

# Privacy Policy

## Table of Contents

Collection of Personal Data.....	i
How We Use Your Personal Data .....	i
Disclosure of Personal Data.....	i
Consent .....	ii
Retention of Data .....	ii
Protection of Data .....	ii
Use of Cookies.....	ii
Access and Correction .....	ii
Transfers Outside Singapore .....	ii
Contacting Us .....	ii
Updates to This Policy .....	iii

Spectra FX Solutions Pte. Ltd. (“we”, “us”, or “our”) operates this website as a Recognised Market Operator (RMO) licensed by the Monetary Authority of Singapore (MAS).

We are committed to protecting your personal data in accordance with the Personal Data Protection Act 2012 (PDPA) of Singapore. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal data when you interact with our website and related services.

## **1. Collection of Personal Data**

We may collect and process the following types of personal data:

- Personal identifiers, contacts, and characteristics (for example, name and contact details including email addresses);
- Personal information relating to Employees, Partners, and Directors;
- Information that you provide to us via our website;
- If you contact us or we contact you, we will keep a record of that correspondence and all telephone calls and other methods of communications are recorded for regulatory compliance and record keeping purposes;
- Details of your visits to our site and the materials and information that you access;
- For recruitment purposes. If you apply for a job with us, we may collect personal information from you and where relevant, from third parties.

## **2. How We Use Your Personal Data**

We collect and use your data for the following purposes:

- To register and manage your account;
- To process and facilitate trades or transactions;
- To verify your identity and comply with regulatory requirements;
- To provide you with updates, alerts, and support;
- To improve our services, website functionality, and user experience;
- To detect and prevent fraud or security breaches; or
- To comply with applicable laws and obligations from MAS or other authorities.

## **3. Disclosure of Personal Data**

We may disclose your personal data to the following parties, only where necessary and permitted under PDPA:

- Regulatory bodies such as the Monetary Authority of Singapore (MAS);
- Service providers who support our operations (e.g. IT, KYC,);
- Legal, audit, or professional advisors;
- Any other party to whom disclosure is required by law or to protect our legal rights.

All third parties are contractually obligated to ensure your personal data is handled in accordance with PDPA requirements.

#### **4. Consent**

By using our website or submitting your personal data, you consent to the collection, use, and disclosure of your data as described in this policy.

You may withdraw your consent at any time by contacting our Data Protection Officer (DPO), subject to legal or regulatory constraints.

#### **5. Retention of Data**

We retain your personal data for as long as is necessary to fulfill the purposes outlined in this policy or to comply with legal and regulatory requirements.

#### **6. Protection of Data**

We implement appropriate technical and organizational security measures to safeguard your personal data against unauthorized access, disclosure, or misuse.

#### **7. Use of Cookies**

Our website uses cookies to enhance your experience. You can manage cookie preferences through your browser settings. For more details, please refer to our [Cookie Policy] (if applicable).

#### **8. Access and Correction**

You have the right to access and correct your personal data held by us. To do so, please contact our DPO at the contact details below.

#### **9. Transfers Outside Singapore**

If your personal data is transferred outside of Singapore, we will ensure that such transfers comply with PDPA and that the data is accorded a comparable level of protection.

#### **10. Contacting Us**

If you have questions, requests, or complaints relating to your personal data, please contact our

**Data Protection Officer (DPO):**

**Name:** Martin Pett

**Email:** mpett@spectrafx.com

**Phone:** +65 696 43820

**Address:** 65 Chulia Street, OCBC Centre #36-08 Singapore 059413

**11. Updates to This Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. The latest version will always be available on our website.