

Privacy Policy for JA Capital & Co.

Effective Date: Upon date of purchase

Welcome to JA Capital & Co. We are committed to protecting and respecting your privacy. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you use our services, in compliance with the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and all applicable privacy laws.

1. Information We Collect:

We may collect and process the following personal information:

- **Identity Data:** Name, title, date of birth.
- **Contact Data:** Email address, billing address, telephone numbers.
- **Financial Data:** Payment card details (processed securely via Stripe).
- **Transaction Data:** Details of payments made to and from you.
- **Technical Data:** Internet Protocol (IP) address, browser type and version, time zone settings, and device identifiers.
- **Usage Data:** Information about how you use our website and services.
- **Marketing and Communications Data:** Your preferences in receiving marketing communications from us.

2. How We Use Your Information

We use your personal data to:

- Provide you with our FX signals, insights, and educational services.
- Manage your payments, subscriptions, and account.
- Communicate with you regarding updates, promotions (where you have opted in), or important service changes.
- Comply with our legal obligations and regulatory requirements.
- Enhance, personalise, and improve our services.
- Detect, prevent, and address fraud or unauthorised activities.

3. Lawful Basis for Processing

We process your personal data based on:

- **Performance of Contract:** To deliver the services you have subscribed to.
- **Legal Obligation:** To comply with UK legal and regulatory obligations.
- **Legitimate Interests:** To improve our services and market to you (where appropriate).

- **Consent:** For direct marketing communications, where required.

You have the right to withdraw your consent at any time.

4. Data Sharing and Disclosure

We do not sell, rent, or trade your personal information.

We may share your data with:

- **Payment Processors:** Stripe, for secure transaction handling.
- **Service Providers:** IT and system administration services.
- **Professional Advisers:** Lawyers, bankers, auditors, and insurers.
- **Regulators and Law Enforcement:** Where required by law.

All third parties we engage are required to respect the confidentiality and security of your data.

5. Data Security

We implement appropriate technical and organisational measures to protect your personal data, including:

- Secure server and encryption protocols.
- **Access controls to restrict data access to authorised personnel only.**
- Regular system monitoring and auditing.

No method of transmission over the Internet is 100% secure. Use of our services is at your own risk, however we do work with third party servers who continually maintain and update their systems.

6. Data Retention

We retain your personal data only for as long as necessary to fulfil the purposes we collected it for, including:


- To meet legal, accounting, or reporting requirements (typically 5 years).
- To respond to complaints or disputes.

Once retention is no longer necessary, data will be securely deleted or anonymised.

7. Your Legal Rights

Under data protection law, you have the right to:

- Request access to your personal data ("Subject Access Request").
- Request correction of any inaccurate or incomplete data.
- Request erasure of your personal data ("Right to be Forgotten").
- Object to processing or request restriction of processing.
- Request transfer of your data to another provider ("Data Portability").
- Withdraw consent where consent was the basis of processing.

To exercise any of these rights, please contact us at:  Email: jacapitalandco@gmail.com