

Privacy Policy

1. Introduction

AL Royal Brokers FX ("We" or the "Company") is licensed and regulated by the Anjouan Offshore Finance Authority, Comoros, under License Number L15607/ALRB.

Protecting the privacy and security of our clients' personal and financial information is one of our highest priorities. This Privacy Policy explains how we collect, use, and safeguard your information.

2. Collection of Personal Information

To open an account, conduct business, and ensure the security of your assets and privacy, we collect personal information to assess your needs and preferences.

The information we collect directly from you may include:

- **Identity details:** Name, mailing address, phone number, email address, date of birth, and location.
- **Financial information:** Income, assets, and net worth.
- **Account details:** Bank accounts, e-wallets, credit card details, and tax information.
- **Verification documents:** Passport, identity card, utility bills, bank statements, or company incorporation details.
- **Technical information:** IP address.

When you apply for an account, register for a demo, or engage in any business relationship with us, we require you to complete an Application Form. By submitting this form and your personal details, you enable us to assess your application, comply with legal and regulatory requirements, and communicate with you regarding our services.

We are committed to maintaining the confidentiality and security of your information in accordance with applicable regulations.

3. Use of Personal Data

The Company collects and processes Personal Data necessary for evaluating, establishing, and maintaining the contractual relationship between the Company and the Client.

In certain cases, the Company may also process the Client's Personal Data to pursue its legitimate interests or those of third parties, provided that such processing does not override the Client's rights and interests.

1. 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 suitability for the products and services we provide.
- To process your transactions.
- To manage your account with the Company.
- To provide transaction and post-transaction services.
- To inform you of products or services that may be of interest to you.
- To keep you updated on matters relevant to your business relationship with us.
- To analyze statistical data to improve our products and services.
- To enhance the security controls of our networks and systems.
- To identify, assess, mitigate, prevent, and investigate fraudulent activities prohibited by law.
- To defend against potential legal claims.

In compliance with the **Anti-Money Laundering (AML) regulations** of the Mwali International Services Authority, the Company retains records in both hard copy and electronic format as evidence. Measures such as identity verification, monitoring of income and wealth sources, transaction history, and communication records (telephone, text, email) are maintained to demonstrate compliance with applicable legislation.

4. Disclosure of Personal Data

All personal information is treated as confidential. However, it may be shared within the Company and with its partners to fulfill contractual and legal obligations. Our partners are bound by data protection regulations to ensure the security of your information, maintaining the same level of confidentiality as the Company.

Non-affiliated third-party service providers assisting the Company are required to uphold the confidentiality of any personal data and use it strictly within the scope of the services they provide.

Recipients of Personal Data may include:

- **Technology service providers** supporting the Company's systems.
- **Platform providers** essential for service operation.
- **Payment service providers/credit institutions** facilitating transactions.
- **Governmental authorities and regulatory bodies** for compliance purposes.

5. Affiliates and Partners

We may share your information with affiliates if it is necessary to provide a requested product or service or to offer you the opportunity to participate in products or services provided by our affiliates.

Additionally, we may establish partnerships and alliances, including joint marketing agreements, with companies that offer high-quality products and services relevant to our clients. To ensure these products and services meet your needs and are delivered in a meaningful way, we may share certain information with partners, affiliates, and alliances. This allows them to better understand your preferences and present you with the most relevant offers. The use of your personal information is strictly limited to the purposes outlined in our relationship with the affiliate or partner.

6. Non-Affiliated Third Parties

We do not sell, license, lease, or otherwise disclose your personal information to any third party, except as specified below.

We reserve the right to disclose your personal information to third parties when required by law, regulatory authorities, law enforcement agencies, or government bodies. Additionally, we may disclose information as necessary for credit reporting, debt collection, or to protect our rights or property.

To improve our services, we may engage third-party service providers for internal operations, such as account processing, fulfillment, client service, satisfaction surveys, and other relevant business activities. We may also share client information from our database with selected third parties to analyze client needs and improve product and service offerings. Such data sharing is strictly limited to the intended purpose, and all third parties involved must adhere to the same standards of data protection as we do.

7. Cookies

Cookies are small text files stored on your browser or computer directory that help websites track user activity. When you visit our website, cookies record your interactions to improve user experience by remembering your login, preferences, and selections.

These files enable seamless browsing by allowing the site to remember where you left off, saving custom settings, and tracking usage for analytical purposes. The website assigns a corresponding file with an ID tag to recognize and maintain this data.

Cookies are essential for websites with large databases, login systems, and customized user experiences. They help enhance functionality and store voluntarily provided information, such as email addresses.

Cookies

Cookies enable website functionality, enhance user experience, and store site preferences. They typically contain minimal information, such as the website URL, cookie duration, capabilities, and a random identifier. Cookies do not reveal personal identity or sensitive data.

There are two types of cookies:

- **Session cookies** – Stored temporarily while you browse the site and deleted when you close your browser.
- **Persistent cookies** – Stored in your browser's subfolder and remain active for a specified duration, reactivating upon revisiting the website.

Our website uses cookies to ensure seamless functionality. Cookies are issued upon landing unless users configure their browser settings to disable them. Please note that disabling cookies may restrict access to certain website features and services.

We do not use cookies to collect personally identifiable information. Any collected data is anonymous and used solely to optimize our services.

8. Changes to Privacy Policy

The Company reserves the right to update or amend this Privacy Policy at any time without prior notice, provided that such changes do not significantly reduce your rights under this policy.

If material changes are made, we will notify users via email or post an update notice on our homepage. The latest version, including the revision date, will always be accessible on our website at www.arbfx.ai. Any revisions become effective immediately upon publication.

9. Legal Disclaimer

The Company may disclose personally identifiable information as required by applicable laws, regulations, or legal proceedings to protect its rights or comply with judicial rulings.

We are not responsible for the misuse or loss of personal information due to cookies on third-party websites. Additionally, we are not liable for unauthorized access resulting from password mismanagement, negligence, or malicious actions.

For further information regarding our privacy practices, you can contact us at **support@arbfx.ai**.