PRIVACY POLICY

Onlinecapital.global

Data Controller: ONLINE CAPITAL INVESTMENTS GLOBAL LTD.

Contracting Party: ONLINE CAPITAL INVESTMENTS GLOBAL LTD.

I. Introduction

ONLINE CAPITAL INVESTMENTS GLOBAL LTD. (registered office: Level 4, The Penthouse, Suite 2,

Ewropa Business Centre, Triq Dun Karm, Birkirkara, BKR 9034, Malta; company registration

number: C 101914 ("Online Capital Investments Global Ltd."), fulfills its preliminary information

obligation related to the processing of personal data under Article 13 of Regulation (EU)

2016/679 of the European Parliament and the Council ("GDPR") through this Privacy Policy.

For the purpose of concluding a contract with Online Capital Investments Global Ltd., as well as

during the performance of the contract and the use of related services, it is necessary for you to

provide personal data to Online Capital Investments Global Ltd. This Privacy Policy sets out the

principles governing data processing, including the purpose, duration, and method of data

processing, and informs you of your rights and remedies regarding data processing. Please read

this Privacy Policy carefully, as the security of your personal data is important to us. If you have

any questions or comments regarding this Privacy Policy, please contact Online Capital

Investments Global Ltd. before using the **onlinecapital.global** website or providing your personal

data.

By accepting this Privacy Policy during the contractual process, you voluntarily and explicitly

consent to the processing of your personal data. By providing your personal data, you confirm that

you have read and expressly accepted this Privacy Policy. Online Capital Investments Global Ltd.

reserves the right to unilaterally modify this Privacy Policy at any time without additional consent.

We therefore advise you to regularly review the onlinecapital.global website to stay informed of

any changes.

II. Definitions

Data Subject: Any identified or identifiable natural person based on personal data.

Personal Data: Any information relating to an identified or identifiable natural person. A person is

identifiable if they can be identified, directly or indirectly, through an identifier such as a name,

identification number, location data, online identifier, or factors specific to the person's physical,

physiological, genetic, mental, economic, cultural, or social identity.

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Data Processing: Any operation performed on personal data, whether automated or not, such as collection, recording, organization, structuring, storage, adaptation, retrieval, consultation, use, disclosure, alignment, combination, restriction, erasure, or destruction.

Data Controller: The personal data provided by the Data Subject is processed by Online Capital Investments Global Ltd. This means that Online Capital Investments Global Ltd. has the exclusive right to make and implement decisions regarding the personal data of the Data Subjects, either independently or through Data Processors acting on its behalf. Furthermore, Online Capital Investments Global Ltd., as the Data Controller, is solely authorized to determine the purposes and means of processing personal data.

The details of the Data Controller, Online Capital Investments Global Ltd., are as follows:

1. Registered Office: Level 4, The Penthouse, Suite 2, Ewropa Business Centre, Triq Dun Karm, Birkirkara, BKR 9034, Malta

2. Company Registration Number: C 101914

3. Website: onlinecapital.global

4. Email Address: office@onlinecapital.global

5. Telephone Number: +36209465288

Data Processing: Data processing refers to the performance of technical tasks related to data processing operations, regardless of the method and tools used for execution, as well as the location of application, provided that the technical task is performed on the data.

Data Processor: A Data Processor is any natural or legal person who processes personal data on behalf of the Data Controller under a written agreement. Data Processors do not have independent decision-making authority regarding personal data; they may only act based on the contract concluded with the Data Controller and in accordance with the instructions received. The Data Controller specifies the Data Processors engaged for certain services in its product-specific data processing notices.

Data Transfer: Data transfer refers to making personal data available to a specified third party.

Authority: Office of the Information and Data Protection Commissioner in Malta, Website: https://idpc.org.mt, Address: Floor 2, Airways House, Triq II-Kbira, Tas-Sliema SLM 1549, Malta, Postal address: Floor 2, Airways House, Triq II-Kbira, Tas-Sliema SLM 1549, Malta, Telephone: +356 2328 7100, E-mail: idpc.info@idpc.org.mt

GDPR (General Data Protection Regulation):

Regulation (EU) 2016/679 of the European Parliament and of the Council 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).

Data Protection Incident: A breach of security that results in the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or unauthorized access to, transmitted, stored, or otherwise processed personal data.

Contract Conclusion:

The conclusion of a service agreement ("**Contract**") between the Data Controller and the Data Subject for the services provided by the Data Controller.

Service: The conclusion of a Contract between the Data Subject and Online Capital Investments Global Ltd.

Cookie: A small file (data string) that a visited website may place on the Data Subject's computer, storing information about the Data Subject and their interaction with the web server. The purpose of Cookie usage is to identify (recognize) the Data Subject's computer, facilitate easier browsing and tracking, analyze and evaluate user behavior on the website, and improve user experience.

Website: This Privacy Policy regulates the data processing activities of the following website: onlinecapital.global.

III. Principles of Data Processing

The Data Controller shall comply with the following principles throughout the entire duration of data processing:

- 3.1 Lawfulness, Fairness, and Transparency: The Data Controller processes personal data lawfully, fairly, and in a manner that is transparent to the Data Subject.
- 3.2 Purpose Limitation:The Data Controller processes personal data only for specific, explicit, and legitimate purposes as set out in this Privacy Policy, as well as for exercising rights and fulfilling obligations prescribed by law. If the Data Controller intends to process personal data for a purpose other than that for which it was collected, the Data Subject will be fully informed in advance via email. However, without the Data Subject's prior consent, their personal data cannot be processed for other purposes.
- 3.3 Data Minimization: The Data Controller shall process personal data in a manner that is adequate, relevant, and limited to what is necessary for the purposes of processing. Accordingly, only the personal data necessary for the conclusion and performance of the Contract shall be processed.
- 3.4 Accuracy: Personal data must be accurate and kept up to date where necessary. The Data Controller shall take all reasonable measures to ensure that inaccurate or incorrect personal data is erased or rectified without delay.
- 3.5 Storage Limitation: Personal data shall be stored in a form that permits identification of Data Subjects only for as long as necessary to achieve the purposes for which the personal data is processed. Personal data may only be stored for a longer period if it is processed for archiving in

the public interest, scientific or historical research purposes, or statistical purposes in compliance with the GDPR, and with appropriate technical and organizational measures to safeguard the rights and freedoms of the Data Subjects.

- 3.6 Integrity and Confidentiality: The Data Controller shall ensure the security of personal data through appropriate technical and organizational measures to protect against unauthorized or unlawful processing, accidental loss, destruction, or damage.
- 3.7 Legal Basis: In the course of providing the Service, the Data Controller collects and processes personal data partly during the preliminary data collection prior to Contract conclusion and partly during the Contract conclusion process itself. The Data Subject, by completing the preliminary data collection and entering into the Contract, consents to the processing of their personal data in accordance with this Privacy Policy. The Data Controller shall make the current and previous versions of the Privacy Policy freely, continuously, and publicly available on its website and at its registered office and business premises.
- 3.8 Duration of Data Processing: The duration of the processing of the Data Subject's personal data varies depending on the purpose of processing but in all cases lasts from the date the data is provided until its deletion by the Data Controller.
- 3.9 Principle of Data Security: To protect the provided personal data and prevent security threats, the Data Controller takes all reasonable precautions and necessary technical and organizational measures in compliance with the GDPR. The Data Controller restricts access to personal data to only those individuals who require access for the purposes set forth in Section IV.

To mitigate the risk of data breaches, the Data Controller implements the following measures for both digital and paper-based records:

- a) Prevents unauthorized access, data entry, modification, and deletion through password protection and encryption methods.
- b) Ensures that the data stored by the Data Controller cannot be interconnected or directly linked to the Data Subject without appropriate authorization.
- c) Facilitates data recovery in the event of data loss, including regular data backups, secure storage of backup copies, and protection against malware.
- d) Provides physical protection for data storage and devices.
- e) Stores paper-based records in restricted-access areas to prevent unauthorized access and implements necessary security measures to protect against fire, water damage, and other risks. The Data Controller shall report any data protection incident to the Supervisory Authority without undue delay and, where feasible, within 72 (seventy-two) hours after becoming aware of it, unless the incident is unlikely to result in a risk to the rights and freedoms of Data Subjects. If the notification is not made within 72 hours, the Data Controller shall provide reasons for the delay.

If the data breach is likely to result in a high risk to the Data Subject's rights and freedoms, the Data Controller shall inform the Data Subject of the incident without undue delay.

The Data Controller shall maintain a record of data protection incidents, detailing the facts, effects, and corrective actions taken to enable the Supervisory Authority to verify compliance with the GDPR.

- 3.10 Accountability: The Data Controller is responsible for ensuring compliance with the data processing principles outlined in this section of the Privacy Policy.
- 3.11 Digital Storage: The Data Controller shall digitize personal data provided in paper format and store it digitally along with the data submitted via the Website.

IV. Scope of Processed Personal Data and Definition of Data Processing Purposes

The Data Controller processes the personal data of the Data Subject for the following data processing purposes:

4.1 For the Purpose of Building a Preliminary Client Database:

- 1. Purpose of Data Processing: The Data Subject, upon initiating contact with the Data Controller, voluntarily provides certain personal data so that the Data Controller may record them in its own records.
- 2. Legal Basis for Data Processing: The Data Subject's request and voluntary provision of data, which occurs prior to the conclusion of a Contract and is necessary for the steps required to conclude such a Contract.
- 3. Scope of Processed Personal Data: Name of the Data Subject, email address, telephone number, website.
- 4. Duration of Data Processing: The Data Controller processes the personal data until the Data Subject withdraws consent, but no later than one (1) year from the date the data was provided.
- 5. Persons with Access to Personal Data: The executive officer of the Data Controller, employees responsible for contract preparation, and employees managing the Client Database on behalf of the Data Controller.
- 6. Data Processing Registration Number: The data processing activity specified in this section has not been registered, as the Authority has not maintained a register of such activities.

4.2 For the Purpose of Contract Conclusion and Client Database Building:

- 1. Purpose of Data Processing: During the contract conclusion process, following the acceptance of this Data Processing Notice by the Data Subject, the Data Controller records and processes the personal data provided by the Data Subject for the purpose of contract conclusion, including prior data submission, in its own database ("Client Database"). For the preparation of contracts between the Data Controller and the Data Subject, as well as for subsequent administration related to concluded service contracts, the Data Controller processes the personal data provided at the time of expressing an intention to enter into a contract and during the contract conclusion process for the purpose of database building.
- 2. Legal Basis for Data Processing: Data processing is necessary for the conclusion and performance of the Contract in which the Data Subject is a party, and also necessary for taking steps at the request of the Data Subject prior to entering into a Contract, pursuant to Article 6(1)(b) of the GDPR.
- 3. Scope of Processed Personal Data: Surname and given name; email address; telephone number; area of interest regarding the services offered by the Data Controller; and any other data provided by the Data Subject during the contract preparation process. If no Contract is concluded between the Data Controller and the Data Subject, but the Data Subject has previously indicated an intention to enter into a Contract, the Data Controller will only process the following personal data in accordance with this Data Processing Notice: surname and given name; telephone number; email address.
 - The provision of such data is a prerequisite for the preparation, conclusion, and performance of the Contract. The failure to provide the data does not have other consequences. The Data Subject is not obliged to provide the data; however, without them, the Data Controller will be unable to identify the service sought and prepare the Contract.
- 4. Duration of Data Processing: The Data Controller deletes the data five (5) years after data recording unless a legal provision prescribes a longer retention period.
- 5. Persons with Access to Personal Data: The executive officer of the Data Controller, employees responsible for contract preparation, and employees managing the Client Database on behalf of the Data Controller.
- 6. Data Processing Registration Number: The data processing activity specified in this section has not been registered, as the Authority has not maintained a register of such activities.

VI. Consent to the Processing of Personal Data

Consent shall be deemed to be the voluntary, clear, and explicit declaration of intent by the Data Subject, which is based on appropriate information and by which the Data Subject gives unambiguous agreement to the processing of their personal data—either in full or for specific operations. The Data Subject may give consent to the processing of their personal data as follows:

- 1. The Data Subject, upon registering on the website onlinecapital.global, acknowledges the current Privacy Policy, voluntarily provides the necessary data, and, by actively ticking the corresponding checkbox, accepts the provisions set forth in the Privacy Policy. By doing so, the Data Subject consents to the processing of personal data for the purposes specified in the Privacy Policy and confirms the accuracy and authenticity of the provided personal data.
- 2. If the Data Subject contacts the Data Controller by telephone or in person with a request to conclude a contract and voluntarily provides certain personal data, such data processing activities shall be deemed to have been preliminarily consented to verbally. Following such contact, the Data Subject's name, email address, and telephone number shall be recorded in the Client Database for accessibility purposes. To confirm this consent, as well as the authenticity and accuracy of the provided personal data, and to ensure full information and further arrangements, the Data Controller will contact the Data Subject via the provided email address, if requested by the Data Subject. The Data Controller makes the current Privacy Policy available for review via email and on its website. During a subsequent in-person meeting, the Data Controller requests the Data Subject to declare that they have read and understood the contents of this Privacy Policy, provides answers to any questions regarding data processing, and, following this full disclosure, requests the Data Subject's voluntary and explicit written consent to the processing of personal data for the purposes outlined in this Privacy Policy.
 - If, during the contract conclusion process, the Data Subject does not consent to the processing of their personal data by the Data Controller, the personal data recorded at the time of the initial contact (i.e., name, email address, and telephone number) shall be processed by the Data Controller for a period of one (1) year from the date of the initial contact, after which they shall be deleted from the Client Database.
- 3. Prior to the conclusion of a Contract, the Data Controller shall request all personal data necessary for contract formation by sending a separate data collection form to the Data Subject.
- 4. The Data Subject's consent extends to the collection, recording, organization, storage, use, transfer, restriction of processing, deletion, and destruction of the data.

The Data Controller does not verify the correctness, authenticity, or accuracy of the personal data provided. The Data Subject is solely responsible for the authenticity and accuracy of the provided personal data. Furthermore, by providing an email address, the Data Subject assumes

responsibility for ensuring that only they use the services associated with the provided email address. As a result, any liability arising from access to services using the provided email address shall rest solely with the Data Subject who registered the email address with the Data Controller and on its Website.

VII. Recording of Cookies

During the use of the Website, in addition to the personal data of the Data Subject, certain technical data related to the Data Subject's computer (Cookies) are also recorded. These Cookies are generated during the use of the Website and are logged when the Website is accessed and exited. The Data Subject actively consents to the use of Cookies by clicking on the pop-up button that appears when opening the Website. Cookies allow the determination of the location of access to the Website and searches conducted on the Website. The purpose of using these Cookies is for the Data Controller to compile statistics on website traffic and usage and to improve the Website's overall IT system.

Except in cases required by law, the Data Controller does not link these data to the personal data of the Data Subject. Access to these data is restricted to the Data Controller and the system administrator operating the Website. The Data Subject may delete Cookies from their own computer at any time using the relevant browser settings, or they may disable the use of Cookies through their browser (typically via the "Help" function). However, by disabling Cookies, the Data Subject acknowledges that the functionality of the Website may be limited or impaired without them.

IX. Data Protection Rights

9.1 Right to Information and Access

From the moment the Data Subject provides their personal data until their deletion, the Data Subject may request information from the Data Controller at any time regarding: the scope of the processed data, their source, the purpose, legal basis, and duration of the data processing, any circumstances of a possible data protection incident, its effects, and the measures taken to remedy it.

The Data Controller shall provide the requested information in a concise, transparent, intelligible, and easily accessible form, using clear and comprehensible language. The right to information may be exercised in writing via the contact details of the Data Controller (as specified in Section II of this Privacy Policy). Upon request, and following identity verification, the Data Controller may also provide the requested information verbally.

The Data Controller shall provide a copy of the personal data being processed to the Data Subject. For any additional copies requested by the Data Subject, the Data Controller may charge a reasonable fee based on administrative costs.

The Data Controller may only refuse to provide the requested information in cases specified by the General Data Protection Regulation (GDPR). In such cases, the Data Controller must indicate the precise legal provision serving as the basis for the refusal and inform the Data Subject of their right to file a complaint with the relevant authority.

9.2 Right to Rectification:

The Data Subject may request the Controller to rectify any inaccurate personal data concerning them and to complete any incomplete data. The Data Subject is entitled to notify the Controller of any changes in their personal data (as specified above, via email or postal mail). The Controller shall implement the requested data modification within eight (8) days from the receipt of the request. If the Data Subject fails to notify the Controller of changes in their personal data without undue delay, the consequences shall be borne by the Data Subject. If the provided personal data is inaccurate and the accurate personal data is available to the Controller, the Controller shall rectify the personal data automatically. The Controller shall inform the Data Subject and any recipients to whom the data was previously transmitted for processing purposes of the rectification. The notification may be omitted if it does not infringe upon the legitimate interests of the Data Subject in view of the purpose of data processing.

9.3 Right to Erasure ("Right to be Forgotten"):

The Data Subject may request the deletion of their personal data at any time from the Controller. The Controller may refuse to comply with the deletion request only if data processing is required by law or is necessary for the submission, exercise, or defense of legal claims.

The Controller shall be obliged to erase the personal data concerning the Data Subject without undue delay if any of the following grounds apply:

- The personal data is no longer necessary for the purposes for which it was collected or otherwise processed;
- The Data Subject withdraws their consent on which the processing is based, and there is no other legal basis for processing;
- The Data Subject objects to the processing, and there are no overriding legitimate grounds for the processing;
- The personal data has been processed unlawfully;
- The personal data must be erased in order to comply with a legal obligation under Union or Member State law applicable to the Controller.

If the Controller has made the personal data public and is obliged to erase it pursuant to the above provisions, the Controller shall take reasonable steps, including technical measures, considering available technology and the cost of implementation, to inform other controllers or processors processing the data that the Data Subject has requested the deletion of any links to, or copies or reproductions of, the relevant personal data. Data erasure cannot be requested where processing is necessary for any of the grounds specified in Article 17(3) of the GDPR.

9.4 Right to Withdraw Consent:

The Data Subject may withdraw their consent to the processing of their personal data at any time. The withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal.

9.5 Right to Restriction of Processing:

The Data Subject has the right to request that the Controller restrict the processing of their personal data where any of the following conditions apply:

- The accuracy of the personal data is contested by the Data Subject, in which case the
 restriction applies for the period necessary for the Controller to verify the accuracy of the
 personal data;
- The processing is unlawful, and the Data Subject opposes the erasure of the personal data and instead requests the restriction of its use;
- The Controller no longer requires the personal data for processing purposes, but the Data Subject needs it for the establishment, exercise, or defense of legal claims; or
- The Data Subject has objected to processing; in this case, the restriction shall apply while
 it is determined whether the Controller's legitimate grounds override those of the Data
 Subject.

Where processing is restricted, such personal data may only be processed, except for storage, with the Data Subject's consent or for the establishment, exercise, or defense of legal claims, or for the protection of the rights of another natural or legal person, or for reasons of important public interest of the European Union or a Member State. The Controller shall inform the Data Subject in advance of the lifting of any such restriction on processing.

9.6 Right to Data Portability:

The Data Subject has the right to receive the personal data concerning them, which they have provided to the Controller, in a structured, commonly used, and machine-readable format, and has the right to transmit those data to another controller.

9.7 Right to Object:

Where the processing of personal data is necessary for the purposes of the legitimate interests pursued by the Controller or by a third party, the Data Subject has the right to object at any time, on grounds relating to their particular situation, to the processing of their personal data. In such cases, the Controller shall no longer process the personal data unless the Controller demonstrates compelling legitimate grounds for the processing that override the interests, rights, and freedoms of the Data Subject, or for the establishment, exercise, or defense of legal claims.

Where personal data are processed for direct marketing purposes, the Data Subject shall have the right to object at any time to the processing of personal data concerning them for such purposes. If the Data Subject objects to processing for direct marketing purposes, the personal data shall no longer be processed for such purposes.

The Data Subject may also object to the processing of their personal data if the processing is necessary for compliance with a legal obligation imposed on the Controller, or for the purposes of the legitimate interests pursued by the Controller, or if the processing (including the use or transfer of data) is carried out for direct marketing, opinion polling, or scientific research purposes, or in any other cases specified by law, except where the processing is mandated by law.

Objection shall mean a statement by the Data Subject in which they contest the processing of their personal data and request the termination of data processing and the deletion of the processed data.

The Controller shall review the Data Subject's objection as soon as possible, but no later than within fifteen (15) days from the date of the objection, and shall inform the Data Subject in writing of the decision (regarding the validity of the objection).

If the Data Subject's objection is justified, the Controller shall cease the processing of the Data Subject's personal data, block the data, and notify all parties to whom the personal data subject to objection was previously transmitted about the objection and any actions taken as a result. Such parties shall be obliged to take necessary measures to enforce the right to object.

If the Controller determines that the objection is unfounded and the Data Subject disagrees with this decision, the Data Subject may bring the case before a court within thirty (30) days of being notified of the decision. If the Controller fails to respond within fifteen (15) days, the Data Subject may initiate legal proceedings within thirty (30) days from the expiration of the deadline.

The Controller informs the Data Subject that no profiling or automated decision-making is applied by the Controller.

9.8 Procedural Rules for the Exercise of Data Protection Rights:

The Controller shall provide the Data Subject with information on the actions taken in response to their request concerning their rights without undue delay and in any event within one (1) month of

receipt of the request. Taking into account the complexity of the request and the number of requests, this period may be extended by a further two (2) months if necessary. The Controller shall inform the Data Subject of any such extension within one (1) month of receipt of the request, together with the reasons for the delay.

If the Data Subject submits their request electronically, the information shall, where possible, be provided electronically unless the Data Subject requests otherwise. If the Controller does not take action on the Data Subject's request, the Controller shall inform the Data Subject without delay and at the latest within one (1) month of receipt of the request of the reasons for not taking action, as well as of the possibility of lodging a complaint with the relevant supervisory authority and seeking judicial remedy.

The requested information, notifications, and actions shall be provided free of charge. However, if a request is manifestly unfounded or excessive, in particular due to its repetitive nature, the Controller may charge a reasonable fee based on administrative costs or refuse to act on the request. The burden of proving the manifestly unfounded or excessive nature of the request lies with the Controller.

The Controller shall inform all recipients to whom the personal data have been disclosed of any rectification, erasure, or restriction of processing unless this proves impossible or involves disproportionate effort. Upon request, the Controller shall inform the Data Subject about such recipients.

The Controller shall provide the Data Subject with a copy of the personal data undergoing processing. For any further copies requested by the Data Subject, the Controller may charge a reasonable fee based on administrative costs. If the Data Subject submits the request electronically, the information shall be provided in a commonly used electronic format, unless the Data Subject requests otherwise.

9.9 Complaint Submission:

The Data Subject has the right to enforce their rights by lodging a complaint or making a report through the contact details of the Controller specified above.

X. Legal Remedies

10.1 Initiating Proceedings Before the Supervisory Authority:

The Data Subject has the right to lodge a complaint with the Supervisory Authority if they believe that the processing of their personal data violates the GDPR, the applicable national data protection law, or if they have suffered a violation of their rights related to the processing of personal data, or if there is an imminent risk of such a violation. The investigation conducted by the Supervisory Authority is free of charge, and the costs of the investigation shall be advanced

and borne by the Authority. No individual shall suffer any disadvantage as a result of lodging a complaint with the Authority. The Authority may only disclose the identity of the complainant if the investigation cannot be conducted without such disclosure. If the complainant requests anonymity, the Authority shall not disclose their identity even if such disclosure would be necessary for the investigation to proceed.

10.2 Enforcement of Rights Before a Court:

If their rights are violated, the Data Subject may bring an action against the Controller before a court. As a general rule, the court with jurisdiction over the registered office of the Controller shall have competence over such cases. However, the Data Subject may choose to initiate proceedings before the court with jurisdiction over their place of residence or habitual residence. The court shall proceed with the case as a matter of priority.

10.3 Compensation and Non-Material Damages:

Any person who has suffered material or non-material damage as a result of a breach of the GDPR shall have the right to receive compensation from the Controller or the Processor in accordance with the provisions of the GDPR.

If the Controller unlawfully processes the Data Subject's personal data or breaches the requirements of data security, thereby infringing the Data Subject's personality rights, the Data Subject may claim non-material damages (compensation for moral harm) from the Controller.

The Controller shall be exempt from liability for the damage caused and from the obligation to pay non-material damages if it proves that the event causing the damage or the infringement of the Data Subject's personality rights was caused by an unavoidable external factor beyond the scope of data processing, meaning that the Controller bears no responsibility for the event in any manner. Compensation for damages and non-material damages shall not be required to the extent that the damage or infringement of personality rights was caused by the Data Subject's intentional or grossly negligent conduct.

XI. Miscellaneous Provisions

This Privacy Policy has been in effect since March 1, 2025. The Controller shall publish the current version of this Privacy Policy on the website **onlinecapital.global**.

By using the services provided by the Controller, the Data Subject accepts the terms of the amended Privacy Policy through their implied conduct.

The scope of this Privacy Policy applies exclusively to the data processing activities of the Controller.

The laws of Hungary shall apply to this Privacy Policy. In matters not regulated herein, the GDPR, and other relevant Maltese legal provisions shall prevail.