

## PRIVACY POLICY

This Privacy Policy (further in the text - the Policy) has been prepared by Fast Invest Ltd. (further in the text - the Company we, us, our) to meet the requirements of the Regulation (EU) 2016/679 of The European Parliament and of The Counsel of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), (further in the text - Regulation) and it only relates to the protection of natural persons in relation to the processing of personal data is a fundamental right.

### 1. CONTENT

The Policy is only applicable to [www.fastinvest.com](http://www.fastinvest.com) (further in the text - the Website) or Fast Invest App (further in the text - the App) and does not relate to data, which emanates from companies or other entities. This Policy (together with our other documents) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data.

We, “Fast Invest” Ltd., company code: 08338389, contact number: +44 203 807 4411, e-mail: [support@fastinvest.com](mailto:support@fastinvest.com), company address: Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ,

We, “Fast Invest” Ltd., are processor, which processes personal data on behalf of the controller, and we determinate purposes and means for this. We are responsible for your personal data and we are registered with the Information Commissioner's Office with reference number: ZA163174.

The protection afforded by this Regulation should apply to natural persons, whatever their nationality or place of residence, in relation to the processing of their personal data. This Regulation does not cover the processing of personal data which concerns legal persons and in particular undertakings established as legal persons, including the name and the form of the legal person and the contact details of the legal person.

### 2. DEFINITIONS

1. In this Policy ‘controller’ means the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data; where the purposes and means of such processing are determined by Union or Member State law, the controller or the specific criteria for its nomination may be provided for by Union or Member State.
2. In this Policy ‘processor’ means a natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller.
3. In this Policy ‘Processing’ means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval,

consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

4. In this Policy 'Profiling' means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyze or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behavior, location or movements.
5. In this Policy 'Recipient' means a natural or legal person, public authority, agency or another body, to which the personal data are disclosed, whether a third party or not. However, public authorities which may receive personal data in the 4.5.2016 EN Official Journal of the European Union L 119/33 framework of a particular inquiry in accordance with Union or Member State law shall not be regarded as recipients; the processing of those data by those public authorities shall be in compliance with the applicable data protection rules according to the purposes of the processing;
6. In this Policy 'Third party' means a natural or legal person, public authority, agency or body other than you, controller, processor and persons who, under the direct authority of the controller or processor, are authorized to process personal data;
7. In this Policy 'Consent' of you means any freely given, specific, informed and unambiguous indication of your wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal data relating to him or her.
8. In this Policy 'personal data breach' means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, personal data transmitted, stored or otherwise processed.
9. In this Policy 'supervisory authority' means an independent public authority which is established by a Member State pursuant to Article 51.
10. In this Policy 'personal data' means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

### **3. PRINCIPLES**

1. Your Personal data is handled in a lawful, fair and transparent manner.
2. We ask Your Personal data, which is adequate, appropriate and necessary for processing (data minimization principle).
3. Please be informed, that your personal data is collected and processed in order to ensure the proper security and confidentiality of personal data.
4. The processing of your data is through appropriate technical and organizational measures. This will assure proper security of personal data, including protection against unauthorized processing, accidental loss, destruction or damage.

#### 4. COOKIES

1. We use cookies to distinguish you from other users of the Site. This helps us to provide you with a good experience when you browse our Site and also allows us to improve our Site. For detailed information on the cookies we use and the purposes for which we use them, see our cookie policy.

#### 5. INFORMATION WE COLLECT ABOUT YOU

1. **We collect and process your personal data** that you could use our services safely and to avoid the loss of your personal data, identity theft, fraud, and all other negative consequences. We also collect your personal data so that we can communicate with you regarding the quality of the services provided. We reserve the right to take reasonable steps to authenticate your identity with respect to any such request or other enquiry.
2. **We inform you that we collect and manage your personal data only on the legal basis** which is Regulation Article 6 part 1 (a) point: the data subject has given consent to the processing of his or her personal data for one or more specific purposes.
3. **We shall process your personal data only when receive your consent** to processes your personal data for one or more specific purposes.
4. **We inform you, that if you agree with our Privacy Policy**, this means that you give us your permission to collect and process the data of you on the basis of consent.
5. **We inform you that you have the right to cancel your consent at any time.** We inform that you may at any time to check your account and choose what your personal data we can process.
6. **Cancellation of consent does not affect the processing of consent-based data.**
7. **We may collect and process the following data about you:**

Information you give us about you by filling in forms on the Site (or App), or by corresponding with us (for example, by e-mail or via the chat functions on the Site (or App)). It includes information you provide when you register to use our platform, subscribe to any of our services, participate in discussion boards or other social media functions on the Site, enter a competition, promotion or survey and when you report a problem with the Services, or the Site. If you contact us, we will keep a record of that correspondence.

The information you give us may include your name, address, date of birth, e-mail address, phone number, the Device's phone number, username, crypted password and other registration information, financial, details of your bank account including the bank account number, identification document numbers, copies of identification documents (for example, passport, driving license and utility bill) personal description and photograph and any other information you provide us in order to prove your eligibility to use our services.

Information we collect about you and your device. Each time you visit our Site we will automatically collect the following information:

- (a) Technical information, including the internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform, device information (for example, your Device's IMEI number, the MAC address of the Device's wireless network interface, or the mobile phone number used by the Device)"Device Information";
  - (b) Information about your visit, including the full uniform resource locators (URL), clickstream to, through and from our site (including date and time), services you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page, device information, referral information;
  - (c) We use GPS technology and your geolocation (IP address) to determine your location. This is used to prevent fraud.;
  - (d) Information to help us deliver our service to you. We work closely with third parties in order to help us deliver our Service to you. These third parties are business partners (such as those we partner with to offer additional Services), sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers, fraud prevention agencies, customer service providers and developers.
- 8. The controller does not control any personal data revealing** racial or ethnic origin, political opinions, religious or philosophical beliefs or membership of trade unions, as well as genetic data, biometric data for the purpose of specifically identifying a natural person, health data, or data on sex life and sexual orientation of a physical person.
- 9. We inform you of your personal data retention period.** Your personal data retention period is not determined by the exact calendar date, but determined according to the following criteria: Your personal data is stored until Fast Invest Ltd. carries on its business and (or) according to legal obligations to which the data processor and or controller is subject to. There are active contracts between you and the controller, Fast Invest Ltd.
- 10. Personal data recipients or their categories.** We will disclose the data we collect from you to data recipients who use personal data in delivering their services to us, they use data securely and confidentially and under strict contractual controls in accordance with data protection laws and enforced by Fast Invest Ltd:
- (a) Fraud prevention agencies;
  - (b) Cloud storage providers;
  - (c) Banking and financial services partners;
  - (d) Advertisers and analytics providers
  - (e) Companies within the Fast Invest Ltd group.
- 11. Third party services partners.**
- 1) We may share your data in order to provide certain services to you upon your request. You can withdraw your consent at any time by contacting support, however please be aware that this may impact your ability to use such services going forward. Please remember that when we share your data with our partners in such instances that you will also be subject to our partner's privacy policy as well.

2) From time-to-time, we may partner with certain third parties in order to offer you co-branded services or promotional offers. In order to provide these services to you and to allow us and any associated third party to optimize their/our offering to you, we will share some of your personal data with such third parties. We will obtain your express opt-in consent before we share your personal data with any company outside the Fast Invest group of companies for these purposes.

3) You can withdraw your consent at any time after giving your explicit opt-in consent by contacting support chat and letting us know.

- 12. In accordance with Article 13 of the Regulation 1 d (f)**, we inform you that, as a controller, we do not intend to transfer your personal data to third countries and / or international organizations.
- 13. Submitting your personal data** is a compulsory step that you have to make to provide our services. If you do not provide your personal data, we inform you that you will not be able to log in and use our platform.
- 14. We note that if, as a data processor, we continue to process your personal data for a purpose other than** that for which personal data was collected earlier, we will provide you with information about that other purpose and any other relevant additional information, as described in Rule 13 of Regulation, before further processing the data.
- 15. Every time we contact you for marketing purposes** we will give you the opportunity to opt out of receiving further marketing materials. We may contact you by post, e-mail, SMS message or telephone. If you wish to opt-out of receipt of these marketing communications from us at any time you may do so by sending an email to us at [support@fastinvest.com](mailto:support@fastinvest.com). If you opt-out of our use of your data for marketing purposes, we will honor such choice once we have had a reasonable opportunity to process your request and enter your details onto a marketing suppression list. We will obtain your express opt-in consent before we share your personal data with any company outside the Fast Invest group of companies for marketing or promotional purposes.
- 16. Our Website may**, from time to time, contain links to and from the websites of our advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

## **6. SPECIFIC PURPOSES FOR WHICH WE WILL USE YOUR PERSONAL DATA**

### **1. Your data is collected and processed for the following specific purposes:**

- (a)** Your personal data is collected and processed in order to access and use the funding platform.
- (b)** To provide the Fast Invest Services, to carry out our obligations arising from any transactions you enter into with us.
- (c)** To combat against fraud, to verify your identity to protect against fraud, comply with financial crime laws and to confirm your eligibility to use our products and services.
- (d)** To help market and provide new products and services that interest you. To provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about.

- (e) To measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you.
- (f) To keep the Fast Invest Services up and running. To administer our Site for internal operations, including troubleshooting, data analysis, research, statistical and survey purposes, to ensure that content from our site is presented in the most effective manner for you and for your computer. To allow you to participate in interactive features of our service, when you choose to do so. To notify you about changes to our service and as part of our efforts to keep our Site safe and secure.
- (g) Facilitate social interactions. To facilitate social interactions through our services and to make you aware if any of your contacts who are Fast Invest Users and have location services enabled, are in the same area as you and to make you aware if any of your contacts who are Fast Invest Users have utilized any of Fast Invests products or features.
- (h) To provide location-based Services. To deliver relevant advertising to you, for example, information on nearby merchants. To protect against fraud and to make you aware if any of your contacts, who are Fast Invest Users and have location services enabled, are in the same area as you.
- (i) That we could communicate with you in the process of cooperation.
- (j) To comply legal obligations: react to a procedural act or an enforceable government request;
- (k) Use of your data for marketing purposes.
- (l) Realization of the security purpose, when your personal data is collected and processed, because of the use of your data in the operations on the financing platform, financing transactions on the outside of the platform, execution of bank orders.

**2. Consent was not given freely if it is not permitted** to give individual consent to separate personal data processing operations. You in electronic form, indicate the individual purposes for which data you authorize the processing personal data.

**3. We inform you that silence**, pre-marked boxes or omissions are not considered as consent.

**4. Submitting your personal data to us is a requirement** that is necessary for you to use our services safely. In addition to your personal data, you would not be able to use our managed financing platform, because your personal data is needed to identify you, to create a basket of money, to return your profit, etc.

## 7. YOUR LEGAL RIGHTS

- 1. Controller creates favorable conditions to you to use your rights** under Regulation. Unless Controller proves that he is not in a position to identify the identity of the data subject.
- 2. The data controller within one month from receipt of your request shall provide you information** on actions taken upon request in accordance Articles 15 to 22 of the Regulation. This period may be extended up to two months, depending on the complexity and the number of requests. The controller shall, inform you about such extension.
- 3. Controller have to provide your requested information for free.** Information provided to you is free. Unless your requests are disproportionate or in particular because of duplicate content, the controller may:
  - (a) charge a reasonable fee, or
  - (b) may refuse to act on request.

4. **Your right to erasure ('right to be forgotten').** You shall have the right to obtain from the controller the erasure of personal data concerning him or her without undue delay and the controller shall have the obligation to erase personal data without undue delay where one of the following grounds applies:
  - (a) the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
  - (b) you withdraw consent on which the processing is based according to point (a) of Article 6(1), or point (a) of Article 9(2), and where there is no other legal ground for the processing;
  - (c) you object to the processing pursuant to Article 21(1) and there are no overriding legitimate grounds for the processing, or you object to the processing pursuant to Article 21(2);
  - (d) the personal data have been unlawfully processed;
  - (e) the personal data have to be erased for compliance with a legal obligation in Union or Member State law to which the controller is subject;
  - (f) the personal data have been collected in relation to the offer of information society services referred to in Article 8(1).
5. **Where the controller has made the personal data public and is obliged pursuant to paragraph 7.5. to erase the personal data, the controller, taking account of available technology and the cost of implementation, shall take reasonable steps, including technical measures, to inform controllers which are processing the personal data that the data subject has requested the erasure by such controllers of any links to, or copy or replication of, those personal data.**
6. **Your right to erasure is not allowed, if the processing is necessary:**
  - (a) in order to exercise the right to freedom of expression and information;
  - (b) in order to comply with the law of the Union or a Member State which applies to the controller, the legal obligations which are required to process the data or in order to carry out a task performed in the public interest or in the exercise of public authority entrusted to the controller;
  - (c) on grounds of public interest in the field of public health;
  - (d) for archival purposes in the public interest, for scientific or historical research purposes or for statistical purposes, in accordance with Article 89 (1) of the Regulation. The specified rights may become impossible or it may significantly impede the achievement of the objectives of that management; or
  - (e) for the purpose of claiming, enforcing or defending legal requirements.
7. **Your right to rectification.** You shall have the right to obtain from the controller without undue delay the rectification of inaccurate personal data concerning you. Taking into account the purposes of the processing, you shall have the right to have incomplete personal data completed, including by means of providing a supplementary statement.
8. **Right of access by the data subject.** The data subject shall have the right to obtain from the controller confirmation as to whether or not personal data concerning him or her are being processed, and, where that is the case, access to the personal data and the following information.
9. **Right to data portability.** You shall have the right to receive the personal data concerning you, which you have provided to controller, in a structured, commonly used and machine-

readable format and have the right to transmit those data to another controller without hindrance from the controller to which the personal data have been provided.

- 10. Right to lodge a complaint with a supervisory authority.** Without prejudice to any other administrative or judicial remedy, you shall have the right to lodge a complaint with a supervisory authority, in particular in the Member State of your habitual residence, place of work or place of the alleged infringement if you consider that the processing of personal data relating to you infringes this Regulation.
- 11. You have the right to take effective remedies** if you consider that your rights established by this Regulation have been violated and receive compensation from the data controller or processor for the damage suffered.
- 12. You shall have the right to withdraw your consent at any time.** The withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal. Prior to giving consent, you shall be informed thereof. It shall be as easy to withdraw as to give consent.
- 13. Right to restriction of processing.** You have the right to obtain from the controller restriction of processing where one of the following applies:
  - (a) the accuracy of the personal data is contested by the data subject, for a period enabling the controller to verify the accuracy of the personal data;
  - (b) the processing is unlawful and the data subject opposes the erasure of the personal data and requests the restriction of their use instead;
  - (c) the controller no longer needs the personal data for the purposes of the processing, but they are required by the data subject for the establishment, exercise or defense of legal claims;
  - (d) you have objected to processing pursuant to Article 21(1) pending the verification whether the legitimate grounds of the controller override those of the data subject.
- 14. The right to not only apply automated data processing to you.** We inform you that automated decision-making, including profiling, is used to generate your personal data. However, this is not the only way on which decisions are made against you, because your personal data is being reviewed and the responsible employee is manually processing the data.
- 15. Your right to be informed.** The controller shall inform the data subject about the breach of personal data security.
- 16. All information of interest to you is provided in writing** or by other means, including, if necessary, in electronic form. At your request information may be given verbally if the identity of the data subject is proved by other means.
- 17. Controller have obligation to notify the correction or deletion of personal data** or restriction of processing of data. Upon request by the data subject, the controller shall inform the data subject about those recipients of the data.
- 18. If controller has reasonable doubts about your identity,** controller may request the additional information to confirm your identity.
- 19. Other rights of data subjects are set out in the Regulation.**
- 20. For your rights and / or other issues in accordance with the Regulation, please contact** us by email to [info@fastinvest.com](mailto:info@fastinvest.com) or by post to Fast Invest Ltd, Harlow Enterprise Hub

Kao Hockham Building, Harlow, Essex, CM20 2NQ, United Kingdom; Tel.: +44 20 38074411. Any access request may be subject to a small statutory fee to meet our costs in providing you with details of the information we hold about you.

## **8. STORAGE SECURITY**

**Where we store Your personal data.** All information you provide us to us is, as far reasonably practicable, stored on our secure servers to protect against the unauthorized access, modification, destruction or disclosure of personal information. Any sensitive information will be encrypted using secure socket layer technology (SSL). We ask you not to permit anyone to use your name. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Website; any transmission is at your own risk. Once we have received your personal data, we will use strict procedures and security features to prevent unauthorized access. We will retain your information securely stored for a reasonable period or for as long as the law requires.

## **9. NO FEE USUALLY REQUIRED**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

## **10. WHAT WE MAY NEED FROM YOU**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

## **11. TIME LIMIT TO RESPOND**

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

## **12. CHANGES TO PRIVACY POLICY**

Changes to our Privacy Policy. We reserve the right to change this Policy at any time, and changes we may make to our Policy, including details of changes in how we use your personal information, will be posted on this page. CONTACT Questions, comments and requests regarding this Policy are welcomed at [info@fastinvest.com](mailto:info@fastinvest.com).