Privacy Policy

By accessing, visiting, or using this website or any page associated with it (hereafter referred to as the "Site"), you **fully and unconditionally agree** to the terms of this Privacy Policy. Please read this Policy carefully to understand how your personal information is collected, used, and safeguarded. **Manu Investments** values and protects your privacy. This Privacy Policy explains the **types of personal information we collect**, **how we use it**, and **your rights and choices** regarding that data.

1. Scope of Policy

This policy applies to all personal information collected:

- Through the Site;
- Through online forms (e.g., registration, subscriptions, financial transactions);
- In direct communication with our support team.

By submitting your information, you consent to the collection, use, and disclosure practices described in this policy.

2. Information We Collect

a. Personal Information You Provide

You may be asked to provide personal information, including but not limited to:

- Full name
- Residential address
- Email address
- Phone number(s)
- Bank account or credit/debit card details
- Identity documents (as required by law)
- Information provided on behalf of third parties (where applicable)

This information may be used to process transactions, respond to inquiries, and provide requested services.

Note: Due to legal obligations, certain personal information (e.g., identification data) may not be subject to modification or deletion.

b. Automatically Collected Information

Our servers may automatically log technical data such as:

- IP address
- Browser type and language
- Access times and dates

- Pages visited and interactions on the Site

This information helps us monitor site performance, enhance user experience, and detect or prevent fraud and abuse.

3. Cookies & Tracking Technologies

The Site may use **cookies**, **web beacons**, and other tracking tools to:

- Personalize your experience;
- Maintain session data;
- Analyze user behavior and trends;
- Improve service delivery and promotions.

You may disable cookies via your browser settings; however, doing so may affect the usability of certain features on the Site.

4. Use of Your Information

We use collected data for the following purposes:

- To verify your identity and comply with KYC/AML obligations;
- To process financial transactions and manage accounts;
- To personalize content and improve user experience;
- To detect and prevent fraud or abuse;
- To communicate updates, offers, or changes to our services (unless you opt out);
- To comply with legal and regulatory requirements.

5. Disclosure of Information

We do **not sell** or **rent** your personal information. Your data may be shared without prior notice only under the following circumstances:

- **With affiliated companies** for administrative or operational purposes;
- **To comply with applicable laws or regulations**, or under legal compulsion (e.g., court orders, law enforcement requests);
- **To protect the rights, property, or safety** of **Manu Investments**, its clients, or others;
- **Where information was public** or independently obtained without breach of this policy;
- **With third-party service providers** under strict confidentiality agreements to assist in the delivery of our services.

In case of legally compelled disclosure, we will, where practical, notify you in advance and provide a copy of the legal request.

6. Data Security

We implement robust **physical, electronic, and procedural safeguards** to protect your personal data from unauthorized access, loss, misuse, or alteration. These include:

- Secure socket layer (SSL) encryption;
- Firewalls and secure server environments;
- Role-based access controls and regular audits.

7. Children's Privacy

We do **not knowingly collect or maintain data from individuals under the age of 18**. The Site is not intended for or directed toward minors. If we learn that we have inadvertently collected such information, it will be deleted promptly.

8. Your Rights and Choices

You have the right to:

- Request access to your personal data;
- Request correction or deletion of data where applicable;
- Opt-out of receiving marketing communications;
- Disable cookies via browser settings.

9. Changes to This Policy

Manu Investments reserves the right to **update or modify this Privacy Policy** at any time. Changes will become effective upon posting. We recommend reviewing this Policy periodically to stay informed.