

Privacy Policy

Introduction

Pipwar Ltd Co ("**Pipwar**", "**we**", "**us**" or "**our**") is a registered company that operates www.pipwar.com, a global demo-based forex trading competition platform. We are committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy explains what data we collect from you, how we use and protect it, and your rights regarding that data. It applies to all users of our website and services worldwide. By using our website or participating in our competitions, you agree to the terms of this Privacy Policy.

We strive to follow international best practices for data protection, including principles modeled on the EU General Data Protection Regulation (GDPR). We want to be transparent about our data practices so you can feel confident about how your information is handled. If you have any questions or concerns about this policy or your personal data, please contact us at itempipedeness.

Information We Collect

We collect both personal information (information that can identify you) and non-personal information when you use our platform. This data is collected in a few different ways:

- Information You Provide to Us: When you register for an account or enter a competition, we may ask for details such as your name, username, email address, and password. You may also provide information when you contact us (for example, your name and email in a support request) or when participating in competitions (such as profile information or any content you submit in the platform).
- Competition and Usage Data: We record information related to your participation in the forex trading competitions on our site. This includes your trading activities and performance in demo competitions (e.g. trade results, scores, rankings) and any feedback or comments you provide. While this data is primarily non-personal (related to game performance), it may be linked to your profile.
- Information Collected Automatically: Like many websites, we automatically collect certain data about your device and how you use our site. This includes your IP address, browser type, device type, operating system, referring URLs, pages viewed, clickstream data, and the dates/times of access. We also gather statistical information about navigation through the platform and interactions with features. This technical information helps us ensure the site functions properly and helps us understand usage patterns.
- Cookies and Tracking Data: We use cookies and similar tracking technologies (described in detail in the Cookies and Tracking Technologies section below) to collect information about your interactions with our site. For example, cookies help us remember your preferences, keep you logged in, and analyze how you use our website. Some cookies are set by third-party analytics providers (like Google and Meta) to help us gather aggregated usage statistics.
- Third-Party Provided Information: In some cases, we may receive information about you from third parties. For instance, if you choose to log in via a social network





• account or an authentication service, that service may share certain information with us (according to your consent and their privacy policies). Also, if we run promotional campaigns or referrals, we might collect information from those partners. We will ensure any such third parties have lawful rights to share your data.

We do **not** intentionally collect any sensitive personal information such as financial account details (since our competitions use demo trading accounts), government ID numbers, or sensitive demographic data (e.g. race, religion, health data) unless you explicitly provide it to us for a specific reason. We ask that you not submit sensitive personal data on our platform.

How We Use Your Information

We use the information we collect for various purposes in order to operate, maintain, and improve our services. Specifically, we may use your personal data to:

- **Provide and Operate Our Services:** We process your registration details to create and manage your user account, allowing you to participate in our forex trading competitions. This includes authenticating your login, recording your trades and competition results, displaying leaderboards or rankings, and providing you with the features and functionality of the Pipwar platform.
- Communicate with You: We use your contact information (like email address) to send you service-related communications. For example, we may send confirmations when you sign up, notifications about competition results or winnings, updates on platform changes, and responses to any inquiries or support requests you send us. We may also send you informational newsletters or announcements about new competitions, features, or promotions if you have opted to receive such marketing communications (you can opt-out at any time).
- Facilitate Competition Rewards: If you win a prize in a competition, we will use your information to contact you about the prize and arrange delivery (for instance, coordinating any necessary details to award a cash reward). Additional information may be requested at that time (such as payment details or identification) purely for processing the prize; this will be used only for that purpose and handled confidentially.
- Analyze and Improve Our Platform: We process usage data and cookies information to understand how users interact with our website and competitions. This helps us troubleshoot technical issues, analyze site performance, and make improvements to user experience and our services. For example, we look at aggregated metrics like total visitors, popular pages or features, and general usage patterns to guide development of new features and ensure the platform is meeting user needs.
- **Personalize User Experience:** We may use information about your interactions or preferences to tailor aspects of our service to you. This could include remembering your settings (like language or interface preferences) or showing content relevant to your interests. Personalization is typically based on cookies or past usage and is aimed at making the platform more convenient and engaging.
- Ensure Fair Play and Security: We monitor competition activities and usage data to detect and prevent fraudulent or malicious behavior, cheating in competitions, or violations of our Terms and Conditions. Your information is used to maintain the integrity of the contests and the security of our platform. This can include using IP





- addresses or device identifiers to prevent multiple unfair entries, or investigating accounts that may be violating rules.
- Analytics and Performance Tracking: We use third-party analytics tools (such as Google Analytics) to collect information about how visitors use our site. This helps us understand website traffic and marketing effectiveness. For example, we might analyze which marketing campaigns attract users or how users progress through our sign-up process. These analytics tools provide us with aggregate insights (not individual profiling) to improve our outreach and user acquisition strategies.
- Advertising and Marketing (with Consent): If we conduct any advertising campaigns (for example, on social media platforms), we may use tools like the Meta Pixel to measure the effectiveness of our ads and reach people who are likely to be interested in Pipwar. The Meta Pixel helps us understand when users who saw our Facebook/Instagram ads later visited or took action on our site. We may also use it to show you relevant ads about Pipwar on Meta's platforms if you have visited our site. Such activities are only done where permitted by law and with appropriate consent. (See Third-Party Services below for more on how Meta Pixel works.)
- **Legal Compliance and Enforcement:** We may use your data as necessary to comply with applicable laws, regulations, and legal obligations. For example, if we are required by law to retain certain records or respond to a lawful request by authorities, we will use and share data to the extent we are obliged. Additionally, we will use information to enforce our own legal rights and agreements for instance, to investigate fraud, security breaches or violations of our Terms, and to take action against prohibited activities.

We will only use your personal information for the purposes above and will not process it in a manner that is incompatible with those purposes. If we intend to use your data for any new purpose that isn't covered here, we will inform you (and if necessary, seek your consent) beforehand.

Legal Basis for Processing

When we process personal data about you, we do so in accordance with applicable data protection laws. Depending on the context, we rely on one or more of the following legal bases:

- Consent: In some cases, we rely on your consent to process your personal information. For example, if we send you promotional emails or use non-essential cookies (like analytics or advertising cookies), we do so based on your consent. Where required by law, we will ask for your consent before collecting or processing your data for certain purposes. You have the right to withdraw your consent at any time (see Your Rights below).
- Contractual Necessity: Most of the data processing we do is necessary to fulfill our contract with you. When you sign up for Pipwar and agree to our Terms and Conditions, a contract is formed between you and us. We need to process your personal data to provide the services you have requested for example, to maintain your account, let you participate in competitions, and award prizes. Without this data, we wouldn't be able to deliver the service you expect. Processing for these purposes is based on the contract we have with you.
- **Legitimate Interests:** We also process data as needed for our legitimate business interests, as long as those are not overridden by your data protection rights. This





covers a broad range of uses that are necessary to effectively and securely run our platform. For instance, we have a legitimate interest in understanding how our website is used so we can improve it, in ensuring the security of our service, preventing fraud or misuse, and in marketing our services to interested users. When relying on legitimate interests, we will consider and balance any potential impact on you (both positive and negative) and your rights under privacy laws. We will **not** use your personal data for activities where our interests are overridden by the impact on your privacy (for example, we would seek consent for any profiling or targeted marketing that isn't expected by you).

• **Legal Obligation:** In certain situations, we must process your data to comply with a legal obligation. This means processing is necessary for us to obey laws or regulations that apply to Pipwar. For example, under Ghanaian law or other jurisdictions' laws, we might be required to retain transaction records for a certain period, verify identities for fraud prevention, or disclose information in response to valid requests by public authorities (such as law enforcement). Any processing for these purposes is done strictly to the extent required by law.

In many cases, there may be more than one legal basis applicable to the processing of your information. For instance, we may process the same piece of information under both contract necessity and legitimate interest. We ensure that a valid legal ground covers all personal data processing activities we undertake.

How We Store and Protect Your Data

Your personal data is stored on secure servers provided by **Amazon Web Services** (**AWS**). AWS is a leading cloud services provider with robust security practices. We chose AWS to host our platform because of its reliability and strong focus on data protection. AWS maintains industry-leading security measures, including encryption of data in transit and at rest, physical security controls at data centers, and regular security audits. This means that when your data is saved in our databases, it is encrypted and safeguarded against unauthorized access.

We implement a variety of technical and organizational security measures to protect your personal information from loss, misuse, unauthorized access, alteration, or disclosure. These measures include:

- Encryption: All communication between your browser and our website is protected using HTTPS encryption (TLS/SSL). This helps ensure that data transmitted to us (such as your login credentials or any personal details) is encrypted in transit and cannot be easily intercepted. Within our infrastructure, sensitive data is encrypted at rest as well, adding an extra layer of protection in case of any unauthorized access to stored data.
- Access Controls: We limit access to personal data to only those Pipwar staff or
 authorized contractors who need it to perform their job duties (for example, customer
 support or technical operations). Access to databases and systems is controlled
 through authentication, and we enforce principles like least privilege (meaning people
 only have the minimum access necessary). Our team members are trained on the
 importance of confidentiality and privacy.
- **Monitoring and Testing:** We utilize firewalls and network security monitoring to protect our systems from intrusions. Our systems are regularly updated with security





patches to address vulnerabilities. We also periodically review our security practices and may employ third-party security tools or audits to test the strength of our defenses

- Anonymization and Pseudonymization: Where possible, we anonymize or pseudonymize personal data so that it can no longer be linked to you. For example, we may remove identifying information from usage data and aggregate it for analytical purposes. Anonymous aggregated data contains no personal identifiers and may be used freely for improving our services.
- Data Backups and Recovery: We keep routine backups of our database (also stored securely on AWS) to ensure that no data is accidentally lost. Backup data is encrypted and stored in a secure location. In the event of a technical issue or disaster, we have procedures to safely restore data and resume operations while maintaining data integrity.

While we are committed to protecting your information and follow best practices to do so, no method of transmission over the internet or electronic storage is 100% secure. Therefore, we **cannot guarantee absolute security** of your data. However, we continually update our security measures to respond to new threats and will promptly inform users and the appropriate authorities of any significant data breach as required by law.

Cookies and Tracking Technologies

Like most websites and online services, we use cookies and similar tracking technologies to improve functionality and analyze how people use our site. Cookies are small text files placed on your device (computer, tablet, or smartphone) when you visit a website. They allow the website to recognize your device and store certain information about your preferences or past actions.

Types of Cookies We Use:

- Essential Cookies: These are necessary for our website to function properly. For example, when you log into your Pipwar account, we use a session cookie to keep you logged in as you navigate between pages. Essential cookies might also be used to remember your cookie consent preferences, language settings, or other choices you make to provide a smooth user experience. You cannot opt out of essential cookies, since the site won't work properly without them.
- Analytics Cookies: We occasionally use cookies for analytics purposes. Specifically, we use Google Analytics cookies to collect information about how visitors interact with our site. These cookies collect data such as which pages are visited, how long users stay on the site, and which links or features are clicked. The information is gathered in an aggregated form and does not identify you personally. It helps us understand overall user behavior and traffic patterns so we can improve the platform. Google Analytics may set its own cookies or similar identifiers to perform these services. We have configured Google Analytics in a privacy-friendly way (for example, by anonymizing IP addresses where possible) to limit any impact on your privacy.
- Advertising/Tracking Cookies: We do not show third-party ads on our site, but we do use the Meta Pixel (formerly Facebook Pixel) as a tracking tool. The Meta Pixel sets a cookie to track when a user takes certain actions on our website (like visiting a page or registering), especially after clicking on one of our ads on Meta's platforms





(Facebook/Instagram). This cookie and the associated tracking allow us to measure the effectiveness of our ads and reach people with relevant messages. The data collected through Meta Pixel may be combined by Meta with your profile on their service and used for their own advertising purposes, in line with Meta's Data Policy. For example, Meta can recognize that your browser has visited our site and may use that information to show you related ads on Facebook. Rest assured, we do **not** see personal details from this process — we only receive anonymized, statistical reports (such as how many users clicked an ad and then signed up).

• Functionality Cookies: From time to time, we might use cookies or local storage to remember certain preferences and settings you choose on the site (aside from those strictly necessary for login). For example, if you adjust some user interface settings or dismiss a notification, a cookie might recall that so it stays consistent on your next visits. These cookies improve your experience but are not critical for core functionality.

Cookie Choices: When you first visit our site, you may be presented with a notice about our use of cookies. By continuing to use the site, you are agreeing to our use of cookies as described in this policy. You have the right to control and manage your cookie preferences:

- Most web browsers automatically accept cookies, but you can usually modify your
 browser settings to decline cookies if you prefer. You can also delete cookies that
 have already been set. Check your browser's help section for instructions on how to
 block or delete cookies. Keep in mind that if you disable cookies entirely, some
 features of our site (like staying logged in or certain interactive features) may not
 function properly.
- To opt-out of Google Analytics specifically, Google provides an **Analytics Opt-out Browser Add-on** that you can install, which prevents Google Analytics from collecting information on your visits to websites. You can obtain this add-on at Google's site (tools.google.com/dlpage/gaoptout) and install it in your browser. Additionally, some browsers have "Do Not Track" signals; while our site does not currently respond to Do Not Track headers, you can use the other opt-out mechanisms described here.
- For the Meta Pixel (Facebook cookies), you can control how Meta collects and uses information for ad targeting. If you have a Facebook account, you can adjust your ad preferences in your account settings to limit tracking and personalized ads. Meta also participates in industry opt-out systems like the Digital Advertising Alliance (DAA). If you do not have a Facebook/Meta account, you can opt out of interest-based advertising from companies in the DAA by visiting aboutads.info/choices. Please note that opting out of the Meta Pixel will not remove ads on Facebook or Instagram, but those ads will be less tailored to your interests or past interactions with our website.

For more detailed information about cookies and how they work, you can visit allaboutcookies.org. Our use of cookies is intended to be transparent and minimal. We only use cookies and tracking technologies to the extent necessary to achieve the purposes described above, and in compliance with applicable law. If you have any questions about our cookie practices, feel free to contact us.

Third-Party Services and Integrations





In order to run our platform efficiently and provide certain features, we rely on a few trusted third-party service providers. We want to be transparent about who these third parties are and what data they might handle. We do **not** sell your personal data to anyone, and any sharing of information is done only as described in this Privacy Policy. The main third-party services we use include:

- Amazon Web Services (AWS): As noted, our website and databases are hosted on AWS cloud servers. AWS acts as our data storage provider. This means that any information you provide to us (your account data, competition data, etc.) is stored on AWS's servers. AWS does not access your data except to the extent needed to maintain and support our hosting (as a cloud infrastructure provider). We have a data processing agreement in place with AWS to ensure your data remains secure and confidential. You can refer to AWS's own privacy and security documentation for more details on how they protect data on behalf of customers like us.
- Google Analytics: We use Google Analytics, a web analytics service provided by Google LLC, to collect and analyze usage information, as described in the Cookies section. Google Analytics may process certain data about your use of our site (e.g. pages visited, IP address (with anonymization), browser information, etc.) for the purpose of compiling reports and helping us understand website traffic. Google acts as a data processor for us in this regard. The information generated by Google Analytics cookies about your use of the website will typically be transmitted to and stored by Google on servers in the United States or other locations. Google is certified under frameworks like the EU-U.S. Data Privacy Framework, and we have appropriate safeguards in place (such as standard contractual clauses) to permit this transfer. Google will use this information on our behalf for analytics purposes and is contractually prohibited from using it for their own purposes (apart from maintaining and improving the Analytics service). For more details, you can review Google's Privacy Policy and specifically Google Analytics' data practices. If you wish to opt out of Google Analytics tracking, see the Cookies section above for instructions.
- Email Service Providers: If we send out email newsletters or transactional emails (like verification codes, password resets, etc.), we may use a third-party email delivery service to do so (for example, services like SendGrid, Mailchimp, or similar). These providers would have access to your email address and the content of the email (since they send it on our behalf), but are not permitted to use that information for anything other than sending our communications. We ensure any such provider has strong privacy practices and confidentiality obligations.
- Other Service Providers: We may use additional third-party services to help us operate the platform, such as providers for customer support ticketing, survey or form collection (if we run user surveys), or payment processors if in the future we handle transactions (currently, since competitions are demo-based, we generally do not process payments from users). If any such services are used and they involve your personal data, we will update our Privacy Policy to include them. All third parties that process personal data on our behalf are bound by data processing agreements and are required to safeguard personal information and use it only for the purposes we specify.
- Social Media and Plugins: Our site may include options to share content to social networks or to follow our social media pages (for example, a Facebook "Like" button or a link to our Twitter profile). If you click those, the respective third-party social platform may receive some data (like the fact that a certain IP address visited a certain page on our site). Any collection by those third-party sites is governed by their own





privacy policies. We simply provide links or integrations for your convenience and engagement with our content on other platforms.

We do not disclose your personal information to any third parties except as described above or as required by law. In particular, **we do not sell or rent** your personal data to marketers or other unrelated parties. Any sharing that does occur is either with service providers working on our behalf, with your consent, or as necessary for legal compliance or to protect our rights.

If we ever need to share information for any other purpose, we will obtain your permission or give you the opportunity to opt-out, as required by law. We also remain responsible for the handling of your personal data by any third parties that we engage, and we ensure they are contractually obligated to protect it.

International Data Transfers

Pipwar is based in Ghana, but we serve a global user base. As a result, the personal data we collect from you **may be transferred to and stored in countries other than your own**. In particular, data may be processed in **the United States, Europe, or other locations** where our service providers (such as AWS, Google, or Meta) operate or maintain their facilities. For example:

- Our AWS servers may be located in data centers outside Ghana (we use AWS's global infrastructure, which could include servers in the U.S., Europe, or other regions). This means your data could be stored in a country that has different data protection laws than your home country.
- Our analytics and tracking tools (Google Analytics and Meta Pixel) may involve transferring data to the United States or Ireland (in the case of Meta's EU operations) where those companies' servers are located and where the data is analyzed.

We understand that privacy laws vary by country, and we take steps to ensure that **international transfers of personal data are protected** by appropriate safeguards as required by applicable law. If you are located in the European Economic Area (EEA), United Kingdom, or another region with data transfer restrictions, we will ensure that your personal information is transferred in compliance with those restrictions. This may include:

- Standard Contractual Clauses: We may incorporate EU Commission-approved Standard Contractual Clauses (SCCs) into our contracts with service providers who process data outside of the EEA/UK. These clauses are legal commitments that require the recipient to protect your data to the high standard of EU privacy laws.
- Adequacy Decisions: Where applicable, we might rely on an "adequacy decision" by relevant authorities, meaning the destination country is recognized as providing an adequate level of data protection. For instance, transfers to companies in countries that participate in frameworks like the EU-U.S. Data Privacy Framework (if the recipient is certified under it) are permitted because of an adequacy decision.
- Your Consent: In some cases, we may ask for your explicit consent to transfer your data to a third country when no other lawful basis for transfer is available. For example, by using our site and services and submitting your data, you could be deemed to consent to the transfer of your data to Ghana and other jurisdictions as





needed to provide the service. We will inform you when such a situation arises to ensure you are aware and can make an informed decision.

Regardless of where your data is processed, we will take necessary measures to ensure it receives the same level of protection as it would under local data protection laws. Our privacy practices described in this Policy apply no matter what country your data is in. We also require that our third-party partners and vendors who handle international data transfers uphold strong data protection standards.

If you have any questions about the international transfer of your personal data or the safeguards in place, you can contact us using the information provided in the **Contact Information** section.

Your Rights

We respect your rights to control your personal information. Depending on the laws that apply to your situation (for example, GDPR for EU users or other privacy regulations), you may have some or all of the following rights regarding the personal data we hold about you:

- **Right to Access:** You have the right to request confirmation of whether we are processing your personal data, and if so, to request a copy of the information we hold about you. We will provide you with a copy of your personal data in a commonly used electronic format, unless you request otherwise. This allows you to see what data we have about you and to verify that we are processing it lawfully.
- Right to Rectification (Correction): If any of your personal information is inaccurate or incomplete, you have the right to ask us to correct or update it. For example, if you change your email address or find that we have an incorrect name or profile detail, you can request rectification. We encourage you to keep your account information up-to-date, and you can often make certain changes yourself via your account settings.
- **Right to Erasure (Deletion):** You have the right to request the deletion of your personal data in certain circumstances. This is sometimes referred to as the "right to be forgotten." You can ask us to erase your data, for example, if the data is no longer necessary for the purposes for which it was collected, if you have withdrawn your consent (for data that was processed on consent), or if you object to our processing (see below) and we have no overriding legitimate grounds to continue. We will honor valid deletion requests and will also instruct any service providers holding your data to delete it, subject to any legal obligations to retain information. Please note that we might not be able to delete data that is required to fulfill our contractual obligations to you (for instance, data needed to maintain your account while you still wish to use the service) or data we are legally required to keep (e.g. for financial reporting or dispute resolution).
- **Right to Object to Processing:** You have the right to object to certain types of processing of your personal data. **Direct marketing:** You can always object to the use of your data for direct marketing purposes if you do so, we will stop using your data for that purpose immediately. **Legitimate interests:** If we are processing your data based on our legitimate interests (see the **Legal Basis** section), you can object to that processing if you feel it impacts your rights. If you raise an objection, we will consider whether our legitimate grounds for processing override your privacy rights. If they do not, we will stop or restrict the processing in question.





- **Right to Restrict Processing:** You have the right to request that we restrict (pause) the processing of your personal data in certain scenarios for instance, while we are verifying the accuracy of your data after you have contested it, or if you have objected to processing and we are considering whether our grounds override yours. When processing is restricted, we will store your data but not use it until the issue is resolved.
- **Right to Withdraw Consent:** If we are processing any of your personal data based on your consent, you have the right to withdraw that consent at any time. For example, if you have given consent to receive marketing emails, you can opt-out (withdraw consent) by clicking the unsubscribe link in an email or contacting us. Withdrawing consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, and it won't affect processing under other legal bases. It just means we will no longer carry out the specific processing that was based on consent.
- **Right to Data Portability:** You have the right to receive the personal data that you have provided to us in a structured, commonly used, and machine-readable format, and you have the right to transmit that data to another service provider (controller) where technically feasible. This right applies when the processing is based on your consent or a contract and is carried out by automated means. In practice, this means you can ask us for a copy of the data you gave us (for example, your account information and competition records) in a CSV or similar format, to port to another platform.
- **Right to Lodge a Complaint:** If you believe that we have infringed your privacy rights or violated applicable data protection laws, you have the right to lodge a complaint with a supervisory authority. In Ghana, you can contact the Ghana Data Protection Commission. If you are in the EU, you can reach out to your local Data Protection Authority. We encourage you to contact us first at it@pipwar.com so we can address your concerns directly, but you always have the right to go to the authorities if you feel your rights have been violated.

These rights are subject to certain legal limits and conditions. For example, there may be legal or contractual reasons we cannot fulfill a request immediately (or at all). If any such restrictions apply, we will explain them in our response to you.

Exercising Your Rights: You can exercise most of your rights by contacting us at it@pipwar.com. We may need to verify your identity before fulfilling certain requests (to ensure we don't disclose your data to someone else). We will respond to requests as soon as possible, and in any case within the timeframe required by law (generally within 30 days for GDPR-related requests, with possible extension if the request is complex – we will inform you if more time is needed).

There is usually no cost to exercise these rights. However, if a request is unfounded or excessive (for example, repetitive requests), we may charge a reasonable fee or refuse to act on it as permitted by law.

Data Retention

We will retain your personal information only for as long as it is necessary to fulfill the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. In practice, this means:





- Active Account Data: For as long as you have an active account on Pipwar, we will
 keep the personal information associated with your account. This allows us to provide
 the service to you continuously. If you remain an active user, your data will be
 retained. If you decide to close your account or if your account becomes inactive for
 an extended period, we will initiate deletion or anonymization of your personal data
 as outlined below.
- Competition Records: Data related to your participation in competitions (such as trading performance, rankings, prizes won) may be retained as part of our business records. If you delete your account, we will either delete or anonymize these records. For instance, we might retain aggregated competition statistics (which do not identify individuals) for analytical purposes, but any personal identifiers would be removed or irreversibly anonymized.
- Communication Records: If you contacted us for support or inquiries, we may retain
 those communications (including email correspondence) for a certain period to ensure
 we have a history of your support requests and to improve our customer service.
 Typically, support emails are kept for a couple of years, unless you request their
 deletion sooner.
- **Backup Copies:** Our system backups are generally retained for a short duration and then rotated or deleted. There may be a short lag between when you delete information (or request deletion) and when backup copies are purged.
- Legal Obligations and Disputes: We may need to keep some of your information for a longer period if required by law. For example, financial records (if any payments or payouts were involved) might be kept for a number of years to comply with tax or accounting laws. Also, if we are resolving a dispute or enforcing our agreements, we will retain the necessary data until the issue is resolved and no further claims are expected. In general, we will retain only the data necessary for such purposes and for no longer than required.

When the retention period for a piece of data expires, or if you validly request deletion, we will either securely erase your personal data or anonymize it so that it can no longer be associated with you. We use secure deletion methods to prevent the data from being reconstructed or recovered.

If you wish to request deletion of your account or specific personal data, you can do so by contacting us (see **Your Rights – Right to Erasure** above). We will promptly process such requests in line with the criteria mentioned. Be aware that after your account is deleted, you will lose access to our platform and competitions unless you register again.

Children's Privacy

Our website and services are **not intended for children**, and we do not knowingly collect personal information from individuals under the age of 18. Pipwar is a forex trading competition platform, which by its nature is aimed at adults (and at least older teenagers) with an interest in trading. We require users to be at least 18 years old or the age of majority in their jurisdiction to register for an account. If you are under 18, please do not use our site or provide any information about yourself to us.

In the event that we become aware that we have collected personal data from a child under 18 (for example, if a minor falsified their age to create an account), we will take immediate steps to delete that information. If you are a parent or guardian and believe that your child under 18





has provided us with personal information, please contact us at <u>it@pipwar.com</u>. We will investigate and, if necessary, delete the account and any related data.

We do not intentionally market to or target children in any way. If in the future our policy changes regarding a younger audience (for instance, if we create a version of the competition for students with parental consent), we will update this Privacy Policy accordingly and comply with all relevant child data protection laws (such as the U.S. Children's Online Privacy Protection Act - COPPA, or similar laws in other countries).

Updates to This Privacy Policy

We may update or revise this Privacy Policy from time to time to reflect changes in our practices, technologies, legal requirements, or other factors. When we make changes, we will post the updated policy on this page and update the "Last updated" date at the top of the policy. If the changes are significant, we may also provide a more prominent notice, such as by emailing all registered users or placing a notification on our website's homepage.

We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information. It's important that you understand our current practices and your rights.

If you do not agree with any updates to the Privacy Policy, you may need to stop using our services or adjust your settings. By continuing to use the website or our services after a revised policy has been posted, you will be deemed to have accepted the changes, to the extent permitted by law.

For any major changes that require your consent (for example, if we were to start processing data for a new purpose that originally required consent), we will obtain your consent as necessary.

Contact Information

If you have any questions, concerns, or requests regarding this Privacy Policy or how we handle your personal data, please do not hesitate to contact us. We are here to help and address any privacy-related issues you may have.

Contact Email: it@pipwar.com

You can reach out to us via email for matters such as:

- More information about our privacy practices.
- Requests to exercise your data protection rights (access, correction, deletion, etc.).
- Reporting a suspected privacy breach or security incident.
- Asking questions about opting in or out of certain services (like marketing emails or cookies).
- Any other inquiries or feedback related to your privacy and our handling of personal data.

Pipwar Ltd Co is based in Ghana, and our mailing address is it@pipwar.com.





We will respond to your inquiry as soon as possible, typically within a few business days. Your trust is extremely important to us, and we will do our best to resolve any issues and provide clarity on any questions you have.

Thank you for reading our Privacy Policy. Your privacy is important, and we are committed to safeguarding your personal information as you enjoy the Pipwar forex trading competitions.