



## **DISCLAIMER & PRIVACY POLICY**

This Disclaimer & Privacy Policy (the "Policy") covers CFI Group Holding Limited, its subsidiaries CFI Markets Limited, Credit Financier Invest Sal, Credit Financier Invest (DIFC) Limited and other companies it owns wholly or partially ("CFI Group" or the "Company") and its Website: [www.cfifinancial.com](http://www.cfifinancial.com) in addition to its online services (together the "Site" or "Website") regarding types of information that CFI Group may collect from the Site and the treatment of these personal information. This Policy will also provide you with instructions on what to do if you do not wish to share personal information with CFI Group when visiting its Site. For purposes of this Privacy Policy, personal information is information about you that is personally identifiable including but not limited to: name, age, personal identification information, address, e-mail address or phone number.

This Policy only applies to the Site and people that CFI Group employs or manages regarding the administration of the said Site. The CFI Group Website [www.cfifinancial.com](http://www.cfifinancial.com) is only intended for persons of legal trading age.

If someone under the legal investing age provides the Company with personal information by obtaining access in violation to the Site access restrictions and its terms of use which restricts such, CFI Group ask that his/her parent(s) or guardian(s) contact the Customer Service Department by e-mail at: [info@cfifinancial.com](mailto:info@cfifinancial.com). Upon receiving this request, CFI Group will promptly remove such information from the Company's records.

CFI Group Website may contain links to external websites and through the existence of these publicly available links, the Company does not indorse or take any responsibility regarding their privacy, practice or policies. This applies as well on any other information voluntarily provided by you.

### **1. Information, Collection and Use**

CFI Group does not collect personal information when visiting its Website or through its other online services, unless these information are provided by upon registration. However, CFI Group does collect aggregated information. Additionally, these information actively provided by individuals maybe recorded by CFI Group when using the Company's registration form, such as:

- a) Browser used,
- b) Internet IP address,
- c) Tracking Cookies,
- e) Date, time and duration of online activity.

All personal information provided to CFI Group through the Site is purely voluntary in nature. CFI Group will share this information with companies it hold participation in. If you do not want your information to be collected or shared, please do not submit such information to the Site. If you have already submitted personal information to the Company and wish to have them removed from the records, please contact CFI Group and send a request to [info@cfifinancial.com](mailto:info@cfifinancial.com).

When contacting us, we may ask you for information such as: the name and the company's name (if applicable), the address, the date of birth, the home address, the telephone, business and mobile numbers, as well as any other identifying information which may be required by CFI Group occasionally. Please note that upon contacting CFI Group, you are not considered by the Company as anonymous anymore.

Information about your transactions with CFI Group are collected, including information about your use of the Company's Site, the dates and times you have accessed the Website, the version of the terms of use and Disclaimer & Privacy Policy which you have accepted every time you log in and any other information freely provided, which CFI Group may choose to collect occasionally.

CFI Group may automatically receive and record information on its server logs from your browser, including your IP address, cookie information, and the page that has been requested.

CFI Group uses information for the following general purposes: fulfill clients' requests, improve the Company's products of services, for contest registrations and sweepstakes, for the submission of publications and/or advertisements, to provide information to third parties affiliated to CFI Group and to contact the clients.

By entering personal information into the Site, you acknowledge that you are of legal investing age in the jurisdiction in which the access to the Site was made.

This Privacy Policy was posted on the Site on September 29<sup>th</sup>, 2017 and is effective as of its posting. For any questions or comments regarding this Policy, please contact CFI Group by email, at: [info@cfifinancial.com](mailto:info@cfifinancial.com).

### **2. Cookies**

CFI Group may use web beacons to access CFI Group cookies inside and outside the Company's network of websites and in connection with the Site's Services. The Company may set and access CFI Group cookies on your computer.

Cookies are pieces of information that may track visitors' source, click source, search keywords, and many other information used to get to the Company's Website and user circulations to related web pages. Some web-based services require those cookies. Please note that we do not sell or distribute those confidential agreements to any other third party. Any information that the website may store in cookies, is used exclusively for internal purpose only. Information gathered may be shared with other entities within our group.

### **3. Changes to This Privacy Policy**

CFI Group may update this Policy occasionally. The Company may or may not provide its clients with notices, including those regarding changes to the agreement, by: e-mail, regular mail or postings on the Site.

### **4. Monitoring**

CFI Group will have the right to monitor live information for the client if he/she is chatting with the Company using the live chatting system, which will detect if the client already exists within the CRM system.

### **5. Security**

The CFI Group Website is relatively secured from several injections such as spams and many other illegal "Trojans" viruses that may result in any failures by using special encryption and special captcha prevention.

This being said, it is excluded that CFI Group can guarantee the security of all information and as such some residual risk still exists as it is the case while providing any information online. You consent to this risk by accessing our Site.

### **6. Disclaimer**

#### **6.1 Risk Warning**

Forex and Contracts of Difference (hereinafter referred as "CFDs") are leveraged products that incur a high level of risk and a small adverse market movement may expose the client to lose the entire invested capital. The possibility exists that you could sustain a loss in excess of your deposited funds even if a stop loss is used and therefore, you should not speculate with capital that you cannot afford to lose while being aware of trading risks. CFI Group provides general information that does not take into account your objectives, financial situation or needs. The content of this website must not be interpreted as personal advice. Please ensure that you understand the risks involved and seek independent advice if necessary.

#### **6.2 Nature of CFDs**

CFDs are agreements to exchange the difference in value of a particular instrument or currency between opening time of the agreement and closing time. CFDs allow the Company's Clients to replicate the economic effect of trading in particular currencies or other instruments without requiring actual ownership of those assets.

CFDs are derivative products traded off-exchange (Over-the-Counter - OTC); this means CFI Group is at all times the counterparty to the Client trades and any CFD trades entered into with the Company, can only be closed with us. Your ability to open and/or close trades is dependent on the availability of our trading platform.

You are not entitled to the physical delivery of the underlying instrument of the CFDs you are trading and have no rights in the underlying instrument.

CFDs fluctuate in value during the day; the price movements of CFDs are determined by a number of factors including but not limited to availability of market information.

#### **6.3 Market Commentary**

When deemed appropriate, CFI Group may, issue or distribute third party material, which contains information including but not limited to the conditions of the financial markets, posted through the website and other media and/or received by you. The material should be considered as marketing communication only and does not contain, and should not be construed as containing, investment advice and/or an investment recommendation and/or, an offer of or solicitation for, any transactions in financial instruments; any decision to enter into a specific transaction shall be made by the Clients following an appropriateness assessment of their trading knowledge and experience. CFI Group shall not be responsible for any loss arising from any investment based on any recommendation, forecast or other information provided. Any opinions, news, research, analyses, prices, or other information contained on this website are provided as general market commentary, and do not constitute investment advice. CFI Group will not accept liability for any loss or damage, including without limitation to, any loss of profit, which may arise directly or indirectly from use of or reliance on such information. The contents of any report provided should not be construed as an expressed or implied promise, as a guarantee or implication that Clients will profit from the strategies herein, or as a guarantee that losses in connection therewith can, or will be limited. CFI Group does not provide investment, financial, legal, tax, regulatory or other advice relating to investments or trading CFDs. Any material or information or other features, which may be provided to you through our website, trading platforms, marketing or training events, is generic and shall not be treated as advice appropriate for you or based on a consideration of your personal situations. You should seek independent professional advice from a suitably qualified advisor, if necessary, prior to engaging in trading CFD with us.

#### **6.4 Internet Trading Risks**

There are risks associated with utilizing an Internet-based deal execution trading system including, but not limited to, the failure of hardware, software, and Internet connection. Since CFI Group does not control signal power, its reception or routing via Internet, configuration of your equipment or reliability of its connection, we cannot be liable for communication failures, distortions or delays when trading via the Internet. CFI Group employs backup systems and contingency plans to minimize the possibility of system failure, and trading via telephone is available.

#### **6.5 Accuracy of Information**

The content on this website is subject to change at any time without notice, and is provided for the sole purpose of assisting CFI Group traders to make independent investment decisions. CFI Group has taken reasonable measures to ensure the accuracy of the information on the website. However, CFI Group does not guarantee the accuracy of the information, and will not accept liability for any loss or damage that may

arise directly or indirectly from the content or your inability to access the website, for any delay in or failure of the transmission or the receipt of any instruction or notifications sent through this website.

#### 6.6 Distribution

This site is not intended for distribution, or any use by, any person in any country where such distribution or use would be contrary to local law or regulation. None of the services or investments referred to in this website is available to persons residing in any country where the provision of such services or investments would be contrary to local law or regulation. It is the responsibility of visitors this website to ascertain the terms and comply with any local law or regulation to which they are subject.

#### 7. Contact

For any further information required or requests you may have, please feel free to contact us at: [info@cifinanciali.com](mailto:info@cifinanciali.com).