

Privacy Policy

You agree that we may use Customer Information for the purpose of statistical analysis and for the creation of data ("Statistical Information"), which does not contain individual Customer Information. In addition to the information that **Opes Global Wealth** elicits from you, you are free to volunteer any other information that you feel **Opes Global Wealth** needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that **Opes Global Wealth** directly asks from you.

This Policy holds true for a non-customer who has provided information to **Opes Global Wealth**, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the Company. By divulging any information to us, you agree to the terms and conditions of this Policy.

Use of Customer Information / Statistical Information We may use the Customer Information for, among other things, customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, and any other purpose that will help us in providing you with optimal and high-quality services.

Security We have taken reasonable measures to protect the security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using this Website, including the instructions stated therein in respect of security and confidentiality of your Log-in and Password.

Opes Global Wealth will give access to Customer Information only to authorized employees. Employees who violate this Privacy Policy shall be subject to disciplinary processes as per the bylaws of the respective **Opes Global Wealth** entities. Any employee who withdraws from the employment of such respective entities will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

Disclosure We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.

1. We may disclose the Statistical Information to any person, without any limitation, and you hereby give your consent for the same.
2. We may disclose Customer Information to any of our associates and affiliates, without any limitation, and you hereby give your consent for the same.
3. We may disclose the Customer Information to third parties for the following, among other purposes, and will make reasonable efforts to bind them to the obligation to keep the same secure and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your consent for the same:
 - o For advertising; or
 - o For facilitating joint product promotion campaigns; or
 - o For participation in any telecommunication or electronic clearing network; or
 - o For availing of the support services from third parties (e.g., collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you); or
 - o For the purposes of credit reporting, verification, and risk management to/with clearing house centers or credit information bureaus and the like.
4. We may disclose the Customer Information to third parties, without limitation, for the following reasons:
 - o To comply with legal requirements, legal process, legal or regulatory directives/instructions; or

- To enforce the Terms and Conditions of the products or services; or
- To protect or defend our rights, interests, and property or that of our associates and affiliates, or that of our or our Affiliate's employees, consultants, etc.; or
- For fraud prevention purposes; or
- As permitted or required by law.

5. For sharing with third-parties information obtained with your consent from your mobile device—like device location, device information (including storage, model, installed apps, Wi-Fi, mobile network), transactional and promotional SMS, and communication information—for statistical modeling, credit scoring, and any other purpose that will help us in providing you with optimal and high-quality services.