

Terms and conditions

# **Security and privacy**

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# Security and privacy

The Deriv Group of companies follow applicable data protection laws in full. In keeping with these regulatory measures, we use your personal data according to the principles of fair, lawful, and transparent information processing. Here you will find the terms and conditions that deal more specifically with our security and privacy policy and the way we use cookies.

## 1. Collection and use of information

- 1.1. When you open a Deriv account via our website, we require you to provide your personal information in the account opening form. This may include personal information like your name, address, email address, telephone number, and date of birth. In all instances, it is necessary for you to provide us with such personal information so that you can enter into a contract with us and enable us to provide our services to you and fulfil our legal obligation. If you do not provide us with the required information, we shall not be able to offer you our services.
- 1.2. We use your personal information for the following purposes:
  - 1.2.1. Processing your account registration and helping you manage your account
  - 1.2.2. Processing your trades and transactions
  - 1.2.3. To verify that you are the legitimate account owner and proper recipient of withdrawal payments
  - 1.2.4. Assisting you on any queries about our products and services
  - 1.2.5. Providing you with advertising communications and notifications about your account and our services
  - 1.2.6. To fill in all the legal and regulatory obligations that we have, including licensing requirements, anti-fraud requirements, and anti-money laundering laws
  - 1.2.7. Analysing user trends to identify how we can improve our products and services
- 1.3. We reserve the right to ask you for further information whenever needed. For example, we may ask you to send us additional acceptable documents to confirm the authenticity of your account details or any withdrawal request.
- 1.4. We hold all the personal data that we collect from you with due diligence and only process them for purposes that are required or allowed by law. This includes, but is not limited to, obtaining and sharing certain information with third parties for credit or identity checks to follow legal and regulatory obligations. In some cases, we may process your data so that we can carry out our obligations to you.
- 1.5. You may update your personal information at any time by logging in to the Settings section of your account. It is your responsibility to make sure that we are immediately informed of any changes in your personal information. You should note that if you provide us with inaccurate information, or if you fail to notify us of any changes to the information you had given us, this may affect the quality or availability of our services to you.
- 1.6. We may transfer relevant personal and financial data to any company within the Deriv Group of companies where it is necessary for the performance of a contract with you related to our services.

## 2. Security statement

- 2.1. We make sure that your personal data and transactions are secure by taking the following measures:
  - 2.1.1. Your password and login ID are unique and passwords are hashed so that even our staff cannot read them. As such, we cannot retrieve your password if you cannot recall it. Instead, we will send you a link to set a new password yourself.
  - 2.1.2. All credit card details are submitted directly to the Visa/Mastercard network using the latest SSL encryption technology in accordance with bank policies.

- 2.1.3. Access to your personal data is strictly prohibited for all Deriv staff, with the exception of key Deriv personnel only in circumstances where this is required for the proper performance of their duties.
- 2.1.4. Our information security policies are based on industry best practices in access control and business continuity.
- 2.1.5. On a best-effort basis, we try to verify your identity and implement measures to detect fraud to help protect you from unauthorised access to your account. We also monitor account activity for signs of unusual activity that might indicate fraud. We work with collection and law-enforcement agencies in case of fraud issues.
- 2.1.6. It is your responsibility to maintain the security of your login details, any linked email address, and any personal computer or device on which your account is accessible (for example, by password protection, screen locking). We shall not be held responsible for any unauthorised use of your account when we are not at fault.
- 2.1.7. You must notify us immediately if you become aware that your login details have been lost, stolen, or otherwise disclosed to third parties.

### **3. Cookies and related technologies**

- 3.1. Cookies are small text files stored on computer drives and are widely used to improve website functionality and user experience. All recent versions of browsers give you a level of control over cookies. You can delete all cookies that are already on your computer, and the browser can be set to prevent them from being placed. However, choosing not to accept our cookies may affect the quality and usability of our products and services.
- 3.2. You should note that our website generates log files that record the IP addresses of accesses to your account, login attempts, and device information such as the manufacturer, model, operating system, and browser. We gather this information to help us investigate your account in the unlikely event that it is accessed by unauthorised users. Information supplied by certain cookies also helps us understand how visitors use our products and services so that we can improve them.
- 3.3. Our cookies are not considered dangerous and are not designed to access any other information on your computer.
- 3.4. We use the following types of cookies, after having received your consent where this is required:
  - 3.4.1. Strictly necessary cookies: These cookies are necessary for the operation of the website. They include, for example, cookies that enable you to navigate our website and to log into your account.
  - 3.4.2. Functionality cookies: These cookies are used to enhance the functionality of our website by allowing us to remember your preferences.
  - 3.4.3. Third-Party targeting cookies: These cookies are used to deliver adverts that are more relevant to you. They allow you a better experience when using other third-party websites that include social media sites in conjunction with our website. Cookies used for this purpose are placed on our website by third-party advertising networks on our behalf and with our permission.
- 3.5. In addition to cookies, we may also use other similar technologies on our websites, such as web beacons and pixels to help us customise our websites and improve your experience. Web beacons and pixels usually take the form of a small, transparent image that is embedded in the website or in an email. They are used to track the number of users who have visited particular pages and acquire other statistical data. They collect only a limited set of data, such as cookie number, time, and data of the page viewed, and a description of the page on which they reside.
- 3.6. To provide you with a better experience, some of our services may require permission to access your cloud storage services, such as Google Drive, to save or load Dbot trading strategies. In such instances
  - 3.6.1. We do not store any data related to your cloud storage service on any servers. All files are downloaded on your local machines.
  - 3.6.2. We do not share any data related to your cloud storage service with anyone.
  - 3.6.3. We only access your cloud storage when your action initiates it. You can disconnect your cloud storage service at any time.

- 3.7. By accepting our use of cookies, you consent to the use of all types of cookies described in this policy. If you reject the use of cookies, only those that are necessary for the website functioning will be used, but this might have a negative effect on our services to you.

## **4. Links to other websites**

- 4.1. Our website contains links to other websites and may contain banner or icon advertisements related to third-party websites. These websites and their advertisements may submit cookies to your web browser, which is beyond our control. We are not responsible for the privacy practices or the content of such websites. We encourage you to read the privacy policies of these websites because their practices may differ from ours.

 **DERIV**