



1. Introduction

Xylo Trade (“we”, “us”, “our”) is committed to protecting and respecting the privacy of its clients, website visitors, and users. This Privacy Policy explains how we collect, use, store, disclose, and protect your personal information when you access our website, trading platforms, or services.

By using Xylo Trade’s services, you acknowledge that you have read, understood, and agreed to this Privacy Policy.

2. Information We Collect

We may collect and process the following types of information:

2.1 Personal Information

- Full name
- Date of birth
- Nationality
- Residential address
- Email address
- Phone number
- Identification documents (passport, national ID, proof of address)

2.2 Financial Information

- Payment method details
- Transaction history
- Deposit and withdrawal records

2.3 Technical Information

- IP address

- Browser type and version
- Device information
- Operating system
- Login data and usage activity

3. How We Use Your Information

Your information is collected and used for the following purposes:

- Account registration and verification (KYC)
- Providing and managing trading services
- Processing deposits and withdrawals
- Ensuring compliance with AML and regulatory obligations
- Improving website performance and user experience
- Communicating service updates, notices, and support responses
- Preventing fraud, abuse, or unauthorized access

4. Legal Basis for Processing

We process personal data based on:

- Performance of contractual obligations
- Compliance with legal and regulatory requirements
- Legitimate business interests
- User consent where required

5. Data Sharing & Disclosure

Xylo Trade does not sell, rent, or trade personal information. However, data may be shared with:

- Regulatory authorities when required by law
- Payment service providers and banks

- Liquidity providers and technology partners
- Compliance, audit, or legal advisors

All third parties are required to maintain strict confidentiality and data protection standards.

6. Data Security

We implement appropriate technical and organizational measures to protect personal data against:

- Unauthorized access
- Loss or misuse
- Alteration or disclosure

Despite our best efforts, no online system can guarantee absolute security. Clients are responsible for maintaining the confidentiality of their login credentials.

7. Data Retention

Personal data is retained only for as long as necessary to:

- Fulfill contractual obligations
- Meet legal, regulatory, or compliance requirements
- Resolve disputes or enforce agreements

Once data is no longer required, it is securely deleted or anonymized.

8. Cookies & Tracking Technologies

Xylo Trade uses cookies and similar technologies to:

- Enhance website functionality
- Analyze traffic and user behavior
- Improve overall user experience

Users may control or disable cookies through browser settings. Disabling cookies may affect website functionality.

9. Client Rights

Depending on applicable laws, clients may have the right to:

- Access their personal data
- Request correction of inaccurate data
- Request deletion of personal data
- Object to data processing
- Withdraw consent where applicable

Requests can be made by contacting Xylo Trade support.

10. Third-Party Links

Our website may contain links to third-party websites. Xylo Trade is not responsible for the privacy practices or content of external websites. Users are advised to review the privacy policies of such sites independently.

11. International Data Transfers

Personal data may be transferred and processed in countries outside the user's jurisdiction. In such cases, Xylo Trade ensures appropriate safeguards are in place to protect data in accordance with applicable laws.

12. Act of God & System Risks

Xylo Trade shall not be held responsible for data loss, delays, or unauthorized access resulting from events beyond reasonable control, including but not limited to natural disasters, system failures, cyberattacks, or government actions.

13. Policy Updates

Xylo Trade reserves the right to amend or update this Privacy Policy at any time. Updated versions will be published on our website and become effective immediately upon publication.

14. Contact Information

For privacy-related questions or data requests, clients may contact Xylo Trade through official support channels available on the website.