

Privacy Policy for Educ8.online

Effective Date: 1st June 2025

1. Introduction

Educ8.online is committed to safeguarding your privacy and providing a secure online experience. This Privacy Policy explains how we collect, use, and manage your personal data when you use our platform. By accessing and using Educ8.online, you agree to the practices outlined in this policy, ensuring our compliance with the General Data Protection Regulation (GDPR) and other international data protection standards.

This policy applies to all users of Educ8.online, including those engaging with our investment research packages, educational resources, and affiliate programs.

2. Collection of Personal Data

At Educ8.online, we collect specific personal data during the registration process to ensure that we can provide you with secure and personalized services. The data collected at registration includes:

- Full name,
- Email address (which needs to be verified after registration),
- Phone number and country code,
- Age (confirming that you are at least 18 years old),
- Acceptance of our legal documents, including the Terms of Service, Privacy Policy, and Risk Disclaimer.

This information is essential for account setup, communication, and compliance with regulatory requirements.

Additional Data During Withdrawals:

When you request a withdrawal from your account, we may collect additional personal data, including your bank account information, to ensure that the relevant funds are sent to the appropriate person. These steps are in place to comply with legal requirements and prevent fraud.

All data collected is handled securely and used only for the purposes outlined in this policy.

3. Legal Basis for Processing

We process your personal data based on the following legal grounds:

- Performance of a contract: Data is processed to fulfill our contractual obligations, such as providing access to investment research or processing withdrawals.
 - Legal obligations: We process data to comply with legal requirements, such as anti-money laundering (AML) laws and tax regulations.
 - Legitimate interests: Data is used to enhance user experience and ensure platform security, as long as these interests do not override your rights.
 - Consent: In certain cases, processing will rely on your explicit consent, which can be withdrawn at any time.
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4. Data Collection from Children

Educ8.online does not offer services to individuals under the age of 18. If we learn that data from minors has been collected, we will delete it promptly. Please notify us at support@educ8.online if you believe we have inadvertently collected such information.

5. Cookies Policy

Cookies are used to enhance your experience by remembering preferences and tracking activity. By using Educ8.online, you agree to our use of cookies, though you can adjust your browser settings to limit cookie usage. This may affect certain functions of the website.

For further details, please review our Cookies Policy.

6. Management and Use of Personal Data

We use your personal data to:

- Provide you with access to our investment research packages and educational resources.
- Process payments, verify your identity, and manage subscriptions.
- Communicate with you, including sending important updates, billing information, or promotional offers.
- Ensure platform security and prevent fraud.

Your personal data is kept confidential and only shared with third parties when necessary, such as with payment processors, KYC verification providers, or regulatory authorities.

7. Client Records Retention Periods

We retain your personal data only for as long as necessary to fulfill the purposes for which it was collected, or as required by law. For example, customer data may be kept for up to five years after the end of your relationship with Educ8.online, in compliance with anti-money laundering regulations. After this period, your data will be securely deleted.

8. Digital Copies and Withdrawal of Consent

We do not provide paper copies of any legal document or other transaction-related documents. Instead, these documents will be sent to the email address you provided during registration and will also be accessible in your personal profile on our website.

You may choose to withdraw your consent to electronic billing and recurring payments at any time by updating your preferences in your Educ8.online personal profile or by contacting our support team. If you withdraw your consent, recurring billing will be deactivated, and you will need to manually renew your subscription if you wish to continue using the investment research packages.

9. Data Sharing and Transfers

At Educ8.online, we are committed to protecting your personal data and ensuring it is shared responsibly and only when necessary. All data sharing is conducted in full compliance with GDPR and international data protection regulations. Below is a detailed explanation of how and with whom we share your personal data.

a. Payment Processors

- To process your subscription and recurring billing, we share only the essential information required for the payment transaction with our authorized payment processors. This includes your willingness to renew your subscription and basic account information such as your name, email address, and account ID.
- Educ8.online does not store or retain any payment details (such as credit card numbers or bank account information). All payment processing, including recurring billing, is securely handled by external providers such as PayPal, Revolut, or other authorized platforms. These processors comply with the Payment Card Industry Data Security Standard (PCI-DSS) to ensure that your financial information is protected.

b. KYC Verification Providers

- In compliance with Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations, we may share certain documents you provide, such as your identification details (passport, national ID, proof of address), with trusted third-party verification providers. This ensures we verify your identity and comply with regulatory obligations.

c. Regulatory Authorities

- We may share your personal data with regulatory authorities, such as law enforcement agencies, to meet our legal obligations. This sharing may occur for purposes such as required by court orders or other legal processes. In these cases, we ensure that only the minimum necessary information is shared.

d. Marketing and Promotional Partners

- With your explicit consent, we may share limited data, such as your email address, name, and preferences, with trusted marketing partners. This allows us to send you personalized marketing offers, promotions, and updates related to Educ8.online's services.
- Consent-Based Sharing: Your personal data will only be shared with marketing partners if you have given explicit consent, typically during registration. You can always withdraw your consent or adjust your preferences via your sending an email to support@educ8.online.

e. Service Providers and Data Storage Partners

- We may share your data with third-party service providers to assist with the operation and improvement of the Educ8.online platform. This includes:
 - Cloud storage providers to securely store and back up your data,
 - Analytics services to track user interactions and improve your experience,
 - Technical support providers for maintaining the platform and resolving user issues.

These providers operate under strict contractual obligations to protect your data and are prohibited from using your information for purposes other than supporting Educ8.online.

f. Data Transfers Outside the European Economic Area (EEA)

- Your data may be transferred outside the European Economic Area (EEA) when necessary. In such cases, we ensure that the transfer is carried out in compliance with GDPR standards, using Standard Contractual Clauses (SCCs) or by ensuring that the destination country has an adequacy decision from the European Commission.
 - Adequate Safeguards: Transfers outside the EEA are protected by stringent safeguards, such as data encryption and anonymization, to ensure your personal data remains secure.

g. Affiliates and Business Transfers

- In the event of a business merger, acquisition, or sale of assets, your personal data may be transferred as part of the transaction. If this occurs, we will notify you of any changes in data management, and you will be given the option to manage your personal data accordingly.

9A. Data Protection and International Transfers

Educ8.online is committed to ensuring that all data sharing complies with the highest security standards. We only share the information necessary to complete transactions, verify your identity, and comply with legal requirements. Whenever your data is transferred to third parties, it is done in compliance with international safeguards to ensure that your data is handled responsibly and securely.

All transfers of data to external partners, including payment processors, marketing partners, or regulatory bodies, are conducted under strict data protection agreements that ensure:

- Confidentiality and data minimization,
 - Compliance with GDPR and international data protection laws,
 - Monitoring and auditing of compliance with these standards.
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10. User Rights

You have the following rights regarding your personal data:

- Access: Request a copy of your data.
- Rectification: Correct inaccurate data.
- Erasure: Request deletion of your data in specific situations.
- Restriction: Limit the processing of your data.
- Portability: Receive a copy of your data in a commonly used format.
- Objection: Object to processing based on legitimate interests or marketing purposes.
- Withdraw Consent: Revoke consent at any time without affecting prior processing.

To exercise any of these rights, excluding the rectification which can be done via your personal profile area, contact us at support@educ8.online. We may request identity verification before processing your request.

11. Security and Confidentiality of Personal Data

We implement strict security measures, including encryption and access controls, to protect your personal data from unauthorized access or disclosure. However, please note that no internet transmission is entirely secure, and while we strive to safeguard your data, we cannot guarantee absolute security.

12. Changes to This Privacy Policy

We may update this Privacy Policy as necessary to reflect legal or service changes. Any updates will be posted on this page, and we encourage you to review the policy periodically.

13. Contact Information

For any questions, concerns, or to exercise your data rights, you can reach us at:

- Company Name: Afxants Ltd
- Email: info@educ8.online
- Phone: +357 - 70000510