

Privacy Policy for 'WSFx Smart Fx App'

Wall Street Finance Limited (WSFx/Company) built the WSFx Smart Fx App that provides a comprehensive digital smart solution for our retail consumers including Students, Leisure Traveller's and Millennials to manage their Forex requirements in an efficient and seamless manner. This SERVICE is provided by the Company for the ease in dealing with foreign exchange transaction.

By downloading or using the app, these terms will automatically apply to you, therefore you should make sure that you read them carefully before using the app. You're not allowed to copy, or modify the app, any part of the app, or our trademarks in any way. You're not allowed to attempt to extract the source code of the app, and you also shouldn't try to translate the app into other languages, or make derivative versions. The app itself, and all the trade marks, copyright, database rights and other intellectual property rights related to it, only belong to WSFx.

The Company (WSFx) is committed to ensuring that the app is as useful and efficient as possible. For that reason, we reserve the right to make changes to the app or to charge for its services, at any time and for any reason. We will never charge you for the app or its services without making it very clear to you on exactly what you're paying for.

This page is used to inform the visitors regarding our policies with the use of WSFx Smart Fx App, and disclosure of Personal Information if anyone decided to use our Service.

If you choose to use our Service, then you agree to the collection and use of information in relation with this policy. The Personal Information's that we collect are used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

WSFx Smart Fx App stores and processes personal data that you have provided to us, in order to provide our Service. It's your responsibility to keep your phone and access to the app secure. We therefore recommend that you do not jailbreak or root your phone, which is the process of removing software restrictions and limitations imposed by the official operating system of your device. It could make your phone vulnerable to malware/viruses/malicious programs, compromise your phone's security features and it could mean that WSFx Smart Fx App won't work properly or at all.

You should be aware that there are certain things that the Company (WSFx) will not take responsibility for certain functions of the app which will require the app to have an active internet connection. The connection can be Wi-Fi, or provided by your mobile network provider, but the Company (WSFx) cannot take responsibility for the app not working at full functionality if you don't have access to Wi-Fi, and you don't have any of your data allowance left.

If you're using the app outside the Wi-Fi area, you should remember that your terms of the agreement with your mobile network provider will still apply. As a result, you may be charged by your mobile provider for the cost of data for the duration of the connection while accessing the app, or other third party charges. In using the app, you're accepting responsibility for any such charges, including roaming data charges if you use the app outside of your home territory (i.e. region or country) without turning off data roaming. If you are not the bill payer for the device on which you're using the app, please be aware that we assume that you have received permission from the bill payer for using the app.

Along the same lines, the Company (WSFx) will not be responsible for the way you use the app i.e. you need to make sure that your device stays charged – if it runs out of battery and you can't turn it on to avail the Service, the Company (WSFx) cannot accept responsibility.

With respect to the Company's (WSFx) responsibility for your use of the app, when you're using the app, it's important to bear in mind that although we endeavour to ensure that it is updated and correct at all times, we do rely on third parties to provide information to us so that we can make it available to you. The Company (WSFx) accepts no liability for any loss, direct or indirect, you experience as a result of relying wholly on this functionality of the app.

At some point, we may wish to update the app. The app is currently available on the requirements for system (and for any additional systems we decide to extend the availability of the app to) may change, and you'll need to download the updates if you want to keep using the app.

Kinds of personal data we are entitled to collect

We are entitled to collect following categories of personal data:

- Personal information: first name, last name, personal code;
- Contact information: postal or e-mail addresses, telephone number;
- Demographic data: gender, age, nationality, date and place of birth, family status;
- User data: user name and password (if required for processing any request);
- Data for KYC (Passport, PAN card, Driver's license, Voter ID etc.) in so far as such information is necessary for providing our services in compliance of the Regulatory Guidelines ;
- Socio-economic data: the bank account number;
- Preferences regarding means of communication;
- History of your use of the Website, Your IP-address, browser's and operational system's type;
- Other sort of information given by You on voluntary basis;

We are entitled to collect your personal data in exceptional situations only. If we really have to process your personal data, we will make sure that, we have your consent and there is a valid legal base (for instance - Your univocal consent).

Usage of Information

The Company does not use your personal information excluding situations than you have provided it yourself, for instance, with the purpose to receive services or information on news. We can use personal data and other confidential information received from you with following purposes:

- Processing of Your ordered services;
- To confirm your identity;
- Your creditworthiness assessment regarding Law on the Prevention of Laundering the Proceeds from Criminal Activity (Money Laundering) and of Terrorist Financing;
- Communication with You;
- Creation and administration of Your account and answering Your questions;

- Improving of our Website, particularly by tracking and monitoring of Your use of the Website with the help of cookies, as well as for diagnostic of problems with software and hardware we use.
- Undertake Know Your Customer (KYC) compliance as required under applicable laws;
- We may use data for internal purposes such as auditing, data analysis, improvement relating to the services provided through the Platform;
- For sharing such information with any third party, including any service providers and any group companies of the Company, in the course of providing the services through the Platform;
- To share data with the regulatory authorities from time to time as per applicable laws.

The data we gather may also be used for any incidental use which is not listed above and for any other reason with your consent.

Collection of Information by Third-Party Sites and Advertisers

The Company does not publish your personal data. Following the letter of the law, WSFx is entitled to provide your personal data to any third persons or organizations in the following cases :

- if the disclosing of information to the State organizations-or Regulatory bodies or other third persons, if required in accordance with the Indian law;
- it is not possible to provide services to you without the transfer of data; and
- by the relevant agreement between You and the Company.

To ensure providing services to You we do transfer your data to the companies and enterprises related to Company or in which Company has obtained direct or indirect participation, insofar as such information is necessary for the performance of functions delegated to them.

Company can transfer your data to:

- any person related to the fulfilment of commitments arising to Company from the Agreement (including, but not limited, to communications service providers, IT service providers, payment intermediaries, credit institutions etc.), ensuring that the Company have received commitment from them to protect and do not disclose personal data as received;

- outsourced service providers that Company has engaged in the provision of services arising from the Agreement, in so far as such information is necessary for the performance of functions delegated to them, ensuring the recipient's commitment to protect and do not disclose personal data as received;
- upon handing over (transferring) the claim, ensuring the recipient's commitment to protect and do not disclose personal data as received;
- third parties, who is taking legal actions in connection with debt collection from the User (Investor) (for instance, debt collectors, lawyers, court bailiffs, insolvency administrators), ensuring the recipient's commitment to protect and do not disclose personal data as received;
- legal, accounting and auditing service providers to Company, ensuring that the said persons have undertaken not to divulge such information, ensuring the recipient's commitment to protect and do not disclose personal data as received.

Security

We maintain corresponding technical and organizational security measures worked out for personal data provided by You, protection from accidental, illicit or unauthorized destruction, loss, change, access, disclosure or use, including using firewalls, intrusion detection, analysis software and data encryption.

Access to Your personal data is limited to a narrow scope of qualified employees that have passed appropriate training and continue to improve their knowledge.

Company processes your personal data in accordance with IT security policy and compliances laid down by the regulators.

User Discretion

All personal data obtained from you is stored for as long as you use our Services or until you cancel your consent if your personal data is processed on that basis. A longer period of storage of personal data is permissible in order to comply with the statutory requirements for a minimum period of storage of documents or information or to protect our legitimate interests.

Once this period has expired, we will erase your personal data in a secure way or make it unavailable (archiving) or unidentifiable, so that it can no longer be linked to You.

You may decide to opt out of any promotional emails by following the instructions mentioned on that e-mail. The company may still continue to send non-promotional emails like your account related information, collection reminders etc.

Changes to This Terms and Conditions

The Company reserves all rights to modify the Private Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. No prior intimation in this regard will be provided and these changes are effective immediately after they are posted on this page.

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at App Contact information.

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