



kowela

1. Information and Records

- 1.1. This Privacy Notice describes how we obtain, use, and disclose information on our website, mobile applications, platforms, and other services. We collect and keep a record of your information that you provide us directly, including, without limitation, when you:
 - Register an account on our website.
 - Fill out a form.
 - Participate in our interactive features such as contests and promotions.
 - Conduct an attempted or successful financial transaction.
 - Avail or purchase any of our services or products.
 - Connect with us through our available means of communication such as phone calls, emails, live chat, and social media platforms.
- 1.2. The basic information we may collect from you includes your full name, email, and contact number, which we may use to create, maintain and identify your account. We may also use your contact information to provide you with our offered services. You agree that additional information and documentation are required to complete your profile and account verification. This includes, without limitation, your:
 - Date of birth
 - Complete address and residency information
 - Nationality and citizenship information
 - Employment information such as occupation and source of income
 - Financial capabilities
- 1.3. For us to provide the appropriate services and trading portfolio, you agree to disclose your investing experience and financial information, such as your financial objectives, investment portfolio, source of investments, and other information as may be required to complete your portfolio. For further identification, we may require you to provide copies of identification documents such as:
 - Passport and other identification cards and documents, including license and national ID
 - Proof of residency, including utility bill and bank statement
 - · Copies of the cards used to fund your account

2. Use of Information

- 2.1. You acknowledge our internal procedures and execution venues which may change occasionally. We may consider using the regulated markets, multilateral trading facilities, systematic internalizing, or other third-party financial institutions as a trading venue. Orders and trades may be disclosed to the relevant venue upon execution of the order.
- 2.2. Some Trading Instruments may be unavailable to some Clients for distinct reasons such as due to your account type, the status or condition of your trading account, or because of standard policies in the financial market.

3. Use of Cookies and the Website

- 3.1. You accept that we may automatically collect your log information, including the pages you visit and the time of your visit, your IP address, other network identifiers, and the referral page before your access to our website. We may also collect the information of your devices, such as the type of browser and device that you use, including the version and mobile network identification. Your used device might also ask permission to enable your location settings.
- 3.2. You acknowledge that our website uses "Cookies" that automatically obtains data information to improve our services and your use and experience. The use of "Cookies" can also help the effectiveness of our campaigns and to see which areas and features of our website and services have the most count visits, including which ones are used best. All information collected will help us monitor the activities, including potential abuse of our services and identification of illegal activities. You agree that the information we collect from you can also be used as acceptable proofs for investigations and legal proceedings in compliance with relevant court orders.

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Risk Disclaimer: Some market products may not be appropriate for all types of investors. Trading with market products is associated with risks and the possibility to affect or lose investment capital. More than 70% of retail investor accounts lose capital when trading with derivatives. All users must understand and agree to the risks involved before using the services of Kowela.com, and whether they can afford to take the high risk of losing capital.

4. Social Trading Features

- 4.1. You acknowledge that if you have used one of our applications provided through third-party platforms such as social media networks and websites, our application may access your social network account and general information. This may include your name, username, display photo, gender, networks, user ID, list of friends, and other information authorized to be accessed according to your network settings. You accept that access some featured access, including data collection and, may be beyond our control and is a part of the privacy policy of such network.
- 4.2. Further to the services we provide, Clients can access our real-time social trading platform that integrates rich community and social features into the trading platform. Using our Services constitutes your agreement and acknowledgment that your general information shall be considered non-confidential and non-proprietary information
- 4.3. As part of our traders' network, Clients who opt to be a part of the community can share their strategies and performance with other Clients. The amount being traded is never disclosed, and participants are required to agree to be a part of the network and share their strategies and performance.
- 4.4. If the Client uses any information provided in the social trading features to his/her trades or investments, he/she is solely responsible for the outcome, regardless if such outcome is to his/her advantage or disadvantage.

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