

MJM Group Privacy Policy

Contents

- 1. Important information and who we are**
- 2. The data we collect about you**
- 3. How is your personal data collected?**
- 4. Legal basis for using your personal data**
- 5. Disclosures of your personal data**
- 6. International transfers**
- 7. Data security**
- 8. Data retention**
- 9. Your legal rights**
- 10. Glossary**

1. Important information and who we are

Purpose of this privacy policy

This privacy policy aims to give you information on how MJM collects and processes your personal data through your use of this website, including any data you may provide through this website.

Our website is not intended for children and we do not knowingly collect data relating to children through the use of our website.

It is important that you read this privacy policy together with any other privacy policy or data processing policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy supplements any other policy and is not intended to override them.

Controller

Commitment to Privacy

MJM Group Privacy Policy

MJM Limited, Quorum Limited, MJM Europe Limited and other of our associated entities (together “MJM”, “we”, “our” or “us”) as the controller of your data is committed to protecting your privacy and that of your business and employees, while providing you with the opportunity to receive our services. MJM may collect information relating to you as an individual (including certain sensitive personal information, where permitted by law) (your “personal information”).

We have designated an individual to be responsible for compliance with this Privacy Policy and have adopted procedures to protect Personal Information, receive and respond to complaints and inquiries, train staff regarding policies and procedures and communicate our policies to you. We will monitor ongoing developments in privacy legislation and make changes to this policy as required.

For the purposes of the European Union’s General Data Protection Regulation (GDPR), MJM collects and processes personal information and acts as a data controller. In delivering our services to you, your personal information that is collected through our website, which is hosted in the United States of America, or by any of our staff may be transferred between our servers and offices, and our data centre, which is located in Bermuda. As such our various offices may act as joint data controllers of your Personal Information. Our Malta affiliate office (MJM Europe Limited) acts as our European Union representative where applicable.

You have the right to make a complaint about how we manage your personal data to your respective supervisory authority. We would, however, appreciate the chance to deal with your concerns before you do, so please contact us in the first instance.

Your duty to inform us of changes

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Third-party links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy policy of every website you visit.

2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

MJM Group Privacy Policy

In addition to personal information provided to us by you through our staff or website, we may also collect information that is publicly available. The personal information we may hold includes, but is not limited to:

- Contact information, including name, telephone number, address and email address;
- Occupation and employer details;
- Identification documents and details necessary to meet our legal obligations, such as those related to anti-money laundering and “know-your-customer” requirements;
- IP addresses; and
- Details related to marketing our services, including recording your usage of our website and the mailing lists for which you have subscribed or unsubscribed.

MJM collects and processes personal information in order to fulfill its contractual obligations with you and to meet our applicable statutory obligations. If you decide not to provide us with necessary personal information this may prevent us from meeting our legal obligations, and therefore prevent us from performing our services for you.

Limits on Collection, Use, Retention and Disclosure of Personal Information

MJM does not retain any more of your personal information than we believe is necessary for any of the purposes set out in this Privacy Policy or which is dictated by legal or professional requirements. We will destroy, erase or make anonymous documents or other records containing Personal Information as soon as it is reasonable to assume that the original purpose of obtaining and storing it is no longer being served by retention of the Personal Information or retention is no longer necessary for legal, business or professional purposes. We will take reasonable care when destroying Personal Information so as to prevent unauthorized access.

3. How is your personal data collected?

We use different methods to collect data from and about you including through:

Direct interactions. You may give us your identity and contact data by filling in forms or providing other information via our website. This includes personal data you provide when you:

- Request our services;
- subscribe to our publications;
- request marketing to be sent to you; or
- give us some feedback.

Automated technologies or interactions. As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our website for further details.

MJM Group Privacy Policy

Third parties or publicly available sources. We may receive personal data about you from various third parties and public sources as set out below:

- Technical Data from analytics providers (such as Google based outside the EU);
- Our social media pages
- Risk intelligence software for due diligence

4. Legal basis for using your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Generally, we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us at privacy@mjm.bm.

Purposes for which we will use your personal data

MJM comes into the possession of personal information in order to provide professional services. MJM only collects and processes personal information if it is lawful to do so, specifically where:

- It is required to fulfill a contract with you;
- It is required for us to comply with the law;
- It is necessary for us to perform a task in the public interest;
- It is necessary for our legitimate interests, or the legitimate interests of a third party;
- or
- You have provided us with your consent.

Your personal information may be used for the following purposes:

- To meet our regulatory, legal and professional obligations;
- To establish and manage our relationship with you;
- To provide legal advice and trust and corporate administration services;
- To monitor and manage the performance of our business operations;
- To manage conflicts of interest;
- To analyse performance, and generate internal reports;
- To assess risks including legal and financial risks;

MJM Group Privacy Policy

- To invoice and process payments;
- To process applications for employment;
- To monitor visitor traffic to and usage of the MJM group websites;
- To market our services;
- To engage in business transactions;
- To prevent fraud;
- To undertake network and information security activities; and
- For any other purposes for which we have your consent, save where MJM or its third parties have a legitimate interest.

We may process your personal data for more than one legal basis depending on the specific purpose for which we are using your data.

Where you submit personal information to us via the Employment Opportunities section of the Website or to an e-mail address specified for applying for a position at MJM, we will process and retain such personal information solely for the purposes of considering applications and recruitment, not for marketing purposes. If you commence work for MJM, your personal information will be processed according to the terms of your employment with MJM.

Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

Promotional offers from us

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us or received services from us and, in each case, you have not opted out of receiving that marketing.

Third-party marketing

We may share information with third party partners for the purposes of hosting events. Outside of hosting events, we will get your express opt-in consent before we share your personal data with any company outside the MJM group for marketing purposes.

Opting out

You can ask us or related third parties to stop sending you marketing messages or our newsletters at any time by clicking “unsubscribe” or contacting us at privacy@mjm.bm

MJM Group Privacy Policy

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a service provided to you.

Cookies

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly.

Your consent applies to the following domains: www.mjm.bm and www.bermudalawblog.bm.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us at privacy@mjm.bm

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out above.

- Internal Third Parties as set out in the *Glossary*.
- External Third Parties as set out in the *Glossary*.
- Third party partners for the purposes of hosting events.
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. International transfers

MJM Group Privacy Policy

We share your personal data within the MJM Group. This will involve transferring your data outside the European Economic Area (EEA).

To ensure that your personal data is protected when transferred outside the EEA, a data transfer agreement has been put in place between MJM Europe Limited and MJM Limited incorporating the EU's standard contractual clauses.

Many of our external third parties are based outside the European Economic Area (EEA) so their processing of your personal data will involve a transfer of data outside the EEA.

Whenever we transfer your personal data to external third parties based outside of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission.
- Where we use certain service providers, we may use specific model contracts approved by the European Commission which give personal data the same protection it has in Europe.
- Where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the Europe and the US.

7. Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

8. Data retention

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use

MJM Group Privacy Policy

or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances you can ask us to delete your data: see *Request erasure* below for further information.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further policy to you.

9. Your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as

MJM Group Privacy Policy

you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent

If you wish to exercise any of the rights set out above, please contact us at privacy@MJM.bm

No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

10. Glossary

Lawful basis

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both

MJM Group Privacy Policy

positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law).

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

Third parties

Internal third parties

Other companies in the MJM Group acting as joint controllers or processors and who are based in Malta and Bermuda.

External third parties

Service providers acting as processors based in the USA, Canada, UK and Bermuda who provide IT and system administration services.

May 2018