

By accessing, visiting, or using this website or any other webpage thereon, you inevitably and unreservedly express your binding agreement to any and all of these terms stated below.

- Your privacy is the utmost important. This privacy policy displays how we collect information regarding website users, what we use it for, and what you can do to protect your privacy.
  
- This policy applies to all information collected and submitted on our website. You may be permitted to execute financial transactions, make requests, submit data, and register to receive materials etc. Specific personal information that may be collected on our website can include the user's name, residential address, e-mail address, contact numbers, bank account and credit card number etc. whether regarding yourself, or to a third party, where you act on behalf of such party. Information from multiple sources may be combined by our website. You can update part of your personal information regularly by accessing your site account and proceed according to the "updating your information" instructions given. You hereby confirm that you have been made aware of the fact that due to legal requirements some of your information may not be changed.
  
- The website may also retrieve other types of information, as logged by our website's servers, including your IP address, browser type and language, and the date and time of your visit, in order to implement certain user trends or to block certain users from accessing our website. This being said, our website may assign your computer one or more cookies which may retrieve information in order to accommodate access to the website, to personalize your online experience, and to use standard or non-standard internet tools, such as web beacons or monitoring programs, which collect information that tracks your use of the website and enables it to customize our services and promotions.
  
- Personal information given to us by you shall not be disclosed to any third party without your prior consent, unless such information
  - a. Is required to be disclosed to related companies of ours
  
  - b. was publicly known to us made generally available in the public domain prior to the time of disclosure by you.

- c. Becomes publicly known and made generally available after disclosure by you to us through no action or inaction of us.
- d. Is required to be disclosed by law or regulation, in which case we will give you as much notice as possible of the proposed disclosure as is practical (including a copy of any written request) in order to allow you to limit or restrict such disclosure.
- e. Is furnished or made known to us by a third party otherwise than in breach of any of our confidentiality obligations hereunder; is independently developed by us without reference to the information disclosed by you or was known to us, without restriction, at the time of disclosure by you, as shall be shown and evidenced by written documents.
- f. Is required to be disclosed in order for us to protect our rights.
- In order to prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.
- To protect child privacy, we never knowingly collect or maintain information from users under the age of 18; no part of our website is designed to attract anyone under 18 years old. 8 At your request, you may choose and ask not to receive emails newsletters from the website, and delete or decline cookies by changing your browser settings.
- At your request, you may choose and ask not to receive emails newsletters from the website, and delete or decline cookies by changing your browser settings.