

Investing.com Privacy Policy

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1. General

Fusion Media Limited (the "**Company**" or "**Fusion Media**" or "**we**") is the operator of the Investing.com platform (together with its affiliates, including the website www.Investing.com (the "**Website**"), the Investing.com mobile application (the "**App**") and any content, products and services provided therein (the "**Services**") (the Website, the App and the Services are collectively referred to as the "**Platform**").

The Services hereunder are offered by Fusion Media Limited, a company Incorporated in the British Virgin Islands, with its address at: 3076 Sir Francis Drake's Highway, P.O. Box 3463, Road Town, Tortola, British Virgin Islands

2. Introduction

We are dedicated to protecting your privacy and to being transparent about how we handle your personal data. This privacy policy, as amended from time to time, explains how we collect, use and share your personal data (the "**Policy**"). We may change this Policy from time to time in order to keep you apprised of our data collection and use

practices. By accessing and using the Platform, you agree to the practices described in this Policy and consent to the collection and use of your information in the manner set out herein. We encourage you to review this Policy carefully and to periodically refer to it so that you understand any subsequent amendments.

IF YOU DO NOT AGREE TO THE TERMS OF THIS POLICY, PLEASE STOP USING THE PLATFORM IMMEDIATELY.

IN ADDITION TO THIS POLICY, PLEASE REVIEW OUR [TERMS AND CONDITIONS](#) AND [COOKIE POLICY](#), WHICH ARE INCORPORATED HEREIN BY REFERENCE, TOGETHER WITH SUCH OTHER POLICIES OF WHICH YOU MAY BE NOTIFIED OF BY US FROM TIME TO TIME.

For the avoidance of doubt, this Policy details how we handle any personal data. Once any data has been anonymized and aggregated, so that it can no longer identify a person, it shall no longer be considered personal data, and this Policy shall no longer apply to such information.

As used in this Policy, "personal data" means any information that relates to you as a natural person, from which you can be identified.

3. What Information Do We Collect and Where Do we Obtain such Information?

When you use the Platform, including by visiting the Website or downloading and using the Apps, we collect certain personal data about you. Such data is collected through different sources and is used for different purposes, as detailed herein.

You are not required to provide us with any personal data, but note that (i) without providing such information, we will not be able to provide you with the full range of our services and products which may adversely impact your user experience, and that (ii) by using the Website, you give us your consent to collect certain Personal information through cookies and other tracking tools as specified below even without actively providing us with personal data.

The table below describes the categories of personal data we collect, and the sources from which we collect such information.

Information Type	Information Sources
<p><u>Registration Data</u> – If you choose to register and create a free account on the Platform (the "Account"), you will be asked to provide certain information necessary for us to create your account. Such information will include your first and last name and email address, (collectively, "Registration Data").</p> <p>Such information is mandatory for creating an Account.</p>	<p>This information is obtained either: (a) directly from you, upon registration to the Service, or (b) through our third-party registration partners (e.g., Facebook, Google, Apple, etc.), if you choose to register through such third parties. When you sign in to your account using one of our third-party</p>

Information Type	Information Sources
	<p>registration partners: (i) you give your consent to such third-party registration partners to send us registration data associated with your account, including the username, email address and photo associated with the credentials you've used.</p> <p>We neither control nor take any responsibility for the way third parties provide such information about you and/or process your personal data.</p>
<p><u>Account Profile Data and Preferences</u> –</p> <p>In addition to the Registration Data, you can choose to provide us with other information in connection with your Account, such as a profile photo, phone number, year of birth, position and gender.</p> <p>Furthermore, as part of your use of your Account, you will have the opportunity to update your user profile to include your personal preferences and interests. Such preferences can include financial instruments and securities saved to your personal watchlist and portfolios, articles saved by you, writers that you follow, articles written and submitted by you for publishing on the Platform and sentiments and comment submitted by you throughout the Platform.</p>	<p>We obtain this information directly from you when you submit such information to your user profile, either directly or automatically in the course of your interactions with any of our Services.</p>
<p><u>Subscription Data</u> – If you purchase any paid subscription from the Platform, we will collect certain information relating to your subscription and payment. This includes (among other things) your subscription type, country, address, zip code, subscription period and dates, BIN Number, last 4 credit card numbers, credit card issuer and subscription fee. We do not collect, process or store your credit card information. All credit card information is remitted directly to the payment processor.</p>	<p>We obtain this information either directly from you upon purchasing a subscription or from our credit processing service providers after your payment for the subscription is processed.</p>

Information Type	Information Sources
<p><u>Analytics Data</u> –</p> <p><u>Platform Activity</u> – When you use the Platform, whether through a registered Account or as a visitor, we collect information relating to your activity, engagements and interactions with the Platform. Such information includes, among other things: the localized edition through which you access the Platform, your language preferences, pages visited by you, time spent on such pages, order of pages visited, clicks made by you, web pages you visit before or after visiting the Platform, landing pages visited, whether you register on a third party landing page registration form, certain actions performed by you on our third party affiliates platforms, exit pages, ads viewed, ads you viewed or clicked on and other actions performed throughout the Platform.</p> <p><u>Technical Information</u> – This includes, among other things, IP address (through which we can extract your country), your device type, device screen size, browser type, browser language, browser ID, operating system, mobile application version, unique device identifiers, cookie identifiers, Google Advertising ID (ADID) for Android users and Advertising Identifier (IDFA) or iOS users.</p>	<p>We obtain this information automatically from your computer, browser or mobile application in the course of your use of the Platform, including through cookies, log files, pixels web beacons and other similar tracking technologies. See here for more information on such <u>tracking technologies</u>.</p> <p>We may also obtain certain information, such as information regarding your activity on third-party platforms, directly from our third-party advertising service providers.</p>
<p><u>Advertisement Information</u> – we use third-party cookies on the Website, to serve you ads relevant to you, during your use of the Website (through ad bidding services).</p> <p>The third party cookies are installed on your device by third party advertising service providers, which integrate with our Platform. Through the third party cookies, the third parties can recognize your browser when it visits the Website, and also when it visits other websites that have integrated with them.</p>	<p>We obtain this information automatically from your computer/mobile in the course of your use of the Website.</p>

Information Type	Information Sources
<p><u>User Support Information</u> – When you contact our support helpdesk, either through our support email inbox, or data processing officer inbox or through the contact form, or through our other public emails addresses, we collect certain personal data related to your communication. Such information includes your name, email address and details regarding your query.</p> <p>When responding to your query, we may access and review additional personal data related to your Account and to your use of the Platform, solely to the extent needed in order to resolve your inquiry and provide the required assistance.</p>	<p>We obtain this information directly from you, when you contact us directly to receive support.</p>
<p><u>User Feedback Programs</u> – when you choose, at your discretion, to participate in any user feedback, user testing programs or testimonial programs, we collect information related to your participation in such programs. Such information can include your name, email address, phone number, any feedback/testimonial provided by you, your usage habits, and such other information relevant to the program.</p> <p>Prior to your participation in such program, we may access and review personal data related to your Account and to your use of the Platform, in order to tailor your participation in the program, and any feedback you may provide, to your specific experience.</p>	<p>We obtain this information directly from you, as part of your participation in such program.</p>

4. How Do We Use Your Personal Data?

We use the personal data we collect for various purposes, including:

a. To Provide you with our Services:

- To create and manage your Account and to provide you with certain features, such as watchlists, saved articles, portfolios, etc.
- To customize and enhance your user experience by tailoring content and recommendations based on your interests and interactions.
- To maintain and optimize the functionality of our Platform and related services.

- To enable you to purchase subscription products, including without limitation, billing and invoicing your subscriptions fees, calculating, reporting and remitting any VAT/sales TAX amounts to the applicable tax authorities, and providing you with access to your paid subscriptions.
- b. To Ensure Compliance and Security:
- To authenticate your Account upon registration/login and throughout your use of the Platform.
 - To detect, investigate, and prevent fraudulent or unauthorized activities, in order to protect the integrity of our services and enforce our terms and conditions and applicable laws.
 - To comply with applicable legal and regulatory requirements, including responding to lawful requests or enforcing our terms and conditions or privacy policy. In certain instances, we may comply with requests from law enforcements agencies or other governmental bodies to provide them with certain personal data regarding our users
- c. To Perform Analytics and Research:
- To analyze usage patterns and behaviors in order to improve the functionality and efficiency of our Services.
 - To conduct surveys, user feedback programs, or usability testing, aimed at enhancing user satisfaction and experience.
- d. To Communicate with You:
- To send Account-related information, such as registration confirmations, notices, subscription details and notices, or updates to our terms and/or policies.
 - To deliver periodic newsletters, promotional offers, or other ongoing communications. For information regarding your right to opt-out of receiving such communications from the Company please see section 5(c) below.
 - To provide you with ongoing support in connection with any queries you submit to our support helpdesk, or to comply with any user requests for data deletion or correction.
- e. To Deliver Targeted Advertising:
- To serve you with advertisements and marketing content on the Platform, that is relevant to your interests, based on your profile, preferences, and browsing behavior.
 - To serve you advertisements on third party websites, for our products and features which may be relevant to you.
 - To correctly bill and collect payment from our third party advertising partners and further audit such third party engagements.
 - To measure the effectiveness of advertising, and improve ad delivery and customization.

For information regarding your right to opt-out of receiving such communications from the Company please see section 5(c) and section 6 below.

5. Who Else Receives your Personal data?

We share your personal data with third party recipients (the “**Recipients**”) only in specific, limited contexts, including as set forth below. These Recipients operate independently, and have their own policies and guidelines regarding the processing of personal data. Notwithstanding the above, upon transfer we strive to require such Recipients to comply with applicable data protection laws and maintain appropriate safeguards to protect your information.

- a. **Service Providers**: We engage with selected third-party service providers, who assist in different aspects of operating the Platform. These third parties are allowed to access, process or store your personal data while performing their duties, in order to perform their services. Such services include, without limitation, the following:
- **IT Suppliers**: IT suppliers can include, among other things, data hosting and cloud services, infrastructure services and security services.
 - **Payment processors**: When purchasing a paid subscription, you are required to provide certain information, such as, name, address, zip code, credit card information, which is transferred directly to our payment providers. We do not have any access to your credit card information.
 - **Analytics providers**: We may use third-party service providers, such as Google Analytics, Mixpanel, Appsflyer and other products, to monitor and analyze how our users use our Platform.
 - **Our Affiliated Companies**: In order to provide you with services, our affiliated companies may have access to your personal data. Our affiliated companies are obligated towards us to use your data for the purposes for which we originally collected said data.
 - **Software Service Providers**: Certain products and features of the Platform are provided and supported through third party software. Such products and features include, for example, mailing services used to send you ongoing newsletters and other communications.
- b. **Advertising Partners**: We work with third-party advertising partners, such as Google, to deliver relevant advertisements and marketing content tailored to your interests. See below for information regarding our advertising activities and tracking technologies.
- c. **Third Party Collaborators**: We may collaborate with different third-party partners in order to provide you with different products and features. Such partners may include the following:
- **Investing Challenges**: Investing Challenges is a service which provides tools for simulated trading and educational materials for users interested in trading. The

Investing Challenges service is not operated by Fusion Media or its affiliates, but by Roundwave CY LTD, which is a third-party provider of Platform. The personal data shared by Us with Roundwave CY LTD is governed by this Policy, and the use of the Investing Challenges and the use of such data by Roundwave CY LTD. is subject to the [Terms and Conditions](#) and the [Privacy Policy](#) of Roundwave CY LTD. For any further information regarding the Investing Challenges platform and tools, please contact support@investingchallenges.com.

- Webinars and Co-Registration –

We work with several different brokers and providers of financial services worldwide, to provide you with different offers that may be of value to you.

Such offers allow you to register for third party services directly through the Platform, including registering to receive promotional materials and other services directly from such third-party providers, or registering to a webinar hosted by such third-party provider.

If you register with any service, you will be asked to provide your name, email address and in some instances your telephone number. By completing the registration process for such services, you give us your consent to share your full name, email address and phone number with certain partners. Thereafter, subject to our partners' terms and applicable privacy policies, you may receive promotional information directly from our partners, which may include email messages and/or phone calls. If you wish to stop receiving such communications from such third party provider, you will need to contact them separately to unsubscribe from their communications. Please note that in order to send you the communications, the third party provider may assign you with a username and password which will allow you access to such provider's site through an account. You may contact the service provider at any time to delete the account, subject to the terms of the terms of use and privacy policy of such service provider.

- Landing Pages – Throughout the Platform, you may be presented with advertisements of third party partners which are affiliated with us (through banners, "trade now" buttons and other advertisements). By clicking on such advertisements, you will be transferred to landing pages of such third parties, and may be presented with a registration form. Please note that such landing page and registration form are operated solely by the third party partner. If you click on any advertisement, and submit any information through such registration form, the information is submitted directly to the third party partner, and you shall be subject to any privacy policies and terms of such third party partner.

- d. **Website Profile Page**: If you choose to register and create an Account, your Account will include a profile page. Such profile page aggregates your activity on the Platform, and includes your name or display name (if applicable), photo (if applicable) and any comments, sentiments or articles published by you. In the event that you publish a minimum number of comments or articles on the Platform, your

profile page will be accessible to other users or visitors of the Platform. Furthermore, your Profile Page may be indexed by search engines, and therefore may be displayed as a search result through such search engines.

- e. **Business Transfers**: In certain instances, including a merger, acquisition, or sale of all or part of our business, personal data may be transferred to the purchaser, licensee or the surviving entity as part of the transaction, to facilitate the continued provision of services after such transaction.
- f. **Additional Recipients**: We may also share your personal data and other information in special cases if we have a good reason to believe that it is necessary to: (i) comply with applicable law, regulation, policy or guidelines, including without limitation, as a response to any subpoena, court order or other request from an applicable authority in any jurisdiction; (ii) detect, prevent or otherwise address fraud, security breaches, violation of our policies or technical issues; (iii) enforce the provisions of this Privacy Policy, Terms and Conditions or any other agreements between you and Fusion Media or its affiliates, including investigation of potential violations thereof; or (iv) protect against harm to the rights, property or safety of the Company, its partners, its affiliates, users and/or the public.

6. **Advertisements**

We display advertisements for third party products and services throughout the Platform. We work with third-party advertising networks and providers, such as Google Ads, to deliver advertisements and marketing content tailored to your interests through the Platform.

To facilitate this, we may share certain personal data which is used by such third-parties to identify your browser/mobile application and analyze your preferences to deliver targeted advertising. Such information may include your email (in hashed form), IP address and information about your browser or operating system, with our third party service providers. We engage with service providers to optimize our targeted advertising activity. Such providers receive the aforementioned data, and they return an online identification code that we may store in our first-party cookies for our use in online, in-app, and cross-channel advertising and it may be shared with third party advertising providers to enable interest-based and targeted advertising. To opt out of this use, please click [here](#).

We also allow third parties advertising partners to integrate with our Platform, and place third party cookies on your browser, which will allow them to recognize your browser when you visit the Platform, and when you visit other websites that have also integrated with them.

We may also use your personal data for retargeting and remarketing purposes. In order to do so, we share certain personal data with our third party advertising partners, to present you with ads for the Company's products or other products or services which may interest you, through third party websites.

You may opt-out of many third-party ad networks, including those operated by members of the Network Advertising Initiative (“NAI”) and the Digital Advertising Alliance (“DAA”). For more information about this practice by NAI and DAA members, and your choices regarding having this information used by these companies, including how to opt-out of third-party ad networks operated by NAI and DAA members, please visit their respective websites:

<http://optout.networkadvertising.org/#/> and <http://optout.aboutads.info/#/>.

7. **Tracking Technologies**

We use cookies (small text files which are placed in your web browser) and other tracking technologies (e.g. pixels and web beacons) throughout the Platform and marketing emails. Such technologies collect certain data from you, and are used by us for a wide variety of purposes, such as administering the Platform and ensuring its ongoing functionality, remembering your preferences (such as language preferences), gathering and analyzing information regarding how our users use the Platform and serving targeted advertisements. More detailed information on the use of cookies and other tracking technologies can be found in our [Cookie Policy](#).

8. **User Rights**

Depending on where you live and access the Platform, You may have rights in relation to personal data we maintain about you and your use of the Platform, which may include the right to access, correct, update or object to the use of your personal data by making a written request. You can also request to close your account, in which case, we will not delete any of your personal data that we already collected prior to your request to close the account, and we will not delete any comments or other comments submitted by you. You are able to reactivate you account at any time. If, however, you ask us to delete your account, we will also delete any personal data that we collected, including your comments and other content. This means that if you will want to re-use our Services, you will need to open a new account. Such requests can be sent either by submitting a request through our Contact Us page (<https://www.investing-support.com/hc/en-us/requests/new>) or by sending an email to our support helpdesk at the following email: dpofficer@fusionmedialtd.com. Your requests will be dealt with in a prompt and professional manner and in accordance with applicable law.

9. **Children's Privacy**

In accordance with our [Terms and Conditions](#), the Platform is not designed for use by individuals under the age of 18. Accordingly, we do not intend to or knowingly collect personal data from anyone we know to be under 18 years of age. If you believe that we have collected personal data from anyone under 18, please contact us at: dpofficer@fusionmedialtd.com.

10. European Privacy Information

If you visit our Platform from the European Economic Area, the following sections apply to you, and supplement any other information contained in this Policy.

- a. Data Controller – the data controller of your personal data is Fusion Media.
- b. Legal Basis – our legal basis for collecting and processing your personal data includes:
 - i. Performance of a Contract – where processing your personal data is necessary for the performance of our obligations towards you, *e.g.*, in order to provide you with our products and services as requested by you.
 - ii. Consent – where we have your consent to collect and process your personal data, for example, administering your Account, managing your profile and preferences information and sending you ongoing communications.
 - iii. Legal Obligations – where we have a legal obligation to collect and process your personal data in order to comply with any legal, accounting, finance, tax or other obligation.
 - iv. Legitimate Interests – we may process personal data in ways that are necessary for our legitimate interests, so long as such interests are not overridden by your fundamental rights. Such legitimate interests can include increasing security and fraud protection, analytics and business insights, improving the Platform’s functionality, personalization of content to enhance your experience, marketing and advertising, providing customer support and responding to your queries and complaints.
- v. User Rights –
 1. Please note that you are entitled to the following rights regarding your personal data: (1) to receive confirmation as to whether or not personal data concerning you is being processed to access your stored personal data as permitted by applicable law; (2) to receive a copy of the personal data you directly volunteered to provide us, in a structured, commonly used and machine-readable format; (3) to request rectification of your personal data that is in our control; (4) to request erasure of your personal data; (5) to object to the processing of personal data by us; (6) to request to restrict processing of your personal data by us; (7) to lodge a complaint with a supervisory authority; and (8) to withdraw consent for the processing of your personal data, as further detailed below; (9) no to be subject to solely automated decisions, which produces legal effects concerning you or significantly affects you.
 2. Right to Withdraw Consent – where we rely on your consent to process your personal data, you have the right to withdraw or decline consent at any time. Please note that withdrawing your consent will not affect the lawfulness of any processing activity conducted prior to receiving and processing your withdrawal request, nor will it affect the lawfulness of any processing conducted under any legal basis other than consent. If we have shared your

Personal Data based on your consent, you also need to address the entity with whom your data was shared to withdraw your consent. Where we rely on our legitimate interests to process your personal data, you have the right to object and notify us regarding such objection in writing.

3. If you wish to exercise any of the abovementioned rights or raise a complaint on how we have handled your personal data, please contact us directly at: dpofficer@fusionmedialtd.com.

4. You may also contact us at: Calle Bravo Murillo, 101 - Planta 11, 28020, Madrid.

c. Third Party Data Recipients – any processing performed by any of the Recipients will, where required by law, be governed by a data processing agreement preserving any and all of your statutory data protection rights and obligating the Recipients to respect the personal data and handle it in accordance with the relevant laws.

d. International Data Transfers –

Since we operate globally, it may be necessary to transfer data, including your personal data, to countries outside the European Union. The information collected through the Platform may be stored on servers located in the European Union, the United States and other locations outside of the European Economic Area. Furthermore, Investing.com is a global group, with subsidiaries and service providers worldwide. This means that your personal data may be processed by such subsidiaries and service providers outside of the European Economic Area. Such transfers are necessary to ensure the continued functionality of our Platform and to provide you with the services requested by you.

In these instances, we will take the necessary steps to ensure your information receives an adequate level of security protection where it is processed and that your rights continue to be protected, either by transferring your data to countries approved by the European Commission as providing an adequate level of data protection, or by entering into legal agreements ensuring an adequate level of data protection.

e. Data retention

We retain personal data we collect for so long as we have an ongoing legitimate business need to do so. Such may include, for example, providing you with a service you have requested and complying with applicable legal, tax or accounting requirements. In certain circumstances, we will need to keep your information for legal reasons after our contractual relationship has ended or your account has been closed or deleted. The specific retention periods depend on the nature of the information and why it is collected and processed and the nature of the legal requirement.

Note that search engines, as well as third parties, can keep copies of your publicly available information even after your account has been deleted. It should also be noted that published comments and articles cannot be deleted and will remain available on the Platform.

11. Security and Confidentiality

The Company treats your personal data in strict confidentiality, and the servers in which this data is stored implement industry-standard security measures to prevent accidental or unlawful destruction, loss, alteration, unauthorized disclosure or access. However, we cannot completely guarantee the security of your information, which might be accessed, disclosed, modified, or destroyed, and it should be emphasized that you share information at your own risk.

12. Links to Other Websites

This Policy applies only to the Platform. The Policy does not apply to any third party websites, including any third party site linked to through the Platform. Third party websites and services may have their own privacy policies and we strongly advise you to read them carefully, together with the terms of use and other applicable policies, before using any third party service.

The inclusion of a link to a third party website or service is not a recommendation or endorsement of such a website or service on behalf of the Company.

Third party sites may contain information or services that are illegal, regulated in certain countries or that some people may find inappropriate or offensive. You are knowingly and voluntarily assuming all risks of using third party sites to purchase products and services. You acknowledge and agree that we shall have no liability whatsoever with respect to such third party sites and your use of them.

13. Assignment

Subject to applicable law, we may transfer or assign your information, without any notice, and without a need to receive your consent, to any third party as a result of or in connection with any change of control, consolidation, merger, acquisition of shares or assets or any other reorganization or similar transaction. You acknowledge that in the event of bankruptcy, insolvency or receivership, we may have no control over the use and transfer of your personal data.

14. Updates to this Policy

This Policy is subject to modifications. Please check the "Last Modified" heading at the bottom of this document to see when this Policy was last updated. Any changes to this Policy will become effective when we post the revised Policy on the Platform, without prior notice to you. Your continued use of the Platform, or your provision of personal data, means that you accept the updated Privacy Policy.

15. Investing Privacy Notice for California Residents

This notice (“**Privacy Notice**”) addresses the specific disclosure requirements under the California Consumer Privacy Act of 2018 (Cal. Civ. Code §§ 1798.100–1798.199) and the California Consumer Privacy Act Regulation by the Attorney General (collectively, “**CCPA**”). Any terms defined in the CCPA have the same meaning when used in this Privacy Notice, including, without limitation “**Personal Information**”. If you are a resident of certain US states, including a California resident, in addition to the terms of this Policy, below are additional details on our privacy practices and additional rights you may have.

The following disclosures are supplemental to other provisions in this Policy relating to Personal Information that we may collect, disclose or sell. in the 12 preceding months, we have collected, disclosed and/or sold the following categories of Personal Information:

Category	Personal Information Collected	Service providers to whom Information is Disclosed or Sold
Identifiers	Full name, email address, physical address, IP, social media credentials and identifiers	<u>Disclosed</u> : Affiliates, advertisers, analytics providers, hosting and email providers, auditors and advisors. <u>Sold</u> : Advertisers
Personal Information Categories listed in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e))	Telephone number	<u>Disclosed</u> : Affiliates, hosting and email providers, Auditors and advisors, advertisers. <u>Sold</u> : Advertisers
Protected classification characteristics under California or federal law	Date of birth	<u>Disclosed</u> : Affiliates, analytics providers, hosting and email providers, Auditors and advisors
Internet or Other Electronic Network Activity Information	Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.	<u>Disclosed</u> : Affiliates, advertisers, analytics providers, Email and cloud, providers, Auditors and advisors <u>Sold</u> : Advertisers

Geolocation Data	Approximate geolocation	<u>Disclosed:</u> Affiliates, advertisers, analytics providers, Email and cloud, providers, Auditors and advisors <u>Sold:</u> Advertisers
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We may share or transfer Personal Information to third parties as assets that are part of a merger, acquisition, bankruptcy or other transaction in which the third party assumes control of all or part of the Company, any of its affiliates and/or their assets. Such transfer will be handled according to the requirement of the CCPA and shall not be regarded as a sale of Personal Information under the CCPA.

a. Sources of Personal Information

In the 12 preceding months, we have collected the above-mentioned categories of Personal Information from the following categories of sources:

- i. Directly from the consumer;
- ii. Advertising networks and service providers;
- iii. Data analytics;
- iv. Operating Systems;
- v. Social Networks;

b. Business/Commercial Purpose for Collection

We only collect and process Personal Information in a way that is compatible with and relevant for the purpose for which it was collected or authorized. As a general matter, for all categories of data we collect, we may use the information we collect (including Personal Information, to the extent applicable) for the business purposes set forth in section 4 above.

c. User Rights under the CCPA.

- i. **Access to Personal Information** – You may request, up to two times each year, that we disclose to you, and to receive a copy of, the categories and specific pieces of Personal Information that we have collected about you, the categories of sources from which your Personal Information is collected, the business or commercial purpose for collecting your Personal Information, the categories of Personal Information that we disclosed for a business purpose, any categories of Personal Information about you that we sold, the categories of third-parties with whom we have shared your Personal Information, and the business or commercial purpose for selling your Personal Information, if applicable.
- ii. **Deletion Requests** – You have the right to request that we delete any Personal Information collected from you and retained by us, unless an exception applies. Once we receive and verify your written request, we will delete (and direct our

service providers, subcontractors, and consultants to delete) your Personal Information, unless an exception applies.

- iii. **Right to Opt-Out of the Sale of Personal Information** – in the event that we sell your Personal Information, you have the right to submit a request to opt-out of the sale of your Personal Information, by clicking the “Do not Sell my Information” link at the footer of each Investing.com page. You may change your decision at any time and permit us to sell your Personal Information. After you opt-out, we may continue to share some Personal Information with our partners (who will function as our service providers in such instance) to help us perform business-related functions such as, but not limited to, ensuring that the Platform is working correctly and securely and that users can access it, providing aggregate statistics and analytics and preventing fraud. If you access our Platform from devices or browsers, you are responsible to revisit the links below from those devices or browsers to ensure your choice applies to the Personal Information collected when you use those devices or browsers.

Additionally, although clicking the “Do Not Sell My Personal Information” link will opt you out of the sale of your Personal Information for advertising purposes, it will not opt you out of the use of previously collected and sold Personal Information or all interest-based advertising.

If you would like more information about how to opt-out of interest-based advertising in desktop and mobile browsers on a particular device, please visit <http://optout.aboutads.info/#/> and <http://optout.networkadvertising.org/#/>.

You may also download the AppChoices app at <http://www.aboutads.info/appchoices> to opt-out in connection with mobile apps, or use the platform controls on your mobile device to opt-out.

- iv. **Non-Discrimination** – You have a right not to receive discriminatory treatment for exercising your privacy rights under the CCPA. Unless permitted by the CCPA, we will not offer you financial incentives, price differentials or quality differentials in exchange for selling your Personal Information
- v. **Exercising Your Rights** – You can exercise your rights (such as access and deletion) by submitting a request to our email address: dpofficer@fusionmedialtd.com or to our physical address in the “How to Contact Us” section below. Only you or a person authorized to act on your behalf may make a consumer request related to your Personal Information. We may require an agent to provide verification that they are acting on your behalf.

The request must:

- (1) Provide sufficient information to allow us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative.
- (2) Describe your request with sufficient details to allow us to properly understand, evaluate, and respond to it.

d. Response Timing and Format

Our goal is to respond to a verifiable consumer request within up to 45 days of its receipt, unless otherwise required by applicable laws. If we require more time, we will inform you of the reason and extension period in writing within the first 45 days' period (or any shorter period, is required by applicable law). We will deliver our written response, by mail or electronically, at your option. Any disclosures we provide will cover only the 12-month period preceding the request. If reasonably possible, we will provide your Personal Information in a format that is readily useable and should allow you to transmit the information without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

In case of rejection, the response we provide will explain the reasons for which we cannot comply with your request.

Please note that these CCPA rights are not absolute and requests are subject to any applicable legal requirements, including legal and ethical reporting or document retention obligations.

e. Record Keeping

We will maintain records of consumer requests made pursuant to the CCPA and our responses to said requests for a minimum period of 24 months. Such information will not be used for any other purpose other than records keeping requirements under the CCPA or other legal requirements such as law, court order, subpoena, warrant or other legal judicial process, and in order to ensure compliance.

Below are metrics about the number of requests we received and the median number of days it took us to respond to such requests during the last calendar year:

Type of Request	Number of Requests	Median Number of Days to Respond
Right to Know		
Right to Delete		
Right to Opt-Out of a Sale		

f. Updates or Amendments to the Privacy Notice

We reserve the right to change this Privacy Notice at any time, so please re-visit this page frequently. We will provide notice of substantial changes of this Privacy Notice on the Platform or send you an e-mail regarding such changes to the e-mail address that you volunteered to provide us. Such substantial changes will take effect seven (7) days after such notice was provided on any of the above-mentioned methods. Otherwise, all other changes to this Privacy Notice are effective as of the stated "Last Revised" date, and your continued use of the Platform after the Last Revised date will constitute acceptance of, and agreement to be bound by, those changes.

g. How to Contact Us

If you have any questions (or comments) concerning this Privacy Notice, you are welcome to contact our Data Protection Officer here: dpofficer@fusionmedialtd.com.

16. Notice for Brazilian Users

The processing of certain portions of your personal data is not a condition for the use our Platform. However, certain features and services of the Platform may not be available without the processing of your personal data.

If you reside in Brazil, under the Brazilian Data Protection Law (Lei Geral de Proteção de Dados) you are entitled to the following rights personal data: (1) receive confirmation as to whether or not personal data concerning you is being processed; (2) access your stored personal data; (3) request correction of incomplete, inaccurate or out-of-date personal data; (4) request anonymization, blocking or deletion of unnecessary, excessive personal data; (5) request data portability to another service provider or product, upon express request, as may be provided by the appropriate law; (6) request deletion of personal data processed with your consent; (7) obtain information about the public or private entities with whom we share your personal data; (8) request information on the possibility of you not providing consent, as well as being informed about the consequences should consent not be given; and (9) revoke your consent.

If you wish to exercise any of the abovementioned rights or raise a complaint on how we have handled your personal data, please contact us directly at: dpofficer@fusionmedialtd.com.

We will retain your personal data for the duration required to provide our Services, and as necessary to comply with our legal obligations, resolve disputes, and enforce our policies. Retention periods will be determined after taking into account the type of information that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused information at the earliest reasonable time. Under applicable regulations, we will keep records containing personal data, communications and anything else as required by applicable laws and regulations.

We may rectify, replenish or remove incomplete or inaccurate information, at any time and at our own discretion.

