

# Privacy Policy

[okto-tr8.shop](https://okto-tr8.shop)

*Last updated: 23 June 2026*

This Privacy Policy explains how **Investopy LLC** (the “Company”, “we”, “us”, or “our”), a limited liability company registered in Saint Vincent and the Grenadines, collects, uses, stores and protects the personal data of users (“Users”) of the okto-tr8.shop service (the “Service”).

This document is drafted to meet international data-protection standards consistent with Regulation (EU) 2016/679 (the General Data Protection Regulation, “GDPR”), while the Company is established and governed under the laws of Saint Vincent and the Grenadines. Where Users access the Service from the European Economic Area or other jurisdictions, the Company applies the protections set out below as a matter of contractual and good-practice commitment.

## 1. Data Controller

The controller responsible for the processing of personal data is:

### **Investopy LLC**

Registered in Saint Vincent and the Grenadines.

The Company determines the purposes and means of the processing of personal data and is the point of contact for all matters relating to this Policy.

## 2. Categories of Personal Data

We may process the following categories of personal data:

- identification data (name, surname);
- contact data (e-mail address);
- account and transactional data (order details, wallet balances, payment and voucher redemption confirmations);
- technical data (IP address, browser type, device data, operating system);
- usage data (visited pages, courses or content accessed, time spent on the Service);
- marketing preferences (newsletter subscription status).

## 3. Non-Personal Identification Information

We may collect non-personal identification information about Users whenever they interact with the Service. Non-personal identification information may include the browser name, the type of device, and technical information about a User’s means of connection to the Service, such as the operating system, the Internet service provider used, and other similar information.

## 4. Purposes and Legal Bases of Processing

Personal data are processed for the following purposes, on the bases indicated (GDPR Article references are provided for transparency and as the standard the Company commits to applying):

- performance of a contract, or taking steps prior to entering into a contract, including providing access to courses, wallet and voucher redemption services (Article 6(1)(b) GDPR);
- compliance with legal obligations to which the Company is subject (Article 6(1)(c) GDPR);
- the legitimate interests of the Company, including fraud prevention, platform security and service optimization (Article 6(1)(f) GDPR);
- sending marketing communications where consent has been given (Article 6(1)(a) GDPR).

## 5. Cookies and Analytics

The Service uses cookies and similar technologies to ensure proper functioning, security and statistical analysis.

Cookies may be used for:

- session management;
- analytical and statistical purposes;
- improving the user experience.

Users may manage their cookie preferences through their browser settings.

## 6. Data Recipients

Personal data may be disclosed to:

- payment service providers and voucher redemption partners (including third-party PSPs that process transactions initiated through the Service);
- IT and hosting service providers;
- analytics providers;
- public authorities, where required by applicable law or a valid legal request.

All recipients process personal data on the basis of data processing agreements or legal obligations.

## 7. International Data Transfers

The Company is established in Saint Vincent and the Grenadines, and personal data may be processed or stored outside the European Economic Area. Where personal data originating from the EEA or other protected jurisdictions are transferred internationally, the Company applies appropriate safeguards, including standard contractual clauses and equivalent contractual protections, to ensure an adequate level of protection.

## 8. Data Retention

Personal data are retained only for the period necessary to achieve the purposes for which they were collected, including any retention periods required to comply with the Company's legal, accounting and regulatory obligations. When data are no longer required, they are deleted or anonymised.

## 9. Data Security

The Company applies appropriate technical and organisational measures to protect personal data against unauthorised access, loss, alteration or disclosure. These measures include access controls, encryption in transit where appropriate, and restricted access to systems holding personal data.

## 10. Users' Rights

Subject to applicable law, Users have the right to:

- access their personal data;
- rectify inaccurate or incomplete data;
- erase their data (the “right to be forgotten”);
- restrict the processing of their data;
- data portability;
- object to processing;
- withdraw consent at any time, without affecting the lawfulness of processing carried out before withdrawal.

As the Company is established in Saint Vincent and the Grenadines, there is no national data-protection supervisory authority with which a formal complaint may be lodged. Users who wish to exercise any of the above rights, or who have concerns about how their data is handled, should contact the Company directly using the details in Section 12. The Company will respond to and address such requests in good faith and within a reasonable period.

## 11. Changes to the Privacy Policy

The Company reserves the right to amend this Privacy Policy from time to time. Updated versions will be published within the Service, with the “Last updated” date revised accordingly. Continued use of the Service after publication constitutes acknowledgement of the updated Policy.

## 12. Governing Law and Contact

This Privacy Policy and any matter arising from it are governed by the laws of Saint Vincent and the Grenadines.

If you have any questions about this Privacy Policy, the practices of the Service, or your dealings with the Service, please contact us at:

### **Investopy LLC**

Saint Vincent and the Grenadines

Email: [privacy@okto-tr8.shop](mailto:privacy@okto-tr8.shop)