PRIVACY POLICY

Address: Haldenstrasse 5, 6340, Baar
Company number: CHE-112.682.493

©Balios AG | All rights

1. INTRODUCTION

Balios AG (the "Company") is a Private Company. The address of the Company's registered office at Haldenstrasse 5, 6340, Baar with
Unique Company number: C H E - 1 1 2 . 6 8 2 . 4 9 3 .

2. SCOPE OF THE PRIVACY POLICY

The scope of this Privacy Policy is to provide you (the data subject) with information on how Sterwen SA collects and uses information through its site.This Privacy Policy does not apply to websites operated by other organizations or third parties . By registering with or accessing the C o m p a n y website you consent to the collection ,use, and processing of your personal data.

3.COMMITMENT

Balios AG respects the privacy of any user that accesses its website (s). We are ommitted to taking all reasonable steps to safeguard the personal data of any existing or prospective clients, applicants, and visitors.

4. INFORMATION WE COLLECT

Throughout our cooperation, we collect information directly from you through any correspondence made with us by phone, email, or other means, including information you enter when registering to use our website or mobile app, subscribing to our service, or engaging in any activities carried out on our website or connected applications. The information we collect may include, but is not limited to, your first and last name, email address, country and city of residence, phone number, social media profile details, IP address, nationality, tax identification number, date of birth, residential address, bank details, financial situation, employment status, trading activity, transaction history, and account balance information ("Personal Data").

We are also required by law to collect certain Know Your Client ("KYC") documentation to verify your identity. KYC documents may include, but are not limited to:

a. Proof of identity (e.g. ID/Passport, driving license)
b. Proof of address (e.g. Utility bill, driving license);
c. Proof of credit card statement (e.g. Bank Statement)

©Balios AG | All rights reserved

7. DISCLOSURE OF YOUR PERSONAL DATA

We disclose and/or share your personal data when necessary to provide our services or conduct our business operations. When sharing personal data, we do so in accordance with applicable data privacy laws and our internal security standards. We do not sell personal data or client databases that we collect. Furthermore, we do not distribute or transfer any client data to unauthorized third parties or non-affiliated entities.
Below are the parties with whom we may disclose and/or share personal data:

a. Our Third-Party Providers:

The Company is supported by third-party providers and service providers. We may disclose data to these providers if necessary for business purposes. In such cases, we require confidentiality agreements, and any disclosed data is shared strictly on a “need-to-know” basis and solely for the provision of our services to you. These services may include cooperation with financial institutions, such as banks and payment processing providers, promotional functions, direct marketing services, software system and platform support, cloud hosting services, advertising (including affiliate advertising), and data analytics.

b. Regulatory Disclosure:

We may share and/or disclose personal data to third parties for legal reasons if required, in order to comply with legal obligations, including but not limited to law enforcement agencies and other public authorities.

c. Affiliate Marketing:

We have an affiliate marketing program called Forex Affiliate/Balios AG, which is a commercial arrangement where third parties promote Sterwen and its products and services in return for a fee. Please note, we do not share your personal data with these third parties.

©Balios AG | All rights reserved

8. DATA SECURITY

Your security and data protection are of utmost importance to us. All information you provide to us is stored on our secure servers, where it is protected by our comprehensive, modern, and well-maintained data security infrastructure. We safeguard your information by utilizing advanced data security technology, including but not limited to firewalls, encryption, access controls, physical security measures, physical and logical network separation, technology audit tools, and appropriately administered and monitored internal roles and procedures.

Unfortunately, the transmission of information via the Internet is not entirely secure. However, we take all reasonably necessary steps to ensure that your personal data is kept secure and protected in accordance with our legal obligations and standards. If secure handling is not possible, for instance, when we are required by law to disclose data, we ensure that the sharing of data complies with all legal requirements.

9. COOKIES

Cookies are small text files that are sent to and stored on your device (e.g., desktop, laptop, smartphone, tablet, or phablet) when you access the internet or visit a website or page. Cookies enable a website to recognize a user's device. The primary purpose of cookies is to enhance and simplify the user's experience.

10. MARKETING

We may collect personal information through social media platforms when you interact with us on one of our social channels, via our apps, or from other sources such as public databases, joint marketing partners, social media platforms, and individuals you are connected with on social media, as well as from other third parties.

We may send you information via SMS, push notifications, email, in-app notifications, or contact you by telephone or other means to provide updates on our products, services, training, and offers that may interest you.

If you receive email communications from us regarding the market or your activity on the platform and wish to stop receiving such communications, you may opt out by clicking the unsubscribe link at the end of each email or notifying the staff member who contacted you. We will ensure that you no longer receive such information.

If you have any further questions, please contact us.

©Balios AG | All rights reserved

11. CHANGES TO PRIVACY POLICY

Any changes we make to our Privacy Policy in the future will be posted on our website. Where appropriate, you will be notified by email and/or when you next start the app or log onto the site. The new terms may be displayed on-screen, and you may be required to read and accept them to continue using the app or services.

Please note that we reserve the right to amend, revise, modify, and/or change our Privacy Policy at any time.

12. SOCIAL MEDIA AND PROMOTIONS

We may collect personal information through social media sites when you interact with us on one of our social channels, via our apps, or from other sources, such as public databases, joint marketing partners, social media platforms, individuals you are connected with on social media platforms, and other third parties.

13. OUR COMMUNICATION WITH YOU

You can contact us at any time with questions or concerns. We will notify you separately (likely with a pop-up notice) if we process your personal data for any purpose other than those outlined in this Privacy Policy. If required, we will request your consent.

You can control what communications you receive from us and how we use your information.

You have the right to request the erasure or deletion of your personal data (“right to be forgotten”) when there is no valid reason for us to continue processing it. However, please note that we may not always be able to comply with your request for erasure due to specific legal obligations. If this is the case, we will notify you of the reasons at the time of your request. As an authorized firm, we are required to retain certain data for a maximum of seven years.

You are also entitled to:

- Request a copy of your personal data that we hold.
- Modify or update your personal data at any time.

If you have any questions, please do not hesitate to contact us.

©Balios AG| All rights reserved

Trade Responsibly

Balios AG does not provide investment advice or recommendations on suitability of any financial products mentioned in this communication, email, or on its affiliated websites. The information shared does not consider your personal investment objectives, financial circumstances, or specific needs. You should carefully evaluate whether these products are appropriate for you, taking into account your goals, financial situation, and risk appetite.

We encourage you to review the Client Agreement in detail before making any decision regarding Balios AG 's financial products.

Please note that trading carries a significant risk of loss and may not be suitable for every investor. Only invest funds that you can afford to lose.

Verium provides investment services in Contracts for Difference (CFDs) on forwards. This instrument is not included in Schedule 1 of the Securities Act and is therefore not regulated under a Securities Dealer License.

PRIVACY POLICY

ADDRESS: Haldenstrasse 5, 6340, Baar

©Balios AG | All rights reserved