other than in connection with the provision, administration and improvement of our Services to you or the furthering of our Agreement between us, establishing and managing your account or a relationship between us, reviewing your ongoing needs, enhancing customer service and products, giving you ongoing information or opportunities that we believe may be relevant to you, improving our relationship, anti-money laundering and due diligence checks, for research and statistical purposes and for marketing purposes (according to the Agreement between us), as applicable.

The information may be disclosed to third parties, such as the **Company Partners** and **Affiliates** for the purposes stated above only. Our Company Partners, Affiliates, and Business Introducers maintain the privacy of your information to the same extent the Company does in accordance with this policy.

Information may also be provided to **non-affiliated companies**, providing professional, legal, and accounting services. Non-affiliated companies that assist the Company in providing services to you are required to maintain the confidentiality of such information and to use your personal information only in the course of providing such services for the purposes that the Company dictates and within the ambit of the applicable law. Such cases are:

- a) Where required by law or a court order by a competent Court; in case such disclosure is required to be made by law or any regulatory authority, it will be made on a 'need-to-know' basis, unless otherwise instructed by the regulatory authority;
- b) Where requested by CySEC or any other regulatory authority having control or jurisdiction over the Company or the Client or their associates or in whose territory the Company has Clients;
- c) To relevant authorities to investigate or prevent fraud, money laundering or other illegal activity;
- d) To such an extent as reasonably required so as to execute Orders and for purposes ancillary to the provision of the Services;
- e) To credit reference and fraud prevention agencies, third authentication service providers, banks and other financial institutions for credit checking, fraud prevention, anti-money laundering purposes, identification or due diligence checks of the Client. To do so they may check the details the Client supplied against any particulars on any database (public or otherwise) to which they have access. They may also use Client details in the future to assist other companies for verification purposes. A record of the search will be retained by the Company;
- f) To the Company's professional advisors provided that in each case the relevant professional shall be informed about the confidential nature of such information and commit to the confidentiality herein obligations as well;
- g) To other service providers who create, maintain or process databases (whether electronic or not), offer record keeping services, email transmission services, messaging services or similar services which aim to assist the Company collect, storage, process and use Client information or get in touch with the Client or improve the provision of the Services under this Agreement;
- h) To third parties engaging with the Company to help carry out certain internal functions such as account processing, fulfillment, client service, or other data collection activities relevant to the Company's business;
- i) To credit reporting or collection agencies as reasonably required in order to provide the services to Company and/ or its clients;
- j) To a Trade Repository or similar under applicable regulations on OTC derivatives, central counterparties (CCPs) and trade repositories (TRs)(EMIR);
- k) To other service providers for statistical purposes in order to improve the Company's marketing, in such a case the data will be provided in an aggregate form;
- l) To market research call centers that provide telephone or electronic mail (e-mail) surveys with the purpose to improve the services of the Company, in such a case only the contact details data will be provided;

- m) Where necessary in order for the Company to defend or exercise its legal rights to any court or tribunal or arbitrator or Ombudsman or governmental authority;
- n) At the Client's request or with the Client's consent;
- o) To permitted successors or assignees or transferees or buyers, with fifteen (15) Business Days prior written notice to the Client;
- p) Client Information is disclosed in relation to US taxpayers to the Inland Revenue in the Republic of Cyprus, which will in turn report this information to the Internal Revenue Service (IRS) of the U.S. according to the Foreign Account Tax Compliance Act (FATCA) of the USA and the relevant intergovernmental agreement between the Republic of Cyprus and the U.S.

Client information is disclosed in compliance with the common reporting standard (CRS) for the automatic exchange of financial account information developed by the Global Forum of the Organization for Economic Co-Operation and Development (OECD); in the cases where your tax residence is located outside Cyprus, the Company may be legally obliged to pass on the information and other financial information with respect to your financial accounts to Cyprus tax authorities and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information. Under such circumstances, the Company shall expressly inform the third party regarding the confidential nature of the information.

Use of the shared information is strictly limited to the performance of the above and is not permitted for any other purpose. All third parties with which the Company shares personal information are required to protect such personal information in accordance with all relevant legislation and in a manner similar to the way the Company protects the same. The Company will not share personal information with third parties which it considers will not provide its clients the required level of protection.

In cases where clients have been introduced by a Business Introducer, such Business Introducer may have access to clients' information. Hence, clients hereby consent to the sharing of information with such Business Introducer. By entering an Agreement with us (to become our Client), you will be consenting to the transmittal of Your Personal Information outside the European Economic Area, according to the provisions of Processing of Personal Data Protection Laws.

The Company will not sell or give away your name, mailing address, phone number, email address or any other information to anyone. The Company will use various security measures to protect your information from unauthorized users. The account information (client account) will be secured by a password, the password will be encrypted and is known only to the client.

Security and Safeguard measures of Personal Information

The Company takes the safeguarding of your data very seriously. The Company has taken measures and precautions to protect the security of your personal information. Our employees understand to respect the confidentiality of your personal information. We have secure servers that your personal information is stored in. We limit access of your Information only to those employees or partners that need to know the information in order to enable the carrying out of the agreement between us. We have procedures in place regarding how to safeguard and use your Information, for example by requesting our affiliates and employees to maintain the confidentiality of your Information. When we consider that the personal information is no longer needed, we will remove any details that will identify you and we will securely destroy the records.

Please note that we are subject to certain laws and regulations which require us to retain a copy of the documents we used to comply with our customer due diligence obligations, supporting evidence and records of transactions with you and your relationship with us for a period of five (5) years after our relationship with you has terminated. The records will at least contain Client personal data, trading information, account opening documents, communications and anything else which relates to the Client.

Personal information held in the form of a deed/contract/agreement is subject to a storage period of six (6) years after our relationship with you has terminated based on the applicable Cyprus legal framework.

Recording of Telephone Conversations and Electronic Communications

Telephone conversations and electronic communications between the client and the Company will be recorded and kept by the Company for a period of up to seven (7) years and recordings will be the sole property of the Company. The Client accepts such recordings as conclusive evidence of conversations so recorded. Such recordings shall be provided to the client upon request.

Security and policy for transmission of payment card details

The Company has in place reasonable commercial standards of technology and operational security to provide protection for all information provided by users from loss, misuse, alteration or destruction. Further, the Company maintains physical, electronic and procedural safeguards that comply with applicable legal requirements and regulations to guard our clients' personal information and any other information, to ensure to our clients that their privacy is a major part of the Company's commitment to provide the finest services possible.

Cookies

The Company is committed to deliver the best possible service to you, and we provide clear information about how we use and store cookies from our website on your device(s). By continuing to use the Company's website, you confirm that you are of legal age, and expressly agree and consent to this Policy.

The Company uses cookies to gather information about your access to <http://utocapitalllc.com> website and other services we provide to you. Cookies are small pieces of information which use a unique identification tag and are stored on your device as a result of you using <http://utocapitalllc.com> website or other services we provide to you. Most internet browsers are set up to accept cookies.

Cookies are small files that are placed on your device via your web browser when you visit UTO's website. Information is stored, such as the specific preferences when using the website. It is to be noted that you can configure your browser not to save any or only certain cookies on your device. Cookies can also help ensure the marketing you see online is more relevant to you and your interests and assists with your navigation. Cookies used by the Company do not contain personal information or other sensitive information. When a current or prospective Client accesses the Company's website a cookie is created and placed on the user's machine. In addition to information related to authentication, information may be stored in the cookie in order to direct a user to the correct site location.

Types of Cookies and Length of Storing Cookies

There are different types of cookies such as ID cookies which does not expire when you close your browser, and persistent cookies with remains on your hard drive for a period of time, Analytical cookies which collect information about past visits in order to determine visits to the website, add-ons, and other information that assist us in improving the services offered by UTO, and Third Party Service Cookies which is related to social sharing, video and other services UTO may offer run by other companies, for example: Facebook, YouTube, etc.

Your Choice with respect to Cookies

If you do not wish to receive cookies, you may be able to change the settings of your browser to refuse all cookies or to have your device notify you each time a cookie is sent to it, and thereby the choice to accept it or not. Disabling the cookies may result in reduced performance of the website and trading platform and may also impair the quality of the services that we provide you in relation to your account with us.

The Company may share web site usage statistics with reputable advertising companies and with its affiliated marketing companies. It is noted that the information collected by such advertising companies is not personally

identifiable. This assists us to provide you with a good experience when you browse our website and also allows us to improve our site. By continuing to browse the site, you are agreeing to our use of cookies. To administer and improve the website, the Company may use third parties to track and analyze usage and statistical volume information. The third party may use cookies to track behaviour and may set cookies on behalf of the Company. These cookies do not contain any personally identifiable information.

It should be noted that, the Company may also use or allow third parties to serve cookies. Like many companies, the Company uses Google Analytics to assist in the monitoring of the Company's website traffic. Further, the Company may also use third party cookies to assist in various topics, such as market research, improving site functionality and monitoring compliance with our terms and conditions and copyright policy. These cookies are likely to be analytical/performance cookies or targeting cookies.

Affiliates, Associates & Partners

The Company may share information with Affiliating or Partner Companies in the event such information is reasonably required by such Affiliate and/or Partner in order to provide the products and/or services to its clients. The Company may share information with Partners, Affiliates and Associates in order to offer additional similar products and/or services that meet the Company clients' needs and which are delivered in a manner that is useful and relevant following the clients' explicit written authorisation to the Company enabling it to do so.

Non-Affiliated Third Parties

The Company does not sell, license, lease or otherwise disclose clients' personal information to third parties, except as described in this Privacy Policy in a manner that is useful and relevant following the clients' explicit written authorisation to the Company enabling it to do so.

The Company reserves the right to disclose personal information to third parties where required by law, regulations and other Regulatory Bodies. The Company may also disclose information as necessary to credit reporting or collection agencies as reasonably required in order to provide the services to its clients. Further, the Company may engage third parties to assist in carry out certain internal functions such as Finance & Accounting, Information Technology services, business intelligence, client service, client satisfaction surveys or other data collection activities relevant to its business. Use of the shared information is strictly limited to the performance of the above and is not permitted for any other purpose.

It should be noted that all third parties engaged with the Company and with which the Company shares personal information are required to protect such personal information in accordance with all relevant legislation and in a manner similar to the way the Company protects the same. The Company will not share personal information with third parties which it considers will not provide its clients the required level of protection.

Contacting You

We may, for the purpose of administering the terms of our Agreement between us, from time to time, make direct contact with you by telephone, fax, email, or post. If you agree, we or any of our Affiliates of the Company or any other company in our group, may make contact with you from time to time, by telephone, fax, email or post for marketing purposes to bring to your attention products or services that may be of interest to you or to conduct market research.

Clients consent to the receipt of such contact when they consent to our terms and conditions of use when registering with the Company. Any person wishing to opt out of further contact with the Company at any time whatsoever is entitled to do so, simply by contacting the Company by email at info@utocapitalllc.com and requesting that no further contact on behalf of the Company be made.

Change of Information

You may inform the Company at any time that Your Information has changed or that you wish the Company to delete information we hold about you by emailing us at info@utocapitalllc.com. We will change or delete Your Information in accordance to your instructions, except to the extent that we are required to hold Your Information for regulatory or legal purposes, to provide you with the Services you have requested or to maintain adequate business records.

Right of Access

Under the Processing of Personal Data Protection Laws, as amended or replaced from time to time, you as a natural person have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. To make a request, please contact us, verifying your identity and specifying what information you require. We may charge an administrative fee. You may contact us via e-mail at info@utocapitalllc.com.

Restricted responsibility

UTO is not responsible for third party websites which are linked to <http://utocapitalllc.com> and has no control of the use or the protection of the information. Each time that a client is required to provide information for a link website which is a third-party website the information is recorded by the third party and under his responsibility and is not subject to the Company's privacy standards and procedures.

The Company and/or its employees shall not be held liable for any loss(es) and/or damage(s) including without limitation, indirect and/or consequential loss (es) and/or damage (s) arising from loss (es) of data and/or profit(s) arising out of and/or in connection with, the use of this website. The material and/or information contained on this website is solely for information purposes only. Material and/or information on this website, including, but not limited to, images, texts, policies, forms, agreements is owned and/or otherwise provided by the Company; should not be reproduced, and/or distributed and/or published in whole and/or in part for any purpose without the explicit written consent and/or permission of the Company. The material and/or information within this website should not be interpreted and/or comprehended as an offer and/or a solicitation of an offer, to investment services/activities and/or any financial instruments.

The Company takes no responsibility for, and should not be liable for, the website being temporarily unavailable due to technical issues beyond the Company's control nor shall accept any liability for loss(es) and/or damage(s) as a result of reliance on the information contained within this website. Further, the Company is not liable for the privacy policies or the content of sites to which links are available and has no control of the use or protection of information provided by the clients or collected by those sites. Whenever a client elects to link to a co-branded web site or to a linked web site, the client may be asked to provide registration or other personal information. Please note that such information is recorded by a third party and will be governed by the privacy policy of that third party.

This website may be accessed worldwide, however the financial products mentioned on the website may not be allowed by law to all investors in all countries. Through this website you may be able to link to other websites which are not under the control of the Company. Such inclusion does not in any way imply any recommendation and/or endorsement from the Company in relation to the views expressed therein; they are only offered as a convenience to all visitors. The access to this website may be restricted to certain jurisdictions due to domestic legal restrictions. For such visitors and were users of this website subject to such legal restrictions are not allowed to access it, the Company bears no responsibility as well as to visitors or users or towards any individual who may access this website illegally.

This website is not intended to constitute legal, investment, consulting, or other professional advice or services. The Client, before making any decision or taking any action that might affect his/her personal situation and/or business, should consult a qualified professional advisor. If you do not wish to receive cookies, you may be able

to change the settings of your browser to refuse all cookies or to have your computer notify you each time a cookie is sent to it, and thereby give yourself the choice whether to accept it or not. However, this may impair the quality of the services that we provide to you in relation to your account.

The client agrees and acknowledges that the company may use and collect existing or further information or both to treat you fairly, and to understand your financial objectives and to ensure that relevant services are appropriate to your profile as well as to improve the services we are providing to you and to inform you of additional products, new services, promotional offers or any other marketing information. In case you do not want to get any information or promotional emails you should send a request to info@utocapitalllc.com .

Consent

By visiting and/or accessing <http://utocapitalllc.com> website, you consent to this Policy and for the Company to collect, maintain and use your personal information as per this Policy.

Review of this Policy

The Company reserves the right to amend its policies at any time by making them public on its official website <http://utocapitalllc.com> . Policies shall be reviewed/amended annually and/or as and when it is deemed necessary by Regulatory Authorities and the Compliance Officer and further approved by the Board of Directors. Should the Company materially change this Policy, including how it collects, processes, or uses clients' personal information, the revised this Notice will be uploaded on the Company's official website. In such a case, the latest version of the policy published on the official website of the Company shall prevail. As such, Clients hereby consent, agree and accept that, posting of a revised Notice electronically on the Company's official website forms the actual notice of the Company to its Clients. The Company encourages its clients to periodically review this Notice so that they are always aware of what information the Company collects, how it uses it and to whom it may disclose it, in accordance with the provisions of this Policy. Any dispute over the Company's Notice is subject to this notice and the Client Agreement. Please contact us at info@utocapitalllc.com should you require additional clarification and/or further information, inquiries and/or questions.