



KJ Advanced Investment Bank

PRIVACY STATEMENT



1.0 INTRODUCTION

At KJ Advanced Investment Bank Limited (hereinafter referred to as "KAIB"), the protection of privacy and the safeguarding of personal and financial information of our clients and website visitors are among our highest priorities.

This Privacy Statement outlines how KAIB collects, uses, and protects personal information.

KAIB's website, <https://kaib-invest.com> is owned and operated by KAIB.

By accessing or browsing these websites, you acknowledge and consent to KAIB's collection, use, and handling of your personal information in accordance with the terms set forth in this Privacy Statement.

2.0 COLLECTION OF PERSONAL INFORMATION

KAIB collects personal information both directly and indirectly in the course of its relationship with you. KAIB may utilize this information to verify your identity, deliver essential communications, and fulfil other legitimate business purposes. Furthermore, such information allows KAIB to improve the quality of its services, personalize your browsing experience, and inform you about products, services, or promotional offers that may be relevant to your interests.

The majority of the personal information collected by KAIB is provided directly by you. Information collected indirectly may include, but is not limited to, your Internet Protocol (IP) address, browser type, operating system, Internet service provider (ISP), time stamps, and transaction history.

Should you choose to terminate your relationship with KAIB, your personal information will be retained solely to satisfy ongoing legal and regulatory obligations. Subject to applicable laws and your communication preferences, KAIB may also periodically contact you to present additional opportunities or offerings.

3.0 COOKIES

KAIB uses cookies, web beacons (also known as action tags or single-pixel gifs), and other technologies (collectively, "cookies") to provide KAIB with data to improve your experience and to get to know the client better. Cookies are small text files sent from Web servers that may be stored on your computer. Cookies enable KAIB to capture how you arrived at our site, when you return, which pages on our site you visit, and to recognize that you are already logged on when we receive a page request from your browser. KAIB may link the information we store in cookies to personally identifiable information you submit while on our site. KAIB will never share this information with any 3rd party. Cookies are readable only by KAIB and do not contain any personal information. KAIB cannot and will not gather information about other sites a client may have visited.

KAIB may share website usage information about visitors with reputable advertising companies for Internet banner advertisements. The information shared is not personally identifiable. KAIB may also use 3rd party software to track and analyze usage and volume

statistical information, including page requests, form requests, and click paths – this tracking may set cookies on behalf of KAIB.

All web browsers have settings that allow you to block cookies. By visiting our website with your browser set to allow cookies, you consent to KAIB's use of cookies as described above. If you choose to block cookies, you may use KAIB's services, but some functions may not work as designed. KAIB does not sell, license, lease, or otherwise disclose your personal information to any affiliate or third party for any reason, except as described below.

KAIB may share information with affiliates if the information is required to provide the product or service you have requested or to provide you the opportunity to participate in the products or services our affiliates offer. To improve services, KAIB may engage another business to carry out certain internal functions, such as client service, client satisfaction surveys, or other data collection activities relevant to KAIB's business.

KAIB may also provide a non-affiliated third party with client information from the database to analyse and identify client needs, notify clients of the latest products and services, or conduct general marketing and market research.

KAIB also forges partnerships and alliances with non-affiliated third parties that offer high-quality products and services that might be of value to the clients. To ensure that these products and services meet your needs and are delivered in a manner that is useful and relevant, KAIB may share some personal information with these non-affiliated third parties.

KAIB requires that all non-affiliated third parties to which we provide your non-public personal information agree to keep your information confidential and use such information solely for the limited purpose for which KAIB has engaged them, or as otherwise required by law. In addition, where offers are made to you by non-affiliated third parties, KAIB generally requires that they disclose that the offer is being extended because of your relationship with us. KAIB also seeks to ensure that these non-affiliated third parties maintain appropriate data security procedures to guard against unauthorized use of, or access to, your personal information.

When required by law, KAIB reserves the right to disclose your personal information to third parties or regulatory, law enforcement, or other government authorities. KAIB may also disclose your information to credit reporting or collection agencies, or when necessary to protect our rights or property.

If at any time you choose to purchase a product or service offered by another company, for example by clicking on an advertisement on a website owned or controlled by KAIB, any personal information you share with that company will no longer be governed by KAIB's Privacy Statement. KAIB is not responsible for the privacy policies or the content of sites and has no control over the use or protection of information provided by you to, or collected by, those websites. Whenever you elect to link to a co-branded website or a linked website, you may be asked to provide registration or other information. Please note that the information you are providing is going to a third party, and you should familiarize yourself with the privacy policy published by that third party.

4.0 THE SECURITY OF YOUR PERSONAL INFORMATION

KAIB employs physical, electronic, and procedural safeguards to guard your non-public personal information. Only a limited number of KAIB's employees who are required to know this information will have access to it.

KAIB uses Certificate Authority (CA) certificates to authenticate websites, allowing you to verify that you are connected to KAIB websites. KAIB conducts regular internal audits of its internal business practices and procedures, examining confidentiality standards and information access to protect the clients' personal information.

5.0 CHANGES TO THIS PRIVACY STATEMENT AND OPTING OUT

In the event of any material changes to this Privacy Statement, KAIB will promptly publish the updated version on its official websites. By continuing to use KAIB's websites, you are deemed to have accepted the electronic posting of such revisions as adequate notice of those changes.

In certain circumstances, such as when KAIB intends to share your personal information with non-affiliated third parties, you may exercise your right to "opt out" by contacting KAIB using the contact details provided below.

All disputes arising in connection with this Privacy Statement shall be governed by the terms set forth herein and in the KAIB Client Agreement. Should you have any questions that are not addressed in this Privacy Statement, please contact the Customer Support team for further assistance.

You may contact KJ Advanced Investment Bank Limited for any reason under this Privacy Statement at contact@kaib-invest.com.