

Privacy Policy

1. Overview

UTO Capital Ltd (hereinafter referred to as “UTO” or the “Company”), is a Company incorporated under the Laws of Mauritius, under registration number C219529; offering a variety of investment products to its Clients.

The company is authorised and regulated by the Financial Services Commission (FSC) of Mauritius as an Investment Dealer (Full-Service Dealer, excluding Underwriting) under license No. GB24203195. The Company’s head office is located at H21 Home Scene Building Healthscape Forbach, Mauritius (hereinafter referred to as the “Head Office”).

At UTO Capital Ltd (hereinafter referred to as the “Company”), we place utmost importance on the privacy, confidentiality, and integrity of personal information entrusted to us by our clients, both existing and prospective. We are committed to safeguarding the data we collect, ensuring that all personal details remain protected against unauthorized access, misuse, or disclosure.

This Privacy Policy (hereinafter referred to as the "Policy") outlines the principles and practices that govern how the Company collects, processes, uses, and protects personal information provided to us through various channels, including our websites and application forms. It reflects our commitment to responsible data management and compliance with applicable laws and regulatory standards.

In order to establish a relationship with the Company and access our financial services, clients are required to complete and submit a registration or application form. During this process, certain personal and financial information must be disclosed. This data is necessary to assess eligibility, ensure regulatory compliance, and deliver tailored services to our clients.

The information collected may also be used to inform clients about the Company’s services, developments, or changes in policies. However, UTO Capital Ltd does not share, sell, or disclose personal information to third parties, except where required by applicable law, regulation, or a competent legal authority.

Through this Policy, UTO Capital Ltd affirms its commitment to data transparency, responsible handling of client information, and adherence to the highest standards of privacy and protection.

2. Legal Framework

UTO Capital LTD is committed to upholding the privacy, protection, and security of the personal and financial information of its clients and website visitors. In compliance with the Mauritius Data Protection Act 2017, the Company ensures that all personal data is handled with the utmost care and in accordance with the law.

The Company and its affiliates follow strict guidelines regarding the collection and use of personal information, ensuring that such data is:

- Used fairly and lawfully, with clear and legitimate purposes.
- Used only for specified purposes, ensuring that data is not processed beyond its intended scope.

- Adequate and relevant, with no excessive collection of information.
- Accurate, ensuring that personal data is kept up-to-date.
- Kept only for the duration necessary, in line with its specific purpose.
- Handled according to data protection rights, respecting individuals' rights to privacy.
- Kept safe and secure, implementing appropriate measures to prevent unauthorized access.
- Not transferred without adequate protection, ensuring the safety of personal data during cross-border transfers.

3. Non-Public Information

UTO Capital LTD takes the security of its clients' confidential information seriously, employing strict measures to safeguard it. The Company adheres to high standards for the internal use of confidential data and utilizes advanced data storage technology to ensure its protection.

a. Collection and Use of Non-Public Information

The Company collects personal and sensitive non-public information ("Non-Public Information") from its clients. This information is used solely for the purpose of performing the services requested by the client. The Company is committed to protecting this information to maintain confidentiality and prevent unauthorized access, use, or disclosure. Clients can choose to opt out of sharing their Non-Public Information by notifying the Company in writing. However, opting out may impact the Company's ability to provide requested services, and the Company will not be liable for any such consequences.

b. Disclosure and Sharing of Information

The Company may share Non-Public Information with its affiliates, third-party service providers, joint marketers, or regulatory authorities when necessary. This includes sharing information to support the financial services offered, service customer accounts, comply with legal requirements such as court orders, or protect the Company's rights or property.

c. Safeguarding Insider Information

UTO Capital LTD has implemented procedures to prevent the misuse of insider information. These measures include segregating activities within the Company and ensuring that no investment decisions related to client portfolios are communicated to or accessed by unauthorized third parties without the client's consent.

By accepting the Customer Agreement, the client consents to the Company's collection, maintenance, use, and disclosure of their Non-Public Information in accordance with this policy.

4. Internal Privacy Controls

Security is a top priority for the Company, which has implemented comprehensive measures to ensure the safety of confidential information. The Company adheres to strict standards regarding the internal use of confidential data and employs advanced data storage technology to protect this information from unauthorized access and misuse.

The Company may occasionally share Non-Public Information with its affiliates, third-party service providers, or entities not affiliated with the Company. Such information may be shared to support the financial products and services provided to clients, service customer accounts, comply with regulatory requirements, cooperate with law enforcement agencies, or protect the Company's rights in the event of a legal request.

By accepting the Terms and Conditions, the client acknowledges and consents to the Company's collection, processing, use, and disclosure of their Non-Public Information in accordance with this policy.

5. Safeguarding Non-Public Information Procedure

The Company routinely collects personal, confidential, and sensitive non-public information ("Non-Public Information") from its customers. It is dedicated to maintaining the confidentiality of this information, ensuring that unauthorized access, use, or disclosure is prevented. If a customer does not wish for their Non-Public Information to be used, they must notify the Company in writing via email or by sending a registered letter to the Company's registered office. Opting out may limit the Company's ability to provide requested services, and the Company will not be liable for any consequences resulting from such action.

The Company will only use or disclose Non-Public Information for the performance of business activities or as required by law. All credit/debit card details and personally identifiable information will not be stored, sold, shared, rented, or leased to any third parties.

This policy outlines how UTO Capital LTD protects and handles Non-Public Information collected from current, former, and prospective customers in relation to the Company's products and services.

6. Record Keeping

UTO Capital LTD will retain personal data only for as long as necessary, including for the purposes of updating products or services or as required by law. Once personal data is no longer needed, it will be securely destroyed using approved methods, such as shredding, to ensure unauthorized parties cannot access the information during or after the destruction process.

The Company takes the safeguarding of information seriously and has established security procedures to protect personal data against loss, theft, unauthorized copying, disclosure, use, or modification. Access to personal data is restricted to employees and authorized service providers who require it to carry out their responsibilities.

7. Consent

The storage and use of your personal data are based on your consent, unless otherwise required by law or described in this policy. You may withdraw your consent at any time by opting out or by contacting the Company directly.

Where the use of your personal information requires explicit consent, such consent will be obtained in accordance with the terms outlined in the written agreements governing our business relationship, which are available on our website and may be amended from time to time. By accessing our site, you consent to UTO Capital LTD collecting, maintaining, using, and disclosing your personal data in accordance with this privacy policy.

8. Legal Disclaimer

The Company may disclose your personally identifiable information as required by applicable rules, regulations, or when necessary to protect our rights and comply with legal processes, court orders, or requests from governmental, intergovernmental, or other regulatory bodies.

The Company shall not be held liable for the misuse or loss of personal information on the Company's website(s) that it does not control. Additionally, the Company will not be responsible for the unauthorized use of your personal information resulting from the misuse or misplacement of your passwords, negligent or malicious actions, or any unauthorized actions taken by you or any person you authorized, whether or not such authorization was permitted under the terms of our legal relationship.

9. Changes to Privacy Policy

This Privacy Policy is available on the Company's website, and the Company may update this Policy periodically. Any material amendments to the Policy, along with a general notice informing customers of the changes, will be promptly posted on the website. The Customer agrees that the posting of a revised Policy electronically on the website constitutes actual notice to the Customer. Any disputes related to the Policy are subject to this notice.

Customers are encouraged to periodically review this Policy to remain informed about the information the Company collects, how it is used, and to whom it is disclosed. The Company reserves the right to amend the Policy as needed, including in response to legislative changes or other requirements. Clients should regularly review the Policy on the Company's website.

If you have any concerns about our privacy practices, please contact us via email at support@utocapital.com