

Privacy Policy for Saintgeorge.gi

Effective Date: 20 April 2025

This Privacy Policy explains how we collect, use, store, and protect your personal information in compliance with the **Gibraltar Financial Services Commission (GFSC)**, the **European General Data Protection Regulation (GDPR)**, and regulations of the **Gibraltar Regulatory Authority (GRA)**.

By using our website or services, you consent to the collection and use of your information as outlined in this policy.

1. Who We Are

Saintgeorge.gi is a financial services provider operating under Gibraltar financial laws and is supervised by a Gibraltar Financial Services Commission (GFSC). We are committed to ensuring that your personal data is handled responsibly and securely.

For inquiries about this policy, contact us:

Email: Info@saintgeorge.gi

2. Information We Collect

We collect the following types of personal information:

1. **Information You Provide:**
 - Contact details (e.g., name, email, phone number, postal address).
 - Identification documents (e.g., passport or national ID) when required for regulatory compliance.
 - Financial information (e.g., bank account details, transaction data) for service purposes.
2. **Automatically Collected Information:**
 - Log data (e.g., IP addresses, browser types, device information, and timestamps).
 - Usage data (e.g., pages viewed, interactions on our site).
 - Cookies and tracking technologies (see Section 8).
3. **Third-Party Data:**
 - Information from public databases or third parties for verification, fraud prevention, or regulatory compliance.

3. Why We Collect Your Data

We process your personal data for the following purposes:

1. **Service Delivery:**
 - To provide, manage, and improve our financial services.
 - To process transactions securely.
2. **Legal Compliance:**
 - To fulfill obligations under Gibraltar financial laws, including Anti-Money Laundering (AML) requirements.
 - To comply with **GFSC** regulations and other supervisory authority requirements.
3. **Fraud Prevention and Security:**
 - To detect, investigate, and prevent fraudulent activities.
 - To safeguard your accounts and personal data.
4. **Customer Support:**
 - To respond to inquiries, provide assistance, and resolve disputes.
5. **Marketing and Communication (Optional):**
 - To send updates, newsletters, or promotional materials, only with your explicit consent.

4. Legal Basis for Processing

We process personal data based on the following legal grounds:

1. **Contractual Necessity:** When processing is necessary to deliver our services.
2. **Legal Obligations:** To meet requirements under Gibraltar and EU laws.
3. **Legitimate Interests:** For fraud prevention, service improvement, and customer communication.
4. **Consent:** For optional activities such as marketing, where explicit consent is required.

5. How We Share Your Information

We do not sell or rent your personal data. However, we may share it with:

1. **Regulatory Authorities:** To comply with **GFSC** or other legal requirements.
2. **Service Providers:** Trusted third parties who assist with payment processing, IT support, or other operational services.
3. **Law Enforcement:** When required by law or in response to valid legal processes.

4. **Affiliates:** Within the saintgeorge.gi group for administrative purposes or service improvement.
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6. Data Retention

- We retain your data only as long as necessary to fulfill the purposes outlined above or to comply with legal obligations.
 - Gibraltar regulations require us to retain certain financial records for at least **10 years**.
 - Data no longer needed is securely deleted or anonymized.
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7. Data Security

We employ leading security measures to protect your data, including:

- Encryption for data at rest and in transit.
- Secure authentication mechanisms, including multi-factor authentication.
- Regular security audits and vulnerability testing.

Clients are encouraged to use secure practices (e.g., strong passwords) when interacting with our website.

8. Cookies and Tracking Technologies

Saintgeorge.gi uses cookies and similar technologies to enhance website functionality, analyze usage, and provide personalized content.

- **Necessary Cookies:** Essential for website operation.
- **Performance Cookies:** Help us improve site functionality.
- **Marketing Cookies:** Used for targeted advertisements, only with your consent.

You can manage cookie preferences via your browser settings. For more information, refer to our Cookie Policy.

9. Your Rights

Depending on your jurisdiction, you may have the following rights regarding your personal data:

1. **Access:** Request a copy of your personal data.

2. **Rectification:** Correct inaccurate or incomplete information.
3. **Erasure:** Request deletion of data, subject to legal retention requirements.
4. **Restriction:** Limit how your data is processed.
5. **Portability:** Request transfer of data to another provider in a structured format.
6. **Objection:** Object to processing based on legitimate interests or for marketing purposes.
7. **Withdraw Consent:** Revoke consent for specific activities, such as marketing.

To exercise your rights, contact us at info@saintgeorge.gi. We will respond within the timeframes mandated by law.

10. Cross-Border Data Transfers

When transferring data outside the European Economic Area (EEA) or Gibraltar, we ensure appropriate safeguards are in place, such as:

- EU Standard Contractual Clauses.
 - Adequacy decisions by the European Commission or Gibraltar authorities.
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11. Changes to This Policy

We may update this policy periodically to reflect changes in our practices or regulatory requirements. Updated versions will be published on our website, with significant changes communicated directly to users where appropriate.

12. Contact Us

If you have questions or concerns about this Privacy Policy or how we handle your data, please contact us:

- **Email:** info@saintgeorge.gi

Last Updated: This Privacy Policy was last updated on 20 April, 2025