

Privacy Policy

GCB Fintech

Last updated: 2 October 2026

1. About this Privacy Policy

GCB Fintech is a brand of GC Global Finance Ltd. (“**GCB Fintech**”, “**we**”, “**us**” or “**our**”). GC Global Finance Ltd. is a company incorporated in British Columbia, Canada, and registered with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) as a money services business. GC Global Finance Ltd. is responsible for the personal information described in this Privacy Policy.

This Privacy Policy explains how we collect, use, disclose and protect personal information about you when you use our website at <https://www.gcbfintech.digital> (the “**Website**”), contact us, or use our products and services. We handle personal information in accordance with Canada’s Personal Information Protection and Electronic Documents Act (PIPEDA) and other applicable privacy laws. In summary:

- we tell you why we collect personal information and what we use it for;
- we limit what we collect to what we need for those purposes, including to meet our legal and regulatory obligations;
- we ask for your consent where the law requires it;
- we protect personal information with appropriate security safeguards, and we require the same of service providers that handle it on our behalf; and
- we respect your right to access your personal information and to ask us to correct it.

Please read this Privacy Policy carefully. By using the Website or our services, you acknowledge that your personal information will be handled as described here.

2. Personal information we collect, why, and how long we keep it

The table below sets out the purposes for which we collect personal information, the information we use for each purpose, the basis on which we process it, and how long we keep it.

Purpose	Personal information	Basis	Retention
Responding to enquiries made by phone, mail, email or web form	Name; postal address; email address; telephone number	Consent	For as long as needed to deal with your enquiry, and in any case no longer than 24 months after our last contact
Opening and administering your account and providing our services (including verifying your identity)	Name; postal address; date of birth; occupation; email address; telephone number; government-issued identification details; payment and transaction details	Consent; legal obligation; performance of our agreement with you	For the duration of our relationship and at least five years after it ends, or longer where the law requires

Purpose	Personal information	Basis	Retention
Meeting our legal and regulatory obligations (including anti-money laundering, anti-terrorist financing and sanctions screening)	Identity and verification information; source of funds and nature of business information; transaction records; politically exposed person and sanctions screening results	Legal obligation	At least five years from the date of the relevant record, or longer where the law requires
Compiling and analysing statistics to improve the Website	IP address; device and browser information; internet activity information (such as pages visited and interactions with the Website)	Consent (through our cookie settings)	No longer than 24 months

As a money services business, we are required by the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and its regulations to verify the identity of our clients, keep certain records for at least five years, and report certain transactions to FINTRAC. Where you do not provide the information we need to meet these obligations, we may be unable to provide our services to you.

When personal information is no longer needed for the purposes for which it was collected, or to meet a legal requirement, we securely destroy it or make it anonymous.

3. Cookies

The Website uses cookies and similar technologies.

4. How we disclose personal information

We do not sell your personal information. We may disclose it:

- to service providers that perform services on our behalf (such as identity verification, payment processing, IT and hosting providers). They may use the information only to provide those services to us and must protect it;
- to banks, payment networks and other financial institutions where needed to carry out your transactions;
- where required or permitted by law, including to FINTRAC and other regulators, in response to a court order or other legal process, or to law enforcement agencies, including in connection with an investigation into a matter of public safety; and
- if all or part of our business is sold, merged or otherwise transferred, to our advisers and to prospective purchasers, and to the new owners. In each case the information will remain subject to appropriate protections.

5. Transfers outside Canada

Some of our service providers may be located, or may store information, outside Canada. As a result, your personal information may be processed in other countries and may be accessible to courts, law enforcement and national security authorities in those countries. Wherever your information is

processed, we use contractual and other measures to ensure it receives a comparable level of protection.

6. Security

We are committed to keeping personal information secure. We use physical, organizational and technical safeguards appropriate to the sensitivity of the information to protect it against loss, theft and unauthorized access, use, disclosure, copying or modification. Access is limited to those who need it, and we review our security measures regularly. If a breach of security creates a real risk of significant harm to you, we will notify you and the Office of the Privacy Commissioner of Canada as required by law.

7. Third-party websites

This Privacy Policy does not apply to third-party websites linked from the Website. We cannot guarantee that those third parties handle personal information reliably or securely, and we recommend that you read their privacy policies before using their websites.

8. Your rights

Subject to applicable law, you have the right to:

- know why we need your personal information, how we use it and how long we keep it;
- **access** the personal information we hold about you;
- ask us to **correct** or complete personal information that is inaccurate or incomplete;
- **withdraw your consent** to our use of your personal information, subject to legal or contractual restrictions and reasonable notice. Withdrawing consent may mean we can no longer provide some or all of our services; and
- ask us to **delete** your personal information, where we are not required by law to keep it.

Some information, such as identity verification and transaction records, must be kept for minimum periods under anti-money laundering laws, and we may not be able to delete it during that time.

If you are located in the European Economic Area, the United Kingdom or Switzerland, you may also have the right to data portability, to object to or restrict certain processing, and to complain to your local data protection authority.

To exercise any of these rights, please contact our Privacy Officer using the details in section 11. We will need to verify your identity before we act on your request, so that we do not disclose, change or delete the personal information of the wrong person. We will respond within the time required by law, which is generally 30 days.

9. Complaints

If you have a concern about how we handle your personal information, please contact our Privacy Officer first so that we can try to resolve it. If you are not satisfied with our response, you may complain to the Office of the Privacy Commissioner of Canada (www.priv.gc.ca) or, where applicable, to the data protection authority in your country of residence.

10. Changes to this Privacy Policy

We may update this Privacy Policy from time to time. The “Last updated” date at the top shows when it was last revised. We recommend that you review it regularly, and where changes are significant we will take reasonable steps to let you know, for example by posting a notice on the Website or contacting you directly.

11. Contact details

For questions about this Privacy Policy or to exercise your rights, please contact our Privacy Officer:

GC Global Finance Ltd.
(trading as GCB Fintech)
Attention: Privacy Officer
2789 Bushland Crescent
Mississauga, Ontario L5J 1Y1
Canada

Website: <https://www.gcbfintech.digital>

BC incorporation number: BC1399791 | FINTRAC MSB registration number: M23739966