



Time Invest – Privacy and Cookie Policy

1. Introduction

Time Invest Ltd (“Time Invest”, “we”, “us”, “our”) values your privacy. This Privacy and Cookie Policy explains how we collect, use, and protect your personal information when you use our investment platform, website, and services.

By using our services, you consent to the practices described in this Policy.

2. Data We Collect

We may collect the following personal information:

- **Identification Information:** Name, date of birth, address, and government-issued ID.
- **Contact Information:** Email address, phone number, postal address.
- **Financial Information:** Bank account details, investment history, and source of funds.
- **Usage Information:** Data on how you use our platform, including login details, transactions, and device information.

3. How We Use Your Data

Time Invest uses personal data to:

1. Provide investment and account services.
2. Comply with legal and regulatory obligations, including **AML and KYC** requirements.
3. Communicate with you about your account and transactions.
4. Improve and personalise our services.
5. Prevent fraud, money laundering, and other financial crimes.

4. Legal Basis for Processing

We process personal data based on:

- **Contractual Necessity:** To perform our services.
- **Legal Obligation:** Compliance with UK law and FCA rules.
- **Legitimate Interests:** Platform improvement, security, and fraud prevention.
- **Consent:** Where required for marketing communications or cookies.

5. Sharing Your Information

We may share personal data with:



- Regulators and law enforcement authorities as required by law.
- Third-party service providers for account processing, IT support, or transaction execution.
- Auditors and professional advisors as necessary.

We do **not** sell your personal data to third parties.

6. Data Retention

We retain personal data for as long as necessary to provide services, comply with legal obligations, and resolve disputes. Typically, records are kept for **at least 5 years** after the end of your relationship with us.

7. Your Rights

Under UK GDPR, you have the right to:

- Access the personal data we hold about you.
- Request correction or deletion of inaccurate data.
- Restrict or object to certain processing activities.
- Request data portability.
- Withdraw consent where processing is based on consent.

8. Cookies

Time Invest uses cookies to enhance your user experience. Cookies may be:

- **Essential Cookies:** Required for platform functionality.
- **Analytical Cookies:** Track usage patterns for performance and improvement.
- **Preference Cookies:** Remember user preferences and settings.

You may manage cookies via your browser settings. Disabling certain cookies may affect platform functionality.

9. Security

We implement technical and organisational measures to protect personal data against unauthorized access, alteration, disclosure, or destruction.

10. Updates to This Policy

We may update this Policy periodically. Any changes will be posted on our website with an updated “Effective Date.”