

Save In Gold
Data Privacy Policy

Data Privacy Policy

Our Privacy Policy below describes in detail how Save in Gold handles the collection, management, and protection of all confidential user information.

Introduction

Your privacy is very important to us. We are committed to protecting and respecting your personal data. This Privacy Policy describes what types of personal data we collect about you when you choose to use our services, how we will use your personal data, when and with whom we share it and how we will keep it safe. It also details your rights in respect of our processing of your personal information and how you may exercise them. Please take the time to read and understand this policy.

We may make changes to this Policy from time to time and it is important that you check this Policy for any updates. Any personal information we hold will be governed by the current privacy policy at the given time. If we make changes, we consider to be important, we will communicate them to you.

Please note that this notice is addressed to customers and potential customers. If you are a Save in Gold employee, a contractor to Save in Gold or a third-party service provider, your personal information will be used in connection with your employment contract, your contractual relationship or in accordance with our separate policies which are available by contacting us.

Any reference to 'us', 'our', 'we' or 'Save in Gold' in this privacy notice is a reference to each group company within the Save in Gold as the context requires unless otherwise stated.

Similarly, any reference to 'you', 'your', 'yours' or 'yourself' in this privacy notice is a reference to any of our customers and potential customers as the context requires unless otherwise stated.

By accessing our websites, including using any of the communication channels to contact us, we consider that you have read and understood the terms of this notice and how we process any information you disclose to us including personal data prior to becoming a client. Once you open an account with us you agree that this notice, including any amendments, will govern how we collect, store, use, share and in any other form process your personal data and your rights during our business relationship and after its termination.

Who are we?

This privacy notice applies to the processing activities of the following data controller entities within the Save in Gold, which are:

Save in Gold, a company registered in Dubai Integrated Economic Zones Authority with registration number (28348) with registered office at 28348 – 001, Dubai Silicon Oasis, DDP, Building A1, Dubai, United Arab Emirates.

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 the following but not limited to:

- Full name of the Client including any alias;
- Date and place of birth;
- Nationality and dual nationality status;
- Gender;
- Passport;
- Contact details (telephone number and email address)
- Signature;
- Current residential address-and previous address If applicable
- Valid documentary evidence for proof of address (such as utility bills, tenancy contract etc.); and
- Government-issued ID or other proof of their identity.

- Driver’s license details;
- National identity card details;
- Photograph identification cards;
- Visa information; and
- Payment card information;
- Primary account number (PAN);
- Tax information (Taxpayer identification number); and
- Details and proof of income / funds/ wealth – salary certificate, SOA, pay slips for the last 3 months.
- Employment status;
- Name of the employer;
- Office location;
- Job title; and
- Your feedback on surveys;
- Information provided to our support team;
- Information shared through public social networking posts;
- Authentication data;
- Security questions;
- User identification information for Account access;
- Other data collected via cookies and similar technologies; and
- We shall collect data on any association with known or suspected criminal individuals, entities or events;
- Data relating to the perceived risk of an individual being involved with crime; and
- Other personal data necessary for purposes of the prevention of fraud, misuse of services, or money laundering, or the prevention or detection of crime.
- Location data
- IP address, device specifications and other information relating to your investing experience
- Correspondence
- Details of your visits to our Website or our Apps including, but not limited to, traffic data, location data, weblogs and other communication data.

Use of Personal Information:

We may use your Personal Information for:

- Responding to queries and providing requested services
- Record-keeping, analysis, reporting, and research
- Network and information security
- Notifying about service changes
- Investigating complaints and disputes
- Customizing the Website for improved user experience
- Hosting, maintaining, and supporting Website operations
- Fraud detection, crime prevention, and risk management
- Business and disaster recovery
- Document retention, storage, and database management

We use cookies to store and collect information about your use of our Website. Cookies are small text files stored by the browser on your equipment’s hard drive. They send information stored on them back to our web server when you access our Website. These cookies enable us to put in place personal settings and load your personal preferences to improve your experience. You can find out more about our cookies on our “Cookies Policy” available on our Website.

We are required by law to identify you if you are opening a new account or adding a new signatory to an existing account. Anti-money laundering laws require us to sight and record details of certain documents (i.e. photographic and non-photographic documents) to meet the standards, set under those laws.

Identification documentation, as required under anti-money laundering legislation or other legislation relevant to the services we provide to you includes:

We obtain this information in a number of ways through your use of our services and websites, the account opening applications, our demo sign up forms, webinar sign up forms, website cookies and similar tracking technology built into our Websites and Apps, subscribing to news updates and from information provided in the course of our ongoing relationship.

We may also collect this information about you from third parties either through bought-in third party marketing lists, publicly available sources, social media platforms, introducing brokers and affiliates, bankers and credit card processors, subscription-based intelligence databases and other third-party associates.

We may ask for other personal information voluntarily from time to time (for example, through market research, surveys or special offers). If you choose not to provide the information, we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us. Such telephone conversations may be recorded without the use of a warning tone or any other further notice.

For account deactivation or deletion, you may contact us on this email info@saveingold.ae where you can submit the deletion/deactivation request.

Further, if you visit any of our offices or premises, we may have CCTV which will record your image.

SHARING INFORMATION WITH THIRD PARTIES

1. Service Providers:

We share Personal Information with carefully selected service providers, bound by contracts to process data only for specified services and maintain security measures.

***2. Other Third Parties:**

Personal Information may be shared with accountants, auditors, lawyers, or as required by legal obligations, court orders, or government regulations. Social media sharing buttons on the Website do not transmit Personal Information to us.

When and how do we obtain your consent?

We may process your personal data for one or more lawful bases of processing (“Lawful Basis”) depending on the specific purpose for which we are using your data.

The Lawful basis are the following:

- to perform our contractual obligations towards you
- to be compliant with the legal and regulatory requirements
- to pursue our legitimate interests

Where our use of your personal information does not fall under one of these three Lawful basis we require your consent. Such consent shall be freely given by you and you have the right to withdraw your consent at any time by contacting us using the contact details set out in this privacy notice or by unsubscribing from email lists.

We may use personal data provided by you through our website or otherwise and personal data provided during our business relationship to communicate with you for marketing promotional purposes as well as to provide you with market news and analytical reports. The channels used for such communications may include calling you, sending emails, notifications through your online account portal and SMS notifications including push notifications. You have the right to opt out by using your online account portal or by sending an email to us, at info@saveingold.ae using the registered email address you disclosed to us, in case you do not have access to your online portal account, or one has not been provided to you for any reason.

Management of personal information.

We are committed to safeguarding and protecting personal data and will implement and maintain appropriate technical and organisational measures to ensure a level of security appropriate to protect any personal data provided to us from accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to personal data transmitted, stored or otherwise processed.

We have appointed a Data Protection Officer to ensure that our management of personal information is in accordance with this privacy notice and the applicable legislation. Personal Information is treated confidentially and not commercially distributed, except to service providers for specified purposes.

How do we store personal information and for how long?

We hold personal information in a combination of secure computer storage facilities and paper-based files and other records and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure. Personal Information is retained as long as necessary for the intended purpose(s), complying with legal obligations, potential disputes, and data protection guidelines.

When we consider that personal information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

However, we may need to maintain records for a significant period of time. For example, we are subject to investment services and anti-money laundering laws which require us to retain copies and evidence of the actions taken by us in regard to your identity verification, sources of incomes and wealth, monitoring of your transactions, telephone, chat and email communications, orders and trades history, handling of your complaints and records that can demonstrate that we have acted in line with regulatory code of conduct throughout the business relationship. These records must be maintained for a period of six years after our business relationship with you has ended or even longer if we are asked by our Regulators.

Personal data provided by you as a prospective client during account opening registration in case the registration was never completed or your account opening application was rejected, will be maintained for six months unless there is a regulatory reason requiring us to keep it for a longer period of time.

Where you have opted out of receiving marketing communications, we will hold your details on our suppression list so that we know you do not want to receive these communications.

In the event of transfer of personal data to a recipient located in a jurisdiction outside the country/jurisdiction of operation, Save in Gold will ensure that the jurisdiction falls under the category of jurisdictions with adequate level of protection. The adequacy of the level of protection ensured by laws to which the recipient is subject shall be assessed in the light of all the circumstances surrounding a Personal Data transfer operation or set of Personal Data transfer operations, including, but not limited to:

- a. the nature of the Personal Data;
- b. the purpose and duration of the proposed Processing operation or operations;
- c. if the Personal Data do not emanate from the company's jurisdiction, the country of origin and country of final destination of the Personal Data; and
- d. any relevant laws to which the Recipient is subject, including professional rules and security measures.

Your rights

Please note that these rights do not apply in all circumstances. You are entitled to:

- (a) request access to your personal data (commonly known as a "data subject access request");
- (b) request correction of the personal data that we hold about you;
- (c) request erasure of your personal data. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request;

(d) object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms;

(e) request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:

if you want us to establish the data's accuracy;

where our use of the data is unlawful, but you do not want us to erase it;

where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or

you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it;

(f) request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information (i.e. not to hard copies) which you initially provided consent for us to use or where we used the information to perform a contract with you; and

(g) withdraw consent at any time where we are relying on consent to process your personal data.

Please complete the personal data request by email using the registered email address you disclosed to us, to the following email address: info@saveingold.ae

We try to respond to all requests within 1 (one) month. Occasionally, it may take us longer than 1 (one) month if your request is particularly complex or you have made a number of requests. In this case, we will notify you within 1 (one) month of the receipt of your request and keep you updated.

We may charge you a reasonable fee when a request is manifestly unfounded, excessive or repetitive, or we receive a request to provide further copies of the same data. In this case we will send you a fee request which you will have to accept prior to us processing your request. Alternatively, we may refuse to comply with your request in these circumstances.

What if you have a query or a complaint?

If you want to exercise your rights, please contact us by email at info@saveingold.ae using the registered email address you disclosed to us.

We try to respond to all requests within 1 (one) month. Occasionally, it may take us longer than 1 (one) month if your request is particularly complex or you have made a number of requests. In this case, we will notify you within 1 (one) month of the receipt of your request and keep you updated.

