

IFCMARKETS. CORP.

Cookie Policy

This Cookie Policy applies to IFCMARKETS. CORP. (“the Company”) which operates the website www.ifcmarkets.com and related subdomains. This policy explains how cookies and similar technologies are used on our website. It is designed to ensure compliance with the relevant legislation, including the the BVI Data Protection Act (DPA), EU ePrivacy Directive (“Cookie Law”), the General Data Protection Regulation (GDPR), and any other applicable laws and regulations.

1. Introduction

This Cookies Policy outlines:

1. What cookies are.
2. How and why we use cookies.
3. The types of cookies we use.
4. Your rights to control cookies.

2. What Are Cookies?

Cookies are small text files that are placed on your computer or mobile device when you visit a website. They store information that enables websites to recognize your device and preferences, enhancing your browsing experience.

Cookies can be “session” cookies (which are deleted when you close your browser) or “persistent” cookies (which remain on your device for a set period or until you delete them).

3. Purpose of Cookies

The Company uses cookies to:

- Improve website functionality and performance.
- Provide tailored content and advertisements, where permitted by law and your consent choices.
- Gather analytics to optimize user experience and website performance.
- Ensure website security and fraud prevention.
- Remember your preferences, including your cookie settings.

4. Legislative Framework

Under the applicable laws,, cookies that collect personal information must comply with the following principles:

- **Consent:** Users must provide explicit consent for the use of cookies that process personal information, except for those that are strictly necessary for the operation of the website.

- **Transparency:** Clear information about the types of data collected, the purpose of collection, and how it is used must be provided.
- **Security:** Adequate safeguards must be in place to protect the data collected via cookies.

4.1 ePrivacy Directive and Local Laws

In addition to GDPR, our use of cookies is governed by the EU ePrivacy Directive (and its national implementations) and, where applicable, local data protection and electronic communications laws. In jurisdictions where prior consent is required (for example, in the EEA and the UK), we only set non-essential cookies after you have given your consent via our cookie banner.

5. Types of Cookies We Use

We use both first-party cookies (set by our website) and third-party cookies (set by service providers such as Google). The cookies used on our website fall into the following categories.

5.1 Essential Cookies

Essential cookies are strictly necessary for the website and our online trading services to function properly and cannot be switched off in our systems. They are usually set in response to actions made by you, such as logging in, setting your privacy preferences, or filling in forms. Essential cookies also help keep your account and transactions secure, prevent fraudulent activity and ensure that our website operates correctly.

Essential cookies may include:

- Authentication and session cookies that allow you to log in to and stay connected with your trading account.
- Security cookies that help detect and prevent abuse, unauthorized access and fraud.
- Cookies that store your cookie consent choices (for example, whether you have accepted or rejected analytics and advertising cookies).

Because these cookies are necessary for the website to function, they do not require your consent. You can set your browser to block or alert you about these cookies, but some parts of the site may not work properly if you do so.

5.2 Performance / Analytics Cookies (Google Analytics 4)

Performance or analytics cookies collect anonymized or aggregated data on how users interact with our website, helping improve its functionality and user experience.

We use Google Analytics 4 (GA4), a web analytics service provided by Google, to understand how visitors use our website. GA4 uses first-party cookies and similar technologies to collect information such as:

- Pages visited and navigation paths.
- Time spent on the website and on specific pages.

- Device and browser type, language settings and approximate location (based on IP address).

These cookies help us analyze website traffic and performance, evaluate the effectiveness of content and navigation, and make improvements. GA4 may also use limited cookie-less signals when cookies are not available, in line with our consent settings and Google's policies.

Analytics cookies are not strictly necessary and are only activated if you consent to the "Analytics" category in our cookie banner. If you do not allow these cookies, we will have less information to improve our website's performance.

5.3 Functional Cookies

Functional cookies remember user preferences and enable enhanced features, such as:

- Language and region settings.
- Interface and display preferences.
- Certain saved settings related to your use of our website.

These cookies make your experience more convenient but are not essential for the core functionality of the website. Functional cookies are only used if you give your consent to this category. If you disable them, some parts of the website may not function as intended or may lose personalization.

5.4 Targeting and Advertising Cookies (Google Ads)

Targeting and advertising cookies track user activity across websites to deliver personalized or more relevant advertisements and to measure the effectiveness of our marketing campaigns.

We use tools such as Google Ads and related advertising technologies provided by Google. Advertising cookies and identifiers may be used to:

- Measure conversions from our online advertising (for example, when you click on our ad and later register or perform a key action on our website).
- Build audiences for remarketing and similar advertising, so that we can present you with ads about our products and services that may be of interest to you.
- Limit the number of times you see a particular advertisement and help us optimise our marketing activities.

Advertising cookies are only set when you consent to the "Advertising" or "Marketing" category in our cookie banner. If you do not allow these cookies, you will still see ads, but they may be less relevant to you and we will not be able to measure the effectiveness of our advertising campaigns as accurately.

6. Third-Party Cookies

The Company may use third-party service providers, such as analytics platforms and advertising networks, which place cookies on your device. These include, for example, Google Analytics 4 and Google Ads.

These third parties are responsible for their own data practices and process your personal data in accordance with their privacy and cookie policies. You are encouraged to review the privacy policies of these providers to understand how they handle your information.

The use of third-party cookies on our website depends on your consent choices. Analytics and advertising cookies provided by third parties will only be activated if you have granted consent to the relevant categories in our cookie banner.

7. Managing Cookies and Consent

7.1 Consent on First Visit

When you first visit our website from the European Economic Area, the United Kingdom or other regions where prior consent is required, a cookie banner will appear. This banner allows you to:

- Accept all optional cookies.
- Reject all optional cookies (only essential cookies will be used).
- Customize your choices per category (for example, allow analytics cookies but reject advertising cookies).

We do not set analytics or advertising cookies (including GA4 and Google Ads cookies) until you have given your consent via the cookie banner.

7.2 Google Consent Mode v2 and Consent Categories

To ensure that your choices are respected by Google services, we use Google Consent Mode v2. Your selections in our cookie banner are translated into technical consent parameters that control how Google Analytics 4 and Google Ads operate on our website.

In particular:

- The “Analytics” category controls whether the `analytics_storage` parameter is set to “granted” or “denied” for GA4.
- The “Advertising” / “Marketing” category controls whether the `ad_storage`, `ad_user_data` and `ad_personalization` parameters are “granted” or “denied” for Google Ads and related advertising features.
- Essential cookies are primarily associated with security and core functionality and are not subject to optional consent.

If you do not consent to analytics and/or advertising cookies, Google services operate in a restricted mode and may only receive limited, non-identifying signals that do not rely on

cookies, in accordance with Consent Mode v2. This allows us to comply with legal requirements while still using aggregated and modelled data where permitted.

7.3 Changing or Withdrawing Your Consent

You can change or withdraw your consent at any time by:

- Using the cookie management tool (“Cookie settings”) available in the footer of our website to change your category preferences.
- Adjusting the settings in your web browser to block or delete cookies.

Your updated choices will be applied for future use and will also update the corresponding Consent Mode parameters for Google services on our website.

7.4 Impact of Disabling Cookies

Disabling certain cookies may affect website functionality and your overall user experience. Disabling essential cookies may prevent you from accessing secure areas of the site or using certain core features, such as logging into your trading account. Disabling analytics and advertising cookies will not affect your ability to use the core services but may reduce the quality of our analytics and the relevance of our marketing communications.

8. Data Collected Through Cookies

Cookies may collect the following types of data:

1. Browser type and version.
2. IP address and approximate geographic location.
3. Device information and operating system.
4. Pages visited and time spent on the website.
5. Clickstream data and interaction with our content and ads.
6. Preferences and settings, such as language and interface options.

In some cases, certain identifiers may be associated with your account or user profile for security, fraud prevention and compliance purposes (for example, to help detect suspicious activity). Any personal information collected will be processed in accordance with our Privacy Policy and the provisions of GDPR and other applicable laws.

9. Security Measures

To protect data collected via cookies, we implement the following safeguards:

1. Encryption of transmitted data where appropriate.
2. Access controls to restrict unauthorized data access.
3. Regular security audits of our systems.
4. Contractual and technical measures with third-party providers to ensure an adequate level of data protection.

10. Updates to This Policy

We may update this Cookie Policy periodically to reflect changes in legislation, technology, or our business practices. Updates will be published on this page, and significant changes will be communicated to you directly where required by law.

11. Contact Us

If you have any questions or concerns about this Cookie Policy or our use of cookies, please contact us using the contact details provided in our Privacy Policy.